

NCHA INSURANCE

Currently I am receiving a large number of enquires in relation to Insurance. Whilst I am always only too happy to assist members at any time with their enquires, I have called upon our Insurer, Affinity Risk partners, to assist with some documentation that I hope will benefit all our members and help to explain the issue of insurance.

Insurance is such an important part of our association and it is something that we all need to know and understand. It really is not all that scary and is actually not too hard to keep up our end of the deal as far as compliance is concerned. Everyone really just needs to be responsible for their own actions and show duty of care. I cannot stress enough though, how important it is, especially for Affiliates, to follow NCHA guidelines and complete and return all their Hazard and Risk management paperwork. Failure to complete and return this paperwork may result in fines and or your show points not being recorded. I hope the following document helps to answer some of your questions.

Kind Regards
Nicky Smith - Administration

INSURANCE - FAQ's & Answers

There are a lot of questions being asked by Members & Clubs about Insurance and Certificates of Currency for events conducted by National Cutting Horse Association's Branches and Management Committees.

We have asked Jane Martin to answer a few questions about Insurance and Certificates of Currency. Jane Martin is from Affinity Risk Partners (Brokers) Ltd who is NCHA's current broker, and has been for several years now.

Some Frequently Asked Questions...

1. Who are Affinity Risk Partners Pty Ltd and how long have they been a registered insurance broker?

Affinity is a licensed insurance broker and has been in operation for over 30 years specialising in tailoring insurance solutions for our clients. For the last six years, Affinity has worked very closely with the Equine Industry to develop Risk Management practices and policies promoting industry best practice, that have been adopted by NCHA to assist with the provision of a long-term feasible insurance solution. We are pleased to confirm that we are in the fourth year of providing an Insurance and Risk Management program for NCHA that it is proving to ultimately provide Members and Clubs with a viable solution.

2. How will claims be managed under NCHA's Insurance Policy?

Should an incident arise, in the first instance the Member or Club should inform NCHA's Head Office who will lodge an incident report with Affinity.

Affinity has a dedicated claims division who are specialists in managing complicated liability and personal accident claims. Affinity's claim team led by Affinity's In-House Legal Counsel will be responsible for managing claims on behalf of NCHA. Affinity will investigate the circumstances of the claim and determine whether the claim should be settled or defended. If the claim is settled it will be settled as promptly and efficiently as possible. If it is defended, Affinity will take all steps necessary to protect the interests of the Members and Clubs.

3. As a Member of NCHA, what insurance cover am I entitled to?

Affinity has arranged a Public Liability policy for any Member involved in conducting an event sanctioned by the NCHA. If during these events a claim of negligence against a Member is made by a third party suffering personal injury or property damage, the policy will provide Legal Liability up to \$10,000,000 any one loss.

In addition, Affinity has arranged Personal Accident coverage for both income and non-income earning Members and Directors of Clubs, when participating in any activities on behalf of NCHA. These activities could include running an event, fund raising activities, BBQ's and committee meetings etc to cover loss of income and lump sum benefits, subject to the policy limits if the Member is injured.

4. As a Club of NCHA what insurance cover are we entitled to and what Liability Sum is included?

As a Club of NCHA, the Public & Products Liability policy provides a Limit of Liability up to \$10,000,000 should an incident occur where the Club is deemed negligent whilst arranging a sanctioned event. It is important to note that there is a \$1,500 excess in the event a claim needs to be lodged. Any claim of negligence will be subject to the full terms and conditions of the policy.

5. What is a Certificate of Currency and what does it certify? Our Club is looking to host an NCHA Event at our local showground and the local Council wishes to be included as a named party. What is a named party and how is it arranged?

A Certificate of Currency is confirmation of the insurance cover in place and is generally requested when a third party such as a Property Owner, Council, Land Owner or Government Department (Parks Victoria, Parks NSW etc) requires proof of NCHA's (including it's Clubs or Members) insurance and often will request to be noted as a named party.

In some instances, an event may be held on a property owner's property. If this is the case, the property owner may want to be included under NCHA's policy.

It is important to note that we can include the 'property owner' as a named party only on NCHA's policy, relating to a specific event. The 'property owner' cannot be noted as an Insured as this would give them full cover as defined by the Business Description of NCHA, which is not the intention.

The intention is to provide the 'property owner' limited protection if they are brought into an action brought about purely as a result of NCHA's negligence.

6. I am a Member of NCHA and wish to hold a training day on my property. Can I become a named party on a Certificate of Currency?

As a Member of a NCHA Club, should you wish to hold a training day on your property, we can note your interests under NCHA's policy as a named Insured. The request for this must come via NCHA's Head Office and be a sanctioned event.

Given that you are also a member of NCHA and would be conducting the training day, you would have cover to the full extent of NCHA's policies, provided you adopt and adhere to the Risk Management procedures as mandated by the NCHA.

7. Should Head Office be notified of all details of events/training days, which are sanctioned by our Club?

It is important that Head Office be notified of all events and training days which are sanctioned and conducted by any Club. If events and training days are not notified to NCHA, the Club may run the risk of holding an event that has not been fully approved and sanctioned via NCHA's Head Office, and therefore Affinity. If this is the case, insurance cover may not extend to an event that NCHA is not aware of.

8. What Risk Management procedures should our Club undertake and follow before hosting and during an NCHA event/training day?

In conjunction with NCHA, Affinity has developed an events checklist that covers or provides prompts for all of the areas that need to be addressed in preparing for, and running an NCHA event. NCHA are only too happy to assist the Clubs and Members with any questions or concerns in running an event. NCHA's Head Office is in constant communication with Affinity so as to assist with any issues that might be raised.

In all instances, the events checklist have been developed to ensure that each Club runs a safe and well-managed event or training day, and to minimise the potential for any loss or damage to a third party.

We trust this helps to clarify the Public Liability program in place for the NCHA and it's Members and Clubs.

