

DRAGONS ABREAST AUSTRALIA POLICY REGISTER

POLICY NO. 4/2006 – INSURANCE

APPROVAL BASIS: Approved by National Executive 1 June 2006

Rationale

Dragons Abreast Australia (DAA) has, up till 30 June 2006 provided insurance cover for all individual members.

Commencing 01 July 2006 DAA members will be our “groups” rather than “individuals”.

While DAA took on the responsibility for individual members in the initial stage of the development of the organisation this has now changed for a number of reasons which are outlined below:

1. the size of the individual membership list is such that it is now difficult to maintain an accurate register;
2. member groups are able, in most cases, to tap into insurance provisions provided by their state/territory peak dragon boat body.;
3. established member groups have developed to the stage where they are able to ensure regulatory issues such as insurance are dealt with properly; and
4. member groups have the financial as well as operational capacity to provide adequate cover for their members.

Policy Guidelines

As from 1 July 2006 all member groups are responsible for ensuring that any group associated with DAA has adequate insurance cover for their members and their operations.

Insurance requirements are for:

- Personal accident – to protect members should there be an incident where they are injured when involved with any official DA event either on or off the water.
- Public Liability – so any damage caused to other property or people is covered
- Marine hull - for the boat itself should there be an incident
- Third party insurance for trailer, etc as required.

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It is the responsibility of each member group to assess their potential liability and ensure adequate cover for all assets and their membership.

Each group needs to be aware of its legal responsibilities according to the requirements of the state/territory in which it is situated. Member groups are advised to consult their peak body and urged to seek legal advice if required.

Insurance Provided by Dragons Abreast Australia

DAA provides all member groups with 20 million dollars Public Liability insurance for officially organized events under the DAA banner.

For member groups to be covered by the DAA policy, it is vital that all events, including fundraisers etc are notified to DAA and listed on the national DAA insurance register.

The responsibility to notify DAA lies with the individual member group committees and DAA has no responsibility for events not notified in accordance with this policy.