Annual General Meeting
12th November 2017

The meeting opened at 1:10pm by President Andrew Davey. Attendance: Andrew Davey (President), Gavin Dale (Vice President), David Atkins (Secretary) Peter Campbell (Vic), Kirsten Mayer (BNSW), Christine Dennis (BWT), Alex Allchin (BNSW), Mike Grant (Vic), John Marshall (BWQ), Jim McLean (SA), Des Cook (BWA), Terry Mahoney (BWA). Apologies: Bill Gehling (Treasurer) SA., Chris Towers (Insurance Officer). Minutes of the 2016 AGM were circulated and accepted without amendments. Moved John Marshall and seconded by Peter Campbell.

Presidents Report:

Secretary Report
Many insurance enquiries from individuals wanting to take groups on bush walks and are after PL cover. Always redirected to Insurance Officer or to a State Body. There were three teleconferences during the last 12 months

Treasurers report:
Attached separately
Treasurers report was accepted as circulated. Moved by Alex Allchin, 2nd by Des Cook. Passed.

Insurance Report
Attached separately
Insurance report was accepted as presented (during conference) Moved David Atkins, 2nd by Jim McLean. Passed.

Election of Office Bearers;
Nominations:
President: Andrew Davey. Moved, Kirsten Mayer/Peter Campbell. Position accepted by Andrew
Vice President: Gavin Dale. Moved, John Marshall/Mike Grant. Position accepted by Gavin.
Secretary: David Atkins; Moved, Kirsten Mayer/Peter Campbell. Position accepted by David.
Treasurer: Bill Gehling: Moved, Jim McLean/Terry Mahoney. Position accepted by Bill. (in writing)
Insurance Officer: Mike Grant. Moved, Jim McLean/David Atkins. Position accepted by Mike.
Webmaster: Gavin Dale: Moved, Peter Campbell/Mike Grant. Position accepted by Gavin.
Account Signatures: Bill Gehling, Andrew Davey, David Atkins and Gavin Dale. Moved Alex Allchin/ Peter Campbell All accepted.

AGM Business:
Auditor. It was agreed to appoint an Auditor at the next Teleconference.

Next meeting will be a teleconference hook up on Tuesday 6th February 2018
Next Annual Conference to be hosted by Bushwalking Queensland on 24 -25th November in Brisbane.

Meeting closed:1:50pm
PRESIDENTS REPORT 2016 – 2017

The year has been busy except for a hiatus mid-March – May. NAAAS consumed an enormous amount of time. More recently the run-down to the annual Get Together has kept me extremely busy getting a program up and preparing for discussions. The major items were interspersed with many enquiries about insurance, often from commercial persons, and people and organisations wanting BA to promote them or a project.

Last November’s Get Together was held in Hobart at a riverfront venue about 35 minutes from the airport. One could do a few very short walks or go to Mona art gallery very near by. The Get Together went well, with Delegates fed well utilising the kitchen facility. While other business was discussed, NAAAS soon dominated the meeting. It is fortunate that insurance was the first topic. Rob Richards of JLT, representing the new broker, addressed the meeting well and fielded questions. Additional to the usual insurance offered BA members (public liability and member-to-member cover), the insurer is prepared to consider other insurance for members; eg building insurance for Club huts.

When considering whether to be President or not, I was told it would be easy and not time consuming. Alas, NAAAS grossly disrupted that portrayal. There were no trips to other States as regards BA during the year. All discussion was done via telephone or email. This proved satisfactory.

Some very long discussions were held with the NAAAS Secretariat, and sometimes the Steering Committee head. After much diplomatic effort, several changes were made to the NAAAS which allow for some alternatives to the NAAAS for “dependents” that are more suited to Clubs. However, the NAAAS documents retain some unsatisfactory elements that have the capacity to conflict with what is possible for Clubs and the ‘duty of care’ inferred by the NAAAS. Some States may find the revised NAAAS workable with minor changes, others not. However, there is no protection from some entity inappropriately requiring NAAAS to apply to a Club of amateur volunteers.

Regrettably, lost time to the above, meant things like advocacy for bushwalking, became virtually impossible.

More recently I was asked to review two sets of walks descriptions from Hardie-Grant: Walks in Nature Melbourne and Walks in Nature Tasmania. These are well suited to persons who want a selection of mainly day walks suited to a range of abilities. Tourist walkers would find the descriptions very helpful.

Three teleconference meetings were held during the year. These were dominated by NAAAS and, to a lesser extent, some insurance discussions; other matters were brief, so took a relative backseat.

It has been of great assistance having Chris Towers as Insurance Officer, Web Manager and available for advice. Chris will soon hand over his BA office positions while seeing another person in. His skills and readiness to help will be sorely missed. A big thank you Chris for all of your huge efforts.

Others have also been very good to have around for help and input: Kirsten Mayer, Peter Campbell & Bill Gehling. Yet others have also been good to talk to about issues at times: John Marshall, Gavin Dale & Des Cook. It is terrific when all occurs in a cordial manner. We already have offers for two key positions for the coming year. This does not preclude others offering.

As is usual, most State delegates are rightly caught up in the usually more time-consuming needs of serving their State. However BA remains a useful forum to discuss and share useful information various States may need. Legal insights into NAAAS is an example. While a unified approach on policy is not always possible, exchanged ideas can help a State better tailor its policy. At the coming Get Together it is hoped BA will better understand what it needs to do as a national peak body.

Andrew Davey, President
Introduction
This report to the AGM of Bushwalking Australia covers matters dealt with in the past 12 months by the Bushwalking Australia Insurance Contract Manager. The position of Contract Manager, a volunteer role, was created in July 2016 to replace the previous position of Insurance Officer, and better reflects the requirements of the role, the relationship with the appointed broker, and that BA representatives are not permitted to provide insurance advice. Responsibilities of the contract manager include:

1. Ensure that Liability and Personal Accident Insurance is in place for the state bodies, their affiliated clubs, and the members of those clubs;
2. Manage and coordinate with the broker, state bodies and member clubs, the annual insurance renewal process
3. Provide advice and interpretation as required to the insurance broker on the activities and operations of members;
4. Where requested, coordinate and liaise with the insurance broker the provision of advice to members on their insurance requirements and insurance cover.

New Broker – Jardine Lloyd Thompson (JLT)
The past year saw the full transition from our previous broker of 10 years (Marsh Advantage) to JLT. The transition was seamless and trouble-free, and the service, responsiveness and expert advice from Rob Richard, our designated Account Manager, has been excellent. There have been none of the communication problems or claims issues that were a feature of the last 18 months or so of the previous engagement, which along with the significant reduction in cost demonstrates that the decision to change brokers was appropriate.

Renewal Process
As has now been the practice for several years, the annual renewal questionnaire sent to each club was pre-filled with much of the details from the previous year’s questionnaire. This has been done to 1) minimise the workload for member clubs and 2) ensure that all clubs return their completed questionnaires by the due date so as to allow the renewal process to be completed in a timely manner. Regrettably it is still the case that each year a small number of clubs (not the same ones each year) ignore the deadline for completing and submitting their paperwork, delaying the process and thereby affecting everyone else. Typically, we are receiving questionnaires up to two months after deadline.

For 2018 a new question will be added to the questionnaire where clubs can specify an ‘interested party’ (e.g. local council) to be automatically included on their Certificate of Currency, rather than requesting this be done after receiving the original version.

State bodies are also reminded that the brokers insurers extend us generous payment terms in recognition of the nature of our ‘business’, setting a payment deadline 15 August. One state was late paying by more than three weeks.
Renewal Terms - Overview
The three insurance policies offered to participating members i.e. Public Liability (PA), Personal Accident (PL) and Associations Liability (AL), were all renewed with terms unchanged from 2016/2017. In the case of the PL and PA policies, total renewal premiums also remained unchanged, though there was a small increase in the AL renewal premium from $3,272 to $3,470 - +6%.

The renewal terms obtained for 2017/18 represent an excellent result for Bushwalking Australia and its members, especially given the frequency of publicity and complaints over the rising cost of other common forms of insurance. This can be attributed to a number of factors, including the efforts of our broker JLT, our stable claims position which is partly attributable to the introduction of national risk management guidelines, and our that our loyalty of staying with the same underwriters over the long term has been rewarded.

The Insurance Policies arranged provide Liability and/or Personal Accident cover to 183 clubs Australia wide (9 less than last year) with a combined membership of members (21,782 -in 2016). The main reason for the increase in overall member numbers, despite a drop in the number of clubs is that Hobart Bushwalking Club with over 900 members re-joined our scheme whereas the clubs that dropped out generally had small memberships.

Renewal Terms - Details
These are the terms offered by our existing Insurers on policy wordings and endorsements, which have been tailored to specific needs and activities of bushwalking clubs.

**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.

With the change in broker from Marsh to JLT, claims are now submitted direct to Accident & Health rather than through the broker, streamlining and expediting claims. In the last 12-18 months of our relationship with Marsh there were an unacceptable number of complaints from members concerning claim delays and lack of response to enquiries.

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>
<th>2017-18 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>
<td>69,424</td>
<td>21,782</td>
</tr>
<tr>
<td>Personal Accident</td>
<td>89,925</td>
<td>18,389</td>
<td>62,747</td>
<td>18,194</td>
<td>62,747</td>
<td>18,501</td>
</tr>
<tr>
<td>Association Liability</td>
<td>4,042</td>
<td>3,273</td>
<td>3,470</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Brokers’ Service Fee</td>
<td>14,300</td>
<td>27,500</td>
<td>27,500</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>192,587</td>
<td></td>
<td>162,944</td>
<td></td>
<td>163,141</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 as below:

<table>
<thead>
<tr>
<th>Liability</th>
<th>VIC</th>
<th>$3.82 per member</th>
<th>($4.04 last year)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>NSW</td>
<td>$3.79 per member</td>
<td>($3.93 last year)</td>
</tr>
<tr>
<td></td>
<td>SA</td>
<td>$3.85 per member</td>
<td>($3.99 last year)</td>
</tr>
<tr>
<td></td>
<td>WA</td>
<td>$3.82 per member</td>
<td>($3.96 last year)</td>
</tr>
<tr>
<td></td>
<td>TAS</td>
<td>$3.82 per member</td>
<td>($3.96 last year)</td>
</tr>
<tr>
<td></td>
<td>QLD</td>
<td>$3.79 per member</td>
<td>($3.93 last year)</td>
</tr>
</tbody>
</table>

Personal Accident $4.12 per member ($4.17 last year)

Association Liability $0.16 per member *(Note: The Association liability policy is paid by Bushwalking Australia as it is not a cover that protects individual members.)*

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 PL and PL Policy.

It should be noted that besides the insurance that provides protection for individuals, the BA insurance program also provides:

1. Cover for an extensive range of activities that are typically undertaken by member clubs.
2. Full Service Model provided by JLT Sport, including a dedicated contact phone number and email address.
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**
On their appointment in 2016, JLT Sport committed to undertaking a full marketing campaign on behalf of Bushwalking Australia in the 2017-18 renewal year. However, JLT and I agreed that a marketing exercise was very unlikely to obtain a better result than we could with our existing insurers. This conclusion was based on what JLT has learnt of our requirements and activities, and given our experience from past marketing efforts where it was found that alternate providers that would potentially underwrite our risk would also require a higher standard of qualification in regard to the perceived higher risk activities (such as abseiling and canyoning) than we currently have, and the following factors,

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 became unfavourable.

Unlike in 2015 and 2016, we did not lose clubs to alternate providers, though the National Parks Association of NSW did seriously consider doing so. If this had come to pass it would have resulted in the loss of 1,800 members (8%+) from both PL and PA covers which could have resulted in an increase in the cost per member of both policies. Thanks to the efforts of Rob Richard from JLT, who had several long phone hook-ups with representatives from the NPA and BNSW explaining the particular and unique benefits of our policies, they decided to continue with us.

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 insurers previously approached, their willingness to provide terms.

Each state, and therefore Bushwalking Australia had little or no actual data on 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.

The renewal questionnaires in 2014 sought this data from clubs. The following is recorded here again to ensure this information is not lost:

<table>
<thead>
<tr>
<th>Activity</th>
<th>% of Clubs total activities</th>
<th>% of Clubs total Participants</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bushwalking</td>
<td>68.78%</td>
<td>68.18%</td>
</tr>
<tr>
<td>Social activities</td>
<td>6.27%</td>
<td>11.94%</td>
</tr>
<tr>
<td>Cycling</td>
<td>6.97%</td>
<td>6.86%</td>
</tr>
<tr>
<td>Canoeing/Kayaking</td>
<td>3.72%</td>
<td>2.46%</td>
</tr>
<tr>
<td>Alpine Walking</td>
<td>2.88%</td>
<td>2.40%</td>
</tr>
<tr>
<td>Rock Scurrying</td>
<td>2.58%</td>
<td>1.80%</td>
</tr>
<tr>
<td>Swimming</td>
<td>2.63%</td>
<td>1.68%</td>
</tr>
<tr>
<td>Training</td>
<td>1.20%</td>
<td>1.10%</td>
</tr>
<tr>
<td>Canyoning</td>
<td>1.02%</td>
<td>0.92%</td>
</tr>
<tr>
<td>Track Maintenance</td>
<td>1.20%</td>
<td>0.72%</td>
</tr>
<tr>
<td>Abseiling</td>
<td>0.89%</td>
<td>0.68%</td>
</tr>
<tr>
<td>Snow Skiing</td>
<td>0.66%</td>
<td>0.39%</td>
</tr>
<tr>
<td>Activity</td>
<td>0.50%</td>
<td>0.34%</td>
</tr>
<tr>
<td>--------------------------</td>
<td>--------</td>
<td>--------</td>
</tr>
<tr>
<td>Orienteering/Rogan</td>
<td>0.36%</td>
<td>0.24%</td>
</tr>
<tr>
<td>Rafting/Boating</td>
<td>0.21%</td>
<td>0.11%</td>
</tr>
<tr>
<td>Caving</td>
<td>0.13%</td>
<td>0.10%</td>
</tr>
</tbody>
</table>

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 twelve years claims against the Personal Accident Policy are shown in the following table. The most common cause of injuries are 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>
<tr>
<td>2015</td>
<td>20</td>
<td>$71,870*</td>
</tr>
<tr>
<td>2016</td>
<td>16</td>
<td>$15,222</td>
</tr>
<tr>
<td>2017</td>
<td>12</td>
<td>$13,537</td>
</tr>
</tbody>
</table>

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

*Subject to possible change as claims are progressed

There have been no claims reported under the Public Liability policy.

In the past year we were advised of a potential claim under the Associations Liability policy, but this has not yet proceeded, may not.

**Summary of Policy Coverage effective from 30 June 2017**

**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 –

Out of Pocket including Injury Assistance Expenses
(Reimbursement of expenses is subject to 80% of expenses incurred to a maximum of $500 per week following an Elimination Period of 7 days)

This covers all participants and not just volunteers, and those not earning an income can elect to be reimbursed using this sub limit.

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)

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>Amount</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 Practice 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 Insurance Pages on 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 2% of clubs responded that they did not have a risk management policy (an improvement on last year – 3.5%) in place and 7% of clubs responded that they do not get an acknowledgement of risk form signed (8% last year).

With the Risk Management Guidelines now being with all the states for nearly seven years it is very pleasing to see these numbers improving, however all clubs should be following these requirements.

For the last 4 years each State President has been asked to actively negotiate and encourage those clubs that are yet to implement risk management practices and to follow our minimum requirements. Hopefully implementation of the updated Risk Management Guidelines review provided some momentum 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 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 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 Bushwalking Australia is available via the Bushwalking Australia website.

**Other Insurance Policies**

**Travel Insurance**
For the first time this year, thanks to JLT, BA has been able to refer (BA is not approving or recommending) members to a Travel Insurance offering that includes optional cover for some of the activities typically undertaken (termed Adventure Activities by insurers) by clubs and their members when on extended holidays especially overseas. Some basic details have been included on the BA web site with a link to the underwriter for further information. The policy is available to anyone i.e. not just members and over time we should be able to obtain data on the number of people that have followed the web link. Each state is encouraged to publicise this with their membership.

**Business Insurance**
An insurance policy is arranged with CGU Insurance Ltd for State Bodies 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 Bodies and Clubs with their property insurance requirements.

**Conclusion**
I would like to take this opportunity to thank the State Presidents, delegates, Administration Officers, Member Clubs and others with whom I have regular contact for their co-operation and assistance in managing and administering the BA insurance arrangements.

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.

**Chris Towers**
Insurance Contract Manager
Bushwalking Australia Inc.
8 November 2017