



BUSHWALKING AUSTRALIA INC
ANNUAL GENERAL MEETING
BRISBANE, 23 NOVEMBER 2008

Meeting opened 9:35am AEST

Present

Ian McDonald (BAI President and WA Delegate)
Hecate Jay (BAI Secretary & WA Deputy Delegate)
Marianne Watt (VIC Delegate)
David Reid (VIC Deputy Delegate)
John Marshall (QLD Delegate)
Tom Cowlshaw (QLD Deputy Delegate)
Bill Gehling (SA Delegate)
Howard Tooth (BAI Insurance Officer)
Wilf Hilder (NSW Delegate)
Denise Kruse (NSW Deputy Delegate)

Observers

David Gordon (NSW)
Alan Pryor (QLD)
Catherine Scheikowski (QLD)
Sue Ward (QLD)
John Campbell (QLD)
Robyn Cox (QLD)
Ron Jackson (SA)

Minutes of Previous AGM held on 25 November 2007

Motion: That these minutes be accepted. Moved: David Smith; Seconded: Wilf Hilder.
Carried

Reports

President's Report:
Taken as read. See Appendix A

Insurance Report:
Motion: To be Taken as read. Moved: Marianne Watt, Seconded: Denise Kruse. See Appendix B

Treasurer's Report:
Balance Sheet and profit and Loss were presented. See Appendix C

Motion: That the Treasurer's report be accepted. Moved: John Marshall; Seconded: Marianne Watt. Carried.

Nomination of Office Bearers

All positions were declared vacant.

The elected office bearers are:

President: Ian McDonald to continue in role.
Secretary: Hecate Jay to continue in role.
Treasurer: Maurice Smith to continue in role.
Insurance Officer: David Gordon

Other Positions

Public Officer: Bill Gehling

Auditor: No nominations. Vacant position.

Motion: That election of an auditor is postponed until the next general meeting. Moved: Marianne Watt, Seconded: Hecate Jay. Carried.

General Business

Changes to Rules

The Sub Committee currently working on Rule Changes or constitution to present a report at the General meeting February.

Payment of Insurance Premiums by States

Motion: The current arrangement of states paying their respective insurance premiums directly to the broker to continue. Moved: Marianne Watt; Seconded: Wilf Hilder. Carried.

Date of Next AGM.

Council will set the date of next AGM in accordance with our Constitution.

AGM closed 10.00am AEST

PRESIDENTS REPORT 2008

Thank you all for giving me the opportunity to be President of BAI. I thank Wilf who handed over an organisation that was in good shape and determined to succeed. I especially thank Hecate who has been a first class secretary. Without her I do not believe that BAI would not have survived. I thank all of the delegates, without whom we would not exist. I thank Maurice who took over as Treasurer very late in the year.

BAI started with the constitution that was required to get the six Australian state federations to agree to work together. We are now together. It is apparent that some of our rules need to change to recognise our permanence, and Bill, with help from David and more recently from Denise, has been working on a revised constitution and by-laws. But Bill will be making a report on this himself.

We agree that BAI exists to facilitate interaction and sharing of knowledge and skills between state bushwalking bodies, clubs and individual bushwalkers across Australia. We are certainly doing that. In my own state we have just negotiated Adventure Activity Standards and we were guided strongly by the experience in Victoria. The new standards will probably allow us to continue unaffected. We have been helped by this Council to get close to new rules for access to drinking water catchments in WA. I am sure that in the dispute over the Three Capes development, the Tasmanian Federation of Bushwalking Clubs was helped by its membership of this body. I think NSW is about to negotiate AASs, and they can learn from the experience of the other states. Bushwalking clubs were represented by Victoria and Western Australia at the Tracks and Trails Conference at Maroochydore in May, with both states presenting papers. We raised the concept of SAA Class 5 and 6 trails, which commonly fall below the consciousness of regulators and land managers, mostly because they can't see them. Knowledge has been shared on how to get Government Grants, and we are better positioned for more of our delegates to get assistance for travel.

We have all become much more aware of the issue of risk management. We have seen how each State has handled the issue, and copied bits and pieces from each other as appropriate. This of course helps with our next agreed objective. That is, to promote safe and environmentally responsible bushwalking to the community.

We represent bushwalking and bushwalkers on matters of national and international significance. Many of the bodies that regulate bushwalking at State level take guidance from the Outdoor Council of Australia and its member bodies in each state. Their rulings often have a commercial bias. We joined OCA and Bill and John attended their Outdoors Summit, and injected the not for profit bushwalkers' perspective. Bill continued to promote the philosophical document 'Towards a Walkable Australia'. A copy of this went to the new Commonwealth Minister for Sport. A copy has also gone to the party in Western Australia working on a new trails strategy. Bill also produced a submission on the Federal Government's Obesity study, putting forward the view that the Australian environment is anti-walking, and this ought change.

Howard Tooth continued to administer the system that supplies the vast majority of our members with very cost effective public liability and personal accident insurance. He will make his own report on this work. Unfortunately Howard tells us that he will not

continue with this role next year, so we need to elect a replacement for him. On behalf of all Australia's organized bushwalkers I thank you Howard for your work over the last five years. It fulfills the last object, that is, to give services to Member Associations, bushwalkers and the wider community in furtherance of these objectives.

Our website is now up and running. This website raises our national profile. It helps us meet our objectives. Bill, Marianne and Hecate have all worked on this, but I think most of the thanks go to Hecate and Marianne. Hecate will make her own report on the website

John and David have met in various councils to try to devise a uniform track grading system for all Australians. We received an invitation to join the nascent Trails Australia and because of our not for profit basis and most other new members being public corporations and state government bodies, we offered our in kind support.

I am very aware that this organisation has only six members, with two delegates from each, plus a couple of non-delegate members. That gives us 13 or 14 people, representing some 21,000 bushwalkers. Until we have worked out how to harness these 21,000 people we will have very limited resources. However, we all share the belief that bushwalkers need a national voice. There is some debate about just what we want it to do and how we want it to work, and this is very healthy and should continue.

Ian McDonald
President
Bushwalking Australia Inc.

INSURANCE REPORT – ANNUAL GENERAL MEETING 2008

I am pleased to present my report on the various matters dealt with in the past twelve months, the principal function being to ensure that both Liability and Personal Accident Insurance is in place for the State Federations and their affiliated clubs.

Our insurance requirements continue to be negotiated by our Insurance Broker, Marsh Australia, and we have again been fortunate to have as our client service consultant Fred Grima who has been involved in outdoor activities and a bushwalker for many years. Consequently he has been able to put our case to Underwriters in a positive manner and I am sure that what we have again achieved would not have been achieved without his assistance.

Liability & Personal Accident Insurance

These Policies were again renewed on expiry 30 June 2008 and provide Liability and Personal Accident cover to 194 clubs Australia wide with a combined membership of 21,308 members (21,714 -2007). Generally all clubs affiliated with the State Federations are insured under the Liability Policy whereas only 85% of clubs provide Personal Accident insurance for their members.

While the insurance market conditions are currently considered to be “hardening” we have continued to be in the fortunate position to achieve some improvement in cover without incurring a rate increase. This is evidenced in the Terms offered for renewal by our existing Insurers.

Renewal Terms

These are the terms offered by our existing Insurers on policy wordings and endorsements which have been tailored to our specific needs.

Liability Insurance – Liberty International Underwriters while being unable to reduce their “minimum” premium acknowledged our excellent claims history and agreed to double the Sum Insured Limit from \$10,000,000 to \$20,000,000.

Personal Accident - Accident & Health International Underwriting have held this policy for a number of years and have provided an excellent claims handling service. Unfortunately our claims continued at a high frequency level over the last twelve months. Despite this our insurer offered renewal at the same rate per member which applied for the previous year.

In addition we were able to obtain limited cover for members aged 85-95 years without any additional cost. This in effect allows our 208 members aged 85 years and over the comfort of insurance cover that is traditionally difficult to obtain for that age group. Where the cover is limited, details are included in the Summary of Policy Coverage.

Premium and Remuneration Summary

Class of Insurance	2007-08 Premium \$	Renewal Premium \$
Liability	83930(21399)	83930(21088)
Personal Accident	92163(17876)	94865(18400)
Brokers' Service Fee	2750	2750
Total	178843	181545

The figures in brackets represent the number of members on which the premium is based.

All premiums are inclusive of Stamp Duty based on the NSW rate of 9% and Goods and Services Tax.

Renewal Premium

In order to recover the premium (including the brokers' service fee) it has been necessary for the cost to be recharged to Clubs on the following basis:

Liability	\$ 4.00 per member (\$3.95 – 2007)
Personal Accident	\$ 5.30 per member (\$5.30 – 2007)

This represents a minimal increase in insurance costs per member for those clubs providing both Liability and Personal Accident Insurance for members when compared to the combined premium for 2007-08.

This also allowed those clubs which provide Personal Accident cover, to provide the cover to those members aged 85 years and over at no cost.

The renewal premium has been apportioned and invoiced by Marsh to the States in accordance with the number of Members declared by Clubs on the Renewal Questionnaire as requiring insurance under the respective Policy.

Insurance Marketing

The policies were marketed with current Underwriters and QBE Insurance. Other insurers were approached, but indicated they could not offer the scope of cover required for an organisation such as Bushwalking Australia whose members participate in such diverse activities.

QBE did offer Terms for an enhanced Broadform Liability wording to cover our specific needs. However the coverage provided was short of that provided under our existing wording and was at a cost of approximately \$10,000 over and above the premium required by our present Insurer.

Claims Experience

In the past three years there have been a number of claims reported under the Personal Accident Policy as a result of falls, slips etc. In the year to 30 June 2005 there were 18 claims at total cost of \$26,714 which represented a 48% Loss Ratio to the Insurer for that year. In the year to 30 June 2006 there were a further 9 claims reported totalling \$4,350 and in the year to 30 June 2007 there were 13 claims reported totalling \$88,560*. In the year to 30 June 2008 there were 14 claims reported as at 30 April 2008 with a potential cost of

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\$27,450. This represents a Loss Ratio of 63% over the last four years.

*Includes a Capital Benefits Claim amounting to \$50,000

Claims are processed by Marsh on our behalf and Insurers have consistently provided a fair and efficient claims service.

There have been no claims reported under the Liability policy.

Summary of Policy Coverage effective from 30 June 2008

Liability Insurance

Activities

The list of activities covered is clearly stated in the definition of the Insureds "Business" on the Policy Schedule and includes Bushwalking, Recreational Walking, Walking, Track/Hut Construction and Maintenance, Caving, Canyoning, Liloing, Abseiling, Alpine Walking (summer & winter), Snow Skiing, Canoeing, Kayaking, Boating, Rafting, Swimming, Cycling, Rock Scurrying and use of hand held ropes as part of a Bushwalk,

Orienteering, Rogaining, Leader Training and other related instructions where no fee is charged other than to recoup expenses (Errors & Omissions), Voluntary Work for various Charities and not for profit organisations.

It is important that member clubs understand that Liability cover for any club activities which include Abseiling, Snow Skiing and Caving are subject to the member club arranging for members participating in the activity to sign a Waiver or Acknowledgement of Risk in relation to that activity.

The activities which are not covered under the Liability Policy include Rock Climbing, Mountaineering, Water Skiing, and Animal Riding.

Limit of Liability

General Liability

\$20,000,000 any one Occurrence

Product Liability

\$20,000,000 any one Occurrence and in the aggregate

Errors & Omissions

\$5,000,000 Each & Every claim and in the aggregate and claims contribute towards the exhaustion of the aggregate Limit of Indemnity in respect of Products Liability

The Policy also includes sub-limits of liability in some cases.

Deductibles

General & Product Liability

\$1000 any one Occurrence

Errors & Omissions

\$1000 Each & Every claim

Personal Accident Insurance

The Policy provides cover for members of Insured Clubs who sustain injury whilst engaged in an authorised activity of the club or in direct travel to or from that activity.

Schedule of Benefits

Capital Benefits (Death & Permanent Total Disablement) (Benefit limited to \$10,000 for members aged 85-95 years)	\$50,000
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Weekly Benefits – Injury (Loss of Income)
(Benefits payable are subject to 80% of pre-injury earnings to a maximum of \$500 per week- Period of Benefit – 52 weeks.
Benefits payable limited to 26 weeks for members aged 85-95 years)

Sub-Limits of Liability apply under the Policy and include –

Out of Pocket including Injury Assistance Expenses
(Reimbursement of expenses is subject to 80% of expenses incurred to a maximum of \$150 per week following an Elimination Period of 7 days)

Non Medicare Medical Expenses Reimbursement (Non Medicare medical expenses reimbursement is limited to 80% of expenses incurred and an Excess of \$100 per claim)	\$2,000
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Critical Incident Debriefing (Benefit payable per person any one event)	\$5,000
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Age Limit - 95 years

Policy Documentation

Policy documentation detailing changes in cover from 30 June 2008 have been issued and forwarded to each State for distribution to member clubs.
Where required arrangements have been made for Certificates of Insurance to be made available.

Other Insurance Policies

Business Insurance

An Insurance Policy is arranged with CGU Insurance Ltd for State Federations and affiliated clubs who wish to insure their office equipment and other specified contents as well as search and rescue equipment and the like. The cover provided includes Fire and Specified Events including Theft as defined in the Policy.

This Policy is not widely used by the State Federations and /or Clubs.

Associations Liability Insurance

Due to the structure of Bushwalking Victoria Inc, Associations Liability Insurance has been arranged on their behalf with AIG Australia. The Policy provides cover for their Office Bearers, Non- Executive Directors and Employees for claims against them for Professional Liability. The policy is also extended to provide cover for direct financial loss due to dishonest acts.

The policy provides a Limit of Indemnity of \$1,000,000 in the aggregate.

Leisure Travel Insurance

As a number of Clubs now include overseas “walking” trips within their programmes the need to offer Leisure Travel Insurance has now been recognised.

Marsh have negotiated special rates with Accident & Health International Underwriting Pty Ltd for a comprehensive, yet affordable cover for use by club members when participating in club organised Domestic and Overseas trips.

Cover under this Policy became available for travel commencing on or after 1 October 2008 and all Club enquiries relating to the cover are dealt direct by them with Marsh.

Conclusion

I would like to take this opportunity to thank the State Insurance Conveners, State Presidents, Administration Officers, Member Clubs and others with whom I have had regular contact for your co-operation and assistance in providing information required and in meeting the deadlines imposed.

Howard Tooth
Insurance Officer
Bushwalking Australia Inc.

APPENDIX C

TREASURER'S REPORT 2008

Profit & Loss Statement

October 2007 through September 2008

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Income	
Membership Fees	\$3,740.50
Total Income	<u>\$3,740.50</u>
Expenses	
Website Expenses	\$144.00
Incorporation Expenses	\$49.25
Dues & Subscriptions	\$550.00
Bank Charges	\$20.00
Administration	
Postage	\$148.00
Total Administration	<u>\$148.00</u>
TeleConferencing Calls	\$1,110.83
Conferences	
Travel	\$2,055.58
Catering and Facilities	\$999.20
Accomodation	\$1,404.00
Total Conferences	<u>\$4,458.78</u>
Total Expenses	<u>\$6,480.86</u>
Operating Profit	<u>-\$2,740.36</u>
Other Income	
Other Expenses	
Net Profit / (Loss)	<u>-\$2,740.36</u>

Balance Sheet

As of September 2008

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Assets		
Current Assets		
Cash On Hand		
ANZ Cheque Account	\$7,697.99	
Total Cash On Hand	<u>\$7,697.99</u>	
Total Current Assets		\$7,697.99
Other Assets		
Deposits Paid	<u>\$500.00</u>	
Total Other Assets		\$500.00
Property & Equipment		
Web-Site		
Web-Site	\$1,650.00	
Total Web-Site	<u>\$1,650.00</u>	
Total Property & Equipment		\$1,650.00
Total Assets		<u>\$9,847.99</u>
Liabilities		
Current Liabilities		
Trade Creditors	<u>\$1,860.94</u>	
Total Current Liabilities		\$1,860.94
Total Liabilities		\$1,860.94
Net Assets		<u>\$7,987.05</u>
Equity		
Retained Earnings	\$10,727.41	
Current Year Earnings	-2,740.36	
Total Equity		<u>\$7,987.05</u>