# About our liability insurance policy

QLD Sportfishers (the Australian National Sportfishing Association Queensland Branch), offers our affiliated clubs the benefit of a combined liability insurance policy that covers,

- a. General liability
- b. Professional liability, and
- c. Management liability

For a copy of our combined liability insurance policy document visit <a href="www.ansaqld.com.au/insurance">www.ansaqld.com.au/insurance</a>.

In order to be deemed eligible for the combined liability insurance cover, a club must ensure that it is conducting events and activities that are sanctioned by QLD Sportfishers.

### What is a sanctioned event or activity?

QLD Sportfishers expects our affiliated clubs to conduct themselves, their events, and their activities, in a way that reflects our organisations expectations, and that is lawful and safe for members and other participants. Events and activities that fulfil these requirements are deemed by QLD Sportfishers to be 'sanctioned' by our organisation.

#### **Sanctioned General Club Activities**

General club activities involve financial club members and include activities such as monthly meetings, club outings, basic fundraising (sale of raffle tickets etc).

To ensure a general club activity is sanctioned by QLD Sportfishers, and therefore eligible for liability insurance cover, a club must ensure the following;

- 1. The club is incorporated and a not-for-profit organisation
- 2. The club conducts its business according to a constitution (governing rules), and in a lawful and safe manner.
- 3. That all club members conducting club business, and/or acting on behalf of the club, are current financial members of QLD Sportfishers.
- 4. That the club conducts regular risk assessments related to their general club activities.

## **Sanctioned Community Events**

Community events involve members of the general community, who are not members of the club but who are actively participating in an activity/s being organised and/or conducted by the club. Examples include, but are not limited to, a community fishing competition, workshop, or come and try fishing day, etc.

Community events must be sanctioned by ANSA QLD in order to be considered eligible for liability insurance cover.

To ensure your community event is sanctioned by QLD Sportfishers, and therefore eligible for liability insurance cover, it must ensure the following;

- 1. The club is incorporated and a not-for-profit organisation
- 2. The club conducts its business according to a constitution (governing rules), and in a lawful and safe manner.
- 3. That all club members conducting club business, and/or acting on behalf of the club, are current financial members of QLD Sportfishers.
- 4. That all non-club members, who are either active participants or volunteers acting on behalf of the club, have been registered with QLD Sportfishers as short-term members at least 2 weeks prior to the event.
- 5. The club has completed the QLD Sportfishers risk assessment form, and the completed form has been received and accepted by QLD Sportfishers prior to the event taking place.

ers risk assessment form is available to download at www.ansagld.com.au/insurang
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## **More Information**

For more information relating to QLD Sportfishers combine liability insurance and associated documents visit - <a href="https://www.ansaqld.com.au/insurance">www.ansaqld.com.au/insurance</a>.

Alternatively, you can contact QLD Sportfishers through one of their state executive committee members - www.ansaqld.com.au/directory-of-contacts.