

Yachting Victoria Inc. – Insurance Summary for Clubs, Officials & Volunteers

The table below is a summary of insurance considerations for yacht clubs and their members. It does not constitute advice, we are not experts, and we suggest you talk to a Broker regarding your own club or personal situation. It represents the situation to the best of our knowledge and has been reviewed by our Broker, Masterman, YA and YA's solicitor Lander and Rogers.

Yachting Victoria itself uses two main insurers (and may receive a commission or benefit for referrals to either of these).

1. R Masterman – as a broker For Public Liability and Officers and Directors. See www.bobmast.com.au or call 03 98209277
2. Club Marine - For our own Boats and their Equipment. See www.clubmarine.com.au or call 1800335169

Most importantly for all our valued **volunteers**, the Victorian Government has introduced amendments to existing legislation which provides a good faith immunity from civil liability for volunteers. This does not cover personal accident. In general terms, the legislation provides that a volunteer of an incorporated community organisation, (such as a yacht club), who is carrying out community work, (such as running a yacht race or instructing sailors), is immune from civil liability for any injuries or damages resulting from any act or omission of the volunteer in performing his/her duties provided the volunteer is not:

- under the influence of alcohol or drugs;
- committing a crime; or
- acting in contravention of instructions given to him/her by the club.

Any liability of the volunteer is transferred to the community organisation upon whose behalf the volunteer was acting. So Clubs holding public liability insurance is important.

For further details see http://www.sport.vic.gov.au/Web/SRV/srvsite.nsf/pages/services_edtrain_volinvolv

Most importantly a proper Risk Assessment and Management Plans will help prevent the incidents for which insurance cover is required, and reduce the cost of insurance.

Coverage	Yacht Club Protection	Personal Protection	Comments
Equipment	<p>An individual YC decision & responsibility</p> <p>If you do have a policy it needs to identify every boat & all equipment.</p> <p>Third party liability is part of coverage.</p> <p>It excludes boats & equipment not listed.</p>	<p>Insurance of your boat as your property is an individual decision.</p> <p>Race entry or club membership may be dependent on holding a current policy to which is attached an amount of coverage for public liability.</p> <p>Coverage is available from</p> <ul style="list-style-type: none"> • Club Marine • Others 	<p>If using someone else's boat you should ensure it is insured</p>
Public Liability	<p>All YC's can access a Yachting Australia Policy and about 2/3rds do.</p> <p>Covers actions against YC by a third party for all activities related to Yachting – both personal & property AND both on and off water - BUT not boats or financial loss.</p> <p>Covers the club for the actions of volunteers, race officers etc for breach of duty of care, negligence etc including professional indemnity.</p>	<p>No longer available – no known options other than as inclusion on boat policy.</p> <p>(There was a personal liability insurance from YA as add on to silver card - \$75 for \$10m coverage. This could be taken independent of boat ownership.)</p>	<p>Big YC's use own brokers for Public Liability and Officers & Directors Insurance – but this still may be with YA Policy via Masterman.</p> <p>In assessing cover it is important to ensure that all ON WATER activity is covered.</p> <p>Waivers may be used by Yacht Clubs with regard to both membership & event entry to limit the Club or Organising Authority liability. See separate information on Event Entry & Membership Declaration.</p>

	Premium influenced by claims experience, amongst other things so Risk Mgt is important. Each state & club is assessed separately based on size & scope		Instructor, Umpires & Coaches are covered under a separate policy. Note if they are volunteers they may be acting under the Victorian Volunteer Protection Law.
Personal Accident	YC need to make own decision as to whether to insure volunteers against medical costs, loss of income & death. If volunteers are silver card holders they will have some coverage under that.	Silver card – medical gap and limited accident & death insurance See www.yachting.org.au for details (the benefit of this scheme is reflected in bad claims experience)	YATC Participant optionally covered similar to silver card under separate policy. On Board Participants are not covered.
Directors & Officers indemnity For financial loss caused by slander/libel, breach of corporations act , etc	YC's make own decision	Individuals acting as volunteers may be covered under the Victorian Volunteers protection law.	Individuals should act on behalf of an Incorporated Association only. Registered Instructors and Coaches also have benefits under a specific insurance policy held by YA
Other			Masterman offers for persons going overseas <ul style="list-style-type: none"> • Travel yachting event cover – • Marine transit cover for boats etc