Meeting open ….. 4:53 pm

Present

- Chris Towers (President; Vic. delegate)
- Peter Campbell (Vic delegate)
- Kirsten Mayer (NSW delegate)
- Mitchell Isacccs (NSW delegate) - via video link
- Des Cook (WA delegate)
- Terry Mahoney (WA delegate)
- Greg Boundy (SA delegate)
- Bill Gehling (Public Officer; SA delegate)
- John Marshall (Secretary, Qld. delegate)
- Andrew Davey (Tas. delegate)
- David Atkins (Tas. delegate)

Apologies

- Gavin Dale (Qld. delegate)
- David Gordon
- Alex Allchin (BNSW)

MINUTES of 2015 AGM

The minutes of the 2015 AGM were confirmed at the teleconference held 26 April 2016. Circulated.

BUSINESS ARISING

Nil

ANNUAL REPORTS

President’s Report – Chris Towers (Circulated)

Moved that the President’s Report be accepted: CT Seconded: GB

Motion carried

Treasurer’s Report – Chris Towers (acting Treas.) (Circulated)

Moved that the Treasurer’s Report be accepted: CT Seconded: DC
Motion carried

**Insurance Report** – David Gordon (Circulated)
Moved that the Insurance Report be accepted: CT Seconded: AD
Motion carried.

**Secretary's Report** – John Marshall
Verbal – no incoming corresp. of relevance

**ELECTION OF OFFICERS**

<table>
<thead>
<tr>
<th>Position</th>
<th>Nomination</th>
<th>mov.</th>
<th>sec.</th>
<th>Carried</th>
</tr>
</thead>
<tbody>
<tr>
<td>President</td>
<td>Andrew Davey</td>
<td>Appointed</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vice-President</td>
<td>Gavin Dale</td>
<td>JM</td>
<td>AD</td>
<td></td>
</tr>
<tr>
<td>Secretary</td>
<td>David Atkins</td>
<td>CT</td>
<td>TM</td>
<td></td>
</tr>
<tr>
<td>Treasurer</td>
<td>Bill Gehling</td>
<td>KM</td>
<td>DC</td>
<td></td>
</tr>
<tr>
<td>Insurance Contract Mgr.</td>
<td>Chris Towers</td>
<td>Appointed</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Public Officer</td>
<td>Bill Gehling</td>
<td>Appointed</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Andrew Davey moved a vote of thanks to Chris & Elaine Towers for their work with the Insurance contracts. Carried by acclamation.

Chris Towers advised he would continue in this role for a period of 12 months.

**APPOINTMENT OF AUDITOR**
Nominated: Greg Boundy Motion: CT Seconded: PC Carried

**GENERAL BUSINESS**

1. Confirmation of account signatories (3):
   Motion: Authorised account signatories to be:
   Andrew Davey, David Atkins, Bill Gehling, with any 2 to sign.
   Moved: CT Sec: DC Motion carried

   1.1 Motion to switch bank: Moved CT seconded DC carried.
       CT to contact Bendigo Bank re opening account.
       CT to advise account details.
       Current (2016) signatories to authorise.

   1.2 Treasurer to enquire with Bendigo Bank re setting up of electronic banking.
       Moved BG Seconded JM Carried Y/N?

2. Review of affiliation capitation fee: No change (75c per capita)

3. Invoices for BA affiliation 2016-17 to be issued. Action: John Marshall
4. A telephone be bought for BA President for BA use, moved David Atkins, 2° 
??? Passed. Action DA as can get a good deal [likely to be 0478 638 316].

DATE OF NEXT ANNUAL GENERAL MEETING
Sunday, 12 November 2017, in Sydney

AGM closed …….5:27 pm
2015-16 was a quiet year for Bushwalking Australia, and consequently for me as president.

The 2015 annual face-to-face conference was hosted by Victoria, at a historic hotel now operating as a guesthouse, in the small rural town of Lancefield, around 50kms north of Melbourne Airport. As at the previous six conferences I have attended, the meeting provided the opportunity for delegates from each state to meet and exchange ideas and opinions, and to get to know each other. While the quarterly teleconferences are satisfactory for undertaking most business, meeting face-to-face once per year is much more effective, especially for developing the personal connections that I believe are vital for building the network that BA has become.

Unlike the previous couple of years, I only attended one interstate meeting, representing BA and bushwalkers in general at a meeting in Kakadu in November 2015, to discuss implementation of the Kakadu Bushwalking Strategy developed over the previous three or so years. Regrettably this meeting was rather unsatisfactory from my point of view, and the point of view of a couple of other bushwalkers from Darwin who attended with me, probably due to the tenure of the Kakadu Chief Ranger who had championed and overseen the strategy ending in mid-2015, and the new staff not having the same commitment to the strategy and/or the consultation that contributed to it. To the best of my knowledge there has been no further activity on the strategy, and no further meetings, which is very disappointing given the time and money dedicated so far, and the importance of Kakadu as an iconic national destination that can and should offer a lot more opportunities for bushwalking.

For some reason 2016 saw unprecedented media interest in BA, and by extension bushwalking. In early January, I was interviewed twice for ABC radio, for segments that were broadcast nationally in the first couple of weeks of January. The first, was part of a series on the senses of summer, and I was interviewed about the sense of smell. No, not the smell of ‘eau de bushwalker’ after a long and hot bushwalk, but the smells of the bush encountered when bushwalking in summer. The second, was a live interview on Radio National giving advice on walking safely.

In February, I was delighted to be approached by WWF Australia to be included in a TV documentary to be screened in conjunction with Earth Hour in March. The half hour documentary involved a range of people including celebrities, community representatives and leaders talking about the impact of climate change on places they love. It was fascinating to be involved in such a process, which was made very easy for me by the professionalism of the film crew and presenter, and I was quite chuffed that my segment made the final cut and was included in the program that went to air, giving some national exposure to bushwalking and BA.

In early 2013 I accepted an invitation to write a column for each issue Great Walks Magazine, the only nationally circulated magazine dedicated to bushwalking. This gig came to an end mid-year following a revamp of the magazine. This was a mixed blessing for me, as writing the column had become somewhat of a chore, however with a national circulation of around 20,000, the magazine provided a great channel to raise the profile of Bushwalking Australia, state peak bodies and member clubs with the wider bushwalking community.

Two teleconferences were held during the year (typically there are three), in April and July, with the main topics of discussion insurance, and the contentious Australian Adventure Activity Standards currently under development that are intended to replace the existing state-based standards that have existing for around a decade.
Once again insurance took the most time and effort of all the matters BA deals with. This year was even more onerous than usual as we conducted a competitive process inviting tenders from three major insurance brokers to manage our insurance requirements for the next five years. A detailed request for proposal document was drafted and circulated to the three brokers and small team of three evaluated the proposals received, and recommended to the Council that our business be given to Jardine Lloyd Thompson (JLT) Sport Pty Ltd as their terms offered both improved services and a significant cost saving. The recommendation was approved, JLT took over from our previous broker Marsh Advantage on 1 July, and to date the new relationship is meeting our expectations.

A consequence of turning our insurance business over to JLT, it was decided that David Gordon, our long-serving Insurance Officer who is an employee of the JLT company, albeit in a different division and office to the one responsible for managing our contract, should stand aside. David was not involved in any way in the tender process, either at JLT or with BA, however the Council decided in was in both David’s and BA’s interest that he be replaced, to remove any actual or perceived conflict of interest that could occur because of his dual roles.

David has spent eight years in the role, during which time he has used his extensive experience in the insurance industry, coupled with his passion for bushwalking and club membership to improve all aspects of Bushwalking Australia’s insurance offering. All members and BA Council Members over the time of his tenure owe David a vote of thanks for his substantial contribution, for the impact he has had on improving our insurance arrangements, and the support he has directly provided to club officials and club members.

With David’s departure, BA decided not to appoint a replacement insurance officer, as the role has changed considerably, with much of the responsibility and workload previously undertaken by the insurance officer now undertaken by the insurance broker. Instead of an insurance officer BA will now have a volunteer insurance contract manager whose responsibilities include: managing the relationship between BA and the insurance broker; overseeing the service agreement between the broker and BA; managing the annual insurance renewal process; responding to enquiries from member clubs and state bodies and/or referring them to the broker.

As is always the case, most of the issues and challenges affecting bushwalking and bushwalkers occur at a state level, and so that is where most of the workload falls. Bushwalking Australia though has an important, and perhaps increasing role to support the state peak bodies, by providing a forum for exchanging ideas, opinions, initiatives and resources that can assist in achieving their goals.

At the 2016 AGM I will conclude my time as Bushwalking Australia (BA) president. I assumed the role in February 2013, following the standing aside of the then occupant due to personal reasons. It’s hard to believe that means I have been in the role for just over 45 months. It will be for others to assess the effectiveness of otherwise of my contributions over this time, however it has been a privilege to be BA president and do what I could to represent the interests of bushwalkers.

Of course, the success (or otherwise) of BA is not due to the efforts of any one person. I have enjoyed the support, companionship and friendship of the council delegates from each state, all of them passionate bushwalkers dedicated to the interests of their members and all who bushwalk. It will be these people that I will certainly miss as I hand over the leadership to Andrew Davey. I am particularly grateful to my predecessor David Reid for assisting in my transition to being president, to the current Secretary John Marshall and previous Secretary Hecate Jay for organising our teleconferences, keeping up with meeting minutes and fielding emails on all manner of topics and issues and generally keeping us all on track during the year. David Gordon deserves special mention for his diligent work and advice on insurance matters.

President
I first became involved with Bushwalking Australia as the Insurance Officer following the AGM in November 2008, taking over from the very large shoes vacated by Howard Tooth. I have served now for eight years in this position and it has been my privilege and honour to do so.

This report to the AGM of Bushwalking Australia covers the various matters dealt with in the past 12 months, the main function being to ensure that both Liability and Personal Accident Insurance is in place for the State Federations and their affiliated clubs.

This year saw the Broking services for our account put to tender with three broking companies asked to respond to a tender document. JLT Sport Division was one of these companies, and as I work for another division of JLT Australia I was not involved in the tendering process and/or appraisal.

JLT Sport took the approach of not taking a commission on this account, instead charging a set fee for service. There were other selection criteria that they also excelled in, but as I was not made aware of the selection criteria I can't comment on this. The end result was that JLT Sport was appointed as our new broker for a five year term.

Due to my employment with the new broker, and to prevent any perceived or actual conflict of interest, I stood down as Insurance Officer once the renewal process was complete, and therefore this report is my final act as Insurance Officer for Bushwalking Australia.

I would like to thank Marsh for their past service and acknowledge the assistance they have given me personally and Bushwalking Australia overall over the last eight years.

Turning to the renewal result - in respect to the Public/Products Liability cover, the holding underwriter has offered renewal at a reduced rate, coupled with the broker netting the premium of commission, this has achieved a good result.

Additional to this they have deleted the $1,000 excess payable on a claim.

With the Personal Accident policy the holding underwriter has also agreed to roll cover over at the same premium terms as last year, on the same terms and conditions, albeit this year the premiums were net of commission. Please note the claims position further in this report.

The underwriter also increased the home care subsidy from $150 per week to $250 per week.
In regards to the Association Liability policy that is paid for by Bushwalking Australia – again the Underwriter has rolled over terms from last year,

The result of the netting of the premium reduced the income to the broker, and the corresponding saving to Bushwalking Australia, by $30,000.

**Liability & Personal Accident Insurance**

The Insurance Policies arranged provide Liability and/or Personal Accident cover to 192 clubs Australia wide (1 more than last year) with a combined membership of 21,166 members (24,648 -2015). The biggest drop in numbers coming from South Australia, with a large group electing to do their own thing.

Generally most clubs affiliated with the State Federations are insured under the Liability Policy (96%) whereas 90% of clubs provide Personal Accident insurance for their members.

As stated above, the Liability and Personal Accident underwriters have again agreed to roll over the terms. This has been attributed to our improved claims position, partly attributable to the introduction of national risk management guidelines and the corrective actions taken by the underwriter 5 years ago.

**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 have maintained the Sum Insured Limit at $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.

Limited cover for members aged 85-95 years continues. These members have been rated the same as other members, as insurance cover 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**

<table>
<thead>
<tr>
<th>Class of Insurance</th>
<th>2015-16 Premium $</th>
<th>No of Members Covered</th>
<th>2016-17 Premium $</th>
<th>No of Members Covered</th>
</tr>
</thead>
<tbody>
<tr>
<td>Liability</td>
<td>84,320</td>
<td>21,231</td>
<td>69,424</td>
<td>20,979</td>
</tr>
<tr>
<td>Personal Accident</td>
<td>89,925</td>
<td>18,389</td>
<td>62,747</td>
<td>18,194</td>
</tr>
<tr>
<td>Association Liability</td>
<td>4,042</td>
<td></td>
<td>3,273</td>
<td></td>
</tr>
<tr>
<td>Brokers’ Service Fee</td>
<td>14,300</td>
<td></td>
<td>27,500</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>192,587</strong></td>
<td></td>
<td><strong>162,944</strong></td>
<td></td>
</tr>
</tbody>
</table>
All premiums are inclusive of Stamp Duty and Goods and Services Tax. Stamp Duty is based on NSW for the Personal Accident cover, and by individual states for the Liability cover.

**Renewal Premium**

The states were billed for this year’s premium as below:

<table>
<thead>
<tr>
<th>Liability</th>
<th>Rate per member</th>
<th>Previous Rate per member</th>
</tr>
</thead>
<tbody>
<tr>
<td>VIC</td>
<td>$4.04</td>
<td>($4.41 last year)</td>
</tr>
<tr>
<td>NSW</td>
<td>$3.93</td>
<td>($4.29 last year)</td>
</tr>
<tr>
<td>SA</td>
<td>$3.99</td>
<td>($4.36 last year)</td>
</tr>
<tr>
<td>WA</td>
<td>$3.96</td>
<td>($4.33 last year)</td>
</tr>
<tr>
<td>TAS</td>
<td>$3.96</td>
<td>($4.33 last year)</td>
</tr>
<tr>
<td>QLD</td>
<td>$3.93</td>
<td>($4.22 last year)</td>
</tr>
</tbody>
</table>

Personal Accident $4.17 per member ($5.28 last year)

Association Liability $0.00 per member

The Association liability policy is paid by Bushwalking Australia as it is not a cover that protects individual members.

The result is a decrease in insurance costs per member over the entire program, even with a reduction in numbers participating. The decrease is approximately $1.47 per member.

This also allows those clubs which provide Personal Accident cover, to provide the cover to members aged 85 years and over.

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

It should be noted that besides the insurance cover that individuals get, the BA insurance program also provides:

1. A very extensive range of activities that are insured.
2. Full Service Model provided by JLT Sport, including a dedicated contact phone number.
3. Automatic cover for Association Liability for all member clubs that are Incorporated.
4. Using underwriters that are financially sound and have passed the Broker’s security requirements.

**Insurance Marketing**

JLT Sport’s appointment was made relatively close to the renewal date and as a result it was agreed between BA and JLT that this gave insufficient time to; a) Get to know Bushwalking Australia, its members and their operations well enough, and b) Effectively market the account. Additional to this it has been previously determined that:

1. We have been fairly dealt with in the past.
2. We enjoy a competitive price for the level of cover.
3. Loyalty to the current providers has been beneficial as they have stuck with us when the loss ratio got pretty high.

JLT Sport are committed to undertaking a full marketing campaign on behalf of Bushwalking Australia in the 2017-18 renewal year. This gives JLT Sport a year to get to know Bushwalking Australia as an organisation and identify potential markets that would be a fit.

Noting that in past marketing efforts it was found that alternate providers that would potentially underwrite our risk would also require a higher standard of qualification in regard to the higher risk activities (such as abseiling and canyoning) than we currently have. This, in my opinion, will become an issue in years to come and it is also my opinion that most clubs would not be adversely affected by these requirements, and so could enjoy the benefits of the alternate providers.

The loss of some clubs this year to alternate providers may be due to the limitation of activities, as those clubs do not engage in all the activities insured for. Whilst both the previous broker and myself have offered to review the alternate offerings, we were not given an opportunity to do so and so it is not possible to comment on the quality of the offering and the comparability with the Bushwalking Australia program. I’m quite sure that JLT Sport would be happy to continue to offer this service to clubs considering alternatives.

Insurers can perceive that the following activities currently covered by the policies as high risk, or at least of a higher level of risk than the other activities.

- Caving
- Canyoning
- Liloing
- Abseiling
- Canoeing
- Kayaking
- Rafting

This is reflected either in the cost of their premium, or in the case of several insurers approached, their willingness to provide terms.

Each state, and therefore Bushwalking Australia had little or no knowledge of the number of clubs that either regularly or occasionally undertake the above activities, the number of times such activities are undertaken, or the number of members involved. The provision of such information as part of the annual renewal process could allow for the negotiation of improved terms, or for some of these activities to be included as optional extras.

Therefore, we undertook an exercise two years ago to determine this information. The following is recorded here again to ensure this information is not lost with my departure:
This shows us that nearly 90% of all club activities revolve around the core activities of walking including alpine, cycling, canoeing, track maintenance and general social activities. The two activities that were highlighted by the alternate insurers (abseiling and canyoning) make up 1.91% of all activities and 1.6% of all participants. If, in the future, there are significant cost benefits to the other 98.4% of participants who do not engage in these 2 activities, then I would recommend proceeding with that cost benefit.

**Claims Experience**

In the past eleven years there have been a number of claims reported under the Personal Accident Policy as a result of falls, slips etc.

<table>
<thead>
<tr>
<th>Year to 30 June</th>
<th>Number of Claims</th>
<th>Claims Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>2005</td>
<td>18</td>
<td>$26,714</td>
</tr>
<tr>
<td>2006</td>
<td>9</td>
<td>$4,350</td>
</tr>
<tr>
<td>2007</td>
<td>16</td>
<td>$90,804*</td>
</tr>
<tr>
<td>2008</td>
<td>26</td>
<td>$31,513</td>
</tr>
<tr>
<td>2009</td>
<td>16</td>
<td>$62,805*</td>
</tr>
<tr>
<td>2010</td>
<td>13</td>
<td>$13,471</td>
</tr>
<tr>
<td>2011</td>
<td>27</td>
<td>$84,267*</td>
</tr>
<tr>
<td>2012</td>
<td>21</td>
<td>$9,154</td>
</tr>
<tr>
<td>2013</td>
<td>27</td>
<td>$31,063</td>
</tr>
<tr>
<td>2014</td>
<td>19</td>
<td>$37,827</td>
</tr>
</tbody>
</table>
It should be noted that the history of this policy is again starting to deteriorate. If the bottom line position worsens any further I would predict the underwriter would want to take corrective action.

There have been no claims reported under the Liability policy.

Claims moving forward will be processed by JLT Sport on our behalf, with Insurers as determined by the agreed service level agreement.

**Summary of Policy Coverage effective from 30 June 2016**

**Liability Insurance**

*Activities*

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
  
  $Nil 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 but limited to Australia and New Zealand.

*Schedule of Benefits*

- Capital Benefits (Death & Permanent Total Disablement) $50,000
  
  (Benefit limited to $10,000 for members aged 85-95 years)

- Weekly Benefits – Injury (Loss of Income)
  
  (Benefits payable are subject to 80% of pre-injury earnings to a maximum of $700 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 –
  o Out of Pocket including Injury Assistance Expenses
  o (Reimbursement of expenses is subject to 80% of expenses incurred to a maximum of $500 per week following an Elimination Period of 7 days)
  o This cover has been extended this year to cover all participants and not just volunteers, and those not earning an income can elect to be reimbursed using this sub limit.
  o Non Medicare Medical Expenses Reimbursement $3,000
    (Non Medicare medical expenses reimbursement is limited to 80% of expenses incurred and an Excess of $150 per claim)
  o Critical Incident Debriefing $5,000
    (Benefit payable per person any one event)

• Age Limit - 95 years

Association Liability
This coverage was arranged for all club committees, state committees and the National Body and is designed to insure liability arising from their managing and administering their association. The cover is arranged with Chubb Australia and provides cover for Office Bearers, Non-Executive Directors and Employees for claims against them for Professional Liability. The Policy is also extended to provide Fidelity cover for direct financial loss due to acts of dishonesty.

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

Cover details are:

<table>
<thead>
<tr>
<th>Liability Coverages</th>
<th>$</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Management Liability</td>
<td>1,000,000</td>
</tr>
<tr>
<td>- Organisation Indemnification</td>
<td>1,000,000</td>
</tr>
<tr>
<td>- Legal Representation Expenses</td>
<td>1,000,000</td>
</tr>
<tr>
<td>- Outside Directorship Liability</td>
<td>1,000,000</td>
</tr>
<tr>
<td>- Organisation Liability</td>
<td>1,000,000</td>
</tr>
<tr>
<td>- Employment Practices Liability</td>
<td>500,000</td>
</tr>
<tr>
<td>- Professional Services Liability</td>
<td>1,000,000</td>
</tr>
</tbody>
</table>

Policy Documentation
Policy documentation is available via the Bushwalking Australia website. It should be noted that, other than as stated in this Report there were no significant changes to the current policy wordings.

Risk Management
During the recent survey 3.5% of clubs responded that they did not have a risk management policy (an improvement on last year – 4%) in place and 8% of clubs responded that they do not get an acknowledgement of risk form signed (similar to last year).
With the Risk Management Guidelines now being with all the states for nearly 5 years it is very pleasing to see these numbers improving.

I’m certain that Risk Management will be on the agenda at the face to face as both the National Guidelines and NSW Guidelines have been recently reviewed by an expert solicitor, the cost having been picked up by our current insurers.

For the last 3 years I’ve called on each State President to actively negotiate with those clubs that are yet to implement risk management practices and to follow our minimum requirements. Hopefully the review will provide some momentum to the State boards to make contact with clubs that are not adhering to Bushwalking Australia’s requirements and assist them to become compliant.

We should be striving for a 100% adherence to these guidelines as we have gone to a lot of trouble to make them as easy as possible for the clubs to adopt and non-compliance by these clubs has the potential to impact on the insurance arrangements enjoyed by all clubs.

The minimum requirements are:

1. That all members sign an acknowledgement of risk form once a year (for convenience I would recommend at renewal) for all the insured activities (including skiing and abseiling).
2. That temporary members sign an acknowledgement of risk form for each activity that they participate on.
3. That new members sign an acknowledgement of risk form on joining a member club.

THERE IS NO NEED TO HAVE MEMBERS SIGN BEFORE EVERY ACTIVITY!!!!

In fact, doing so actually dilutes the message. We are trying to make people aware of the sort of risks they may face on general activities. Get them to acknowledge that they have the required level of fitness, carrying the right gear, food and water and take responsibility for their own actions. Making someone sign a form so many times a year that they stop actually reading it defeats what we are trying to achieve."

A copy of the acknowledgement of risk wordings that has been approved by the insurer and the committee of Bushwalking Australia is available via the Bushwalking Australia website.

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 insurance provides cover for Fire and Specified Events as defined in the Policy and Burglary where required.
JLT Sport can also assist State Federations and Clubs with their property insurance requirements

**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 regular contact for their co-operation and assistance in providing information when required, and in meeting the deadlines imposed.

I have enjoyed my time with Bushwalking Australia and the many friends I have made around the country. I am happy to make myself available to the new Insurance Contract Manager to assist with the smooth transition to that new person.

David Gordon  
Insurance Officer  
Bushwalking Australia Inc.  
2 November 2016.
# Income and Expenditure

**1 October 2015 to 30 September 2016**

<table>
<thead>
<tr>
<th>Income</th>
<th>Sub-category</th>
<th>2015-16</th>
<th>2014-15</th>
</tr>
</thead>
<tbody>
<tr>
<td>Conference Registrations</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest</td>
<td>$ 19.01</td>
<td></td>
<td>$ 17.63</td>
</tr>
<tr>
<td>Membership Fees</td>
<td>$ 4,510.50</td>
<td></td>
<td>$ 29,681.50</td>
</tr>
<tr>
<td><strong>Total Income</strong></td>
<td>$ 4,529.51</td>
<td>$ 29,699.13</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Expenses</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Administration</td>
<td></td>
<td></td>
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<tr>
<td>Post &amp; Telephone</td>
<td>$ 14.00</td>
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<tr>
<td>Stationery</td>
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<td>Bank Fees</td>
<td>$ 181.80</td>
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<table>
<thead>
<tr>
<th>Meeting Expenses</th>
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<tbody>
<tr>
<td>Conference Expenses</td>
<td>$ 5,557.00</td>
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<td>$ 1,953.50</td>
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<td>Teleconference Expenses</td>
<td>$ 982.63</td>
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<td>$ 690.30</td>
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<td>Conference Travel</td>
<td>$ 3,428.41</td>
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<td>Other Meetings</td>
<td>$ 1,606.73</td>
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<td>State Meetings</td>
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<thead>
<tr>
<th>Web Expenses</th>
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<tr>
<td>Domain Registrations</td>
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<td>Web Hosting</td>
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<td>Website Editing</td>
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<thead>
<tr>
<th>Other Expenses</th>
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<tr>
<td>Misc.</td>
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<td>Assoc. Liability Insurance</td>
<td>$ 3,272.61</td>
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<td>$ 4,151.78</td>
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<td>Market Research</td>
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<td>$ 4,886.61</td>
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<thead>
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<th>Surplus/Deficit</th>
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<td><strong>Surplus/Deficit</strong></td>
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<td>$ 12,679.55</td>
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