Minutes of Bushwalking Australia Meeting,  
24-25th November 2007, Sydney

Saturday 24th November

8.55am Meeting opened by President Wilf. Welcomed all.


Apology from Margaret Covie (NSW).

FUTURE OF BWA – David Reid – see appendix A

Brainstorming exercise about the role of BWA.

Outcomes

4 areas proposed that should be actioned immediately:

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<th>Policy development</th>
<th>Responsible person</th>
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<td>Develop recognised public and political profile</td>
<td>Bill</td>
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<td>Develop website</td>
<td>John</td>
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<td>National guidelines on risk management</td>
<td>Hecate to continue</td>
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<td>Andrew, Chris?</td>
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These should form the basis of a draft business plan.

Plus Insurance: Howard

Information required from states for website – Hecate to re-send email to all

ACTION: ALL Responsibility of all to support those named for each project: respond to information and requests ASAP.

CHANGES TO RULES – Bill Gehling

Generally agreed changes needed

Issues:
- Too restrictive/inflexible
- Lack of volunteers
- Can’t use the ones we get
- Assumes a depth of support within the states
- Need the KISS principle

Principles:
- Get the best people
- Use natural enthusiasm
- Build on the states
- Be fair to all
- Look at the future
- Learn from the past
Proposed Changes:

Two reps from each state
  We do this now
  Improved communication both ways
  Continuity
  New blood
  Team from each state
  Less isolation for single delegate
  More flexibility for office bearers
  Less need for co-opted members
  Everyone can vote

Involve State Presidents
  We do this now
  It works
  Two delegates means less pressure
  State presidents are key people

Vice President
  We need one!
  Everyone needs a holiday and a backup! ie. Cover in times when president not available

President Rotation
  Remove
  President elected as per any other position

Discussion points:
“governing body” – who does this mean?
Where does council of delegates fit?
Could have a Council of delegates with an executive that makes day to day decisions
Could be considered a governing role and an executive role

Agreed in principle that there will be two delegates per state with each to have voting rights. If possible the state president should be one of the delegates.

Discussion on section B12 of Rules – in relation to disparity between states

Issue of Incorporation raised:
  Suggested all member clubs should be incorporated
  Agreed that it was a state matter and raised further issues that need to be considered

**ACTION: Bill**

Draft changes into new document for voting purposes. Agreed model rules should be used as base document.

Suggested a legal opinion be sort to ensure complies with relevant Acts.

**RISK MANAGEMENT AND INSURANCE – Howard Tooth**

- Yet to see an insurance contract that requires an organisation to undertake risk management as a condition of cover
- In relation to bushwalking it refers to how we exercise our duty of care
• Requirement that we “must take all reasonable precautions to prevent injury and damage”.
• What is reasonable?
• What is bushwalking?
• Many clubs have prepared guidelines for members and leaders – are they adequate?
• Responsibility rests with individual clubs to ensure compliance
• 39 accidents reported to insurers in the last 3 years – all under personal accident policy as the result of slips, falls, sprains etc
• Risk management cannot prevent this type of accident
• Need members to accept responsibility for own actions by obtaining a risk waiver or similar
• Risk waiver does not absolve walkers of duty of care to each other
• Risk management is a responsibility of individual clubs to cater for their own activities eg. different requirements for a club of elderly people who just walk around town versus a club that has extended walks in remote untracked country

Requested that our policy wording is not handed to another insurer or broker
If a club/state obtains a quote for a policy through another agent Howard is willing to check policy to ensure it is comparable in cover
Howard willing to take requests for specific cover to insurer for consideration

**AAS – Andrew Davey**

• Guidelines not standards
• Generally intended for groups with dependent walkers
• Given time may have legal implications unless own rules defined
• Do impose extra risks – set a “norm”, become expectation if no other document exists
• Well written waivers do lessen risk – seek legal advice
• Duty to warn of risks may be part of civil liabilities acts
• In Tasmania treat club members as peers – not skilled based, group of individuals with like interests
• Clubs need to define what they offer
• No insurance requirement
• Clubs should be incorporated to ensure volunteers are covered and can’t be sued as individuals – may be covered under other acts eg. civil liabilities in Tas
• Training and expectations that follow – may be beyond many clubs
• Set of risk management guidelines
• Must comply to get a tour operators licence
• Must try and be part of the writing process as significant stakeholders
• Victoria has not and does not intend to endorse the Vic AAS
• Up to each Vic club to interpret and develop own guidelines
• “owned” by gov or outdoor councils (ORC in Victoria)
• In QLD AAS registered with OH&S council through outdoor education council
• Brisbane bushwalkers had their risk management plan assessed by an OH&S lawyer
• Duty of care depends on what club offers – must reflect level of skill and experience
• All walkers have duty of care to each other on a trip

How can states be helped to create their own AAS/risk management guidelines?
Can circulate issues to consider between states but must consider state laws etc to compile
Chris – Risk management view

Risk management standards  ➔  risk management policy

Tailor  ➔  risk management plan

Risk identification
Risk mitigation

Action plan

GUIDELINES

Agreed that this becomes the risk management model for BWA.

COMMUNICATION AND INFORMATION SHARING – Bill Gehling

Ways to facilitate:

- Annual conference
- Stand-alone rather than piggyback onto something else
- 3 monthly teleconference
- Milestones
- E-letter progress reports
  - Create editor position
  - Pam to collate and disseminate
  - Content/information required to be submitted by all – **ACTION: ALL**
- Telephone/Skype
- Circulate paragraphs about meeting outcomes
  - Pam to create for this meeting
- Hot issues for states
  - Provide support
  - Documentation of issue to be presented
- Electronic forum
- Response to info/requests
- Press releases
- Share info on how to access politicians – foot in the door
  - Get to advisors first

RISK MANAGEMENT – Andrew Davey

Appreciation
Assessment
Analysis
Action

Reassess every 2-3 years
Appreciation:

- What are the givens for a club
- Set the scene
- Social norms
- The law
- Club participation criteria

Assessment:
- Decide the possible hazards – may use a checklist

Identify risks:
- What can happen, how, when, where, why
- Bottom line is who is responsible?

Analysis of identified risk:
- Severity
- Probability
- Can these change or get worse?
- Significance of risk – decides if a management strategy should be used

Risk matrices can be considered

Consider action:
- Severity is major or high – ACT
- If significance of risk worsening – ACT

ACT:
- Do nothing
- Waivers shift responsibility
- Insure to share cost of risk
- SOPs

Organisation structure
- Responsibilities
- Policy
- Document control
- Induct members
- Keep records –
  - Justification of risk management, training, incidents, participants, monitoring
  - need if end up in court

Review effectiveness periodically

Summary:
- What would be reasonably expected of, promised by, a club/to whom
- What would a reasonable person do in same situation?
- What is your situation – leaders or peers – are they defined?

**OTHER BUSINESS**

AGM moved to 9am – proposed David, seconded Chris. Carried.

BWA to pay for breakfast – proposed Marianne, seconded Ed. Carried
**Sunday 25th November**

**2007 AGM**

9.25am: President Wilf declared the AGM open and welcomed all

Present: Wilf Hilder, David Reid, Andrew Davey, Bill Gehling, Marianne Watt, Maurice Smith, Howard Tooth, Chris Bushell, Tom Cowlishaw, John Marshall, Ian McDonald, Hecate Jay, Pam Scott


Business Arising:
- Ian McDonald has submitted abstract of paper on access issues to Tracks and Trails Conference for March 2008

Reports
- President’s report: To be submitted
- Treasurer’s report: Discussion on format and content of accounts with respect to legal requirements – noted by Tom that presentation of accounts could be improved.

**Motion:** Marianne moved accounts be accepted, seconded Chris. Carried

Some typographical errors noted in report and corrected.

Discussion on capitation fees, in relation to ongoing activity of BWA.

**Motion:** Chris moved annual capitation fees for 2007/2008 be set at 50c per member; seconded Hecate.

**Amended motion:** annual capitation fees for 2007/2008 be set at 50c per member and the Member fee be zero. Amended motion Carried.

Election of Auditor: no nominations. New Treasurer to nominate a suitable person

Nomination of Office Bearers

All positions were declared vacant.

The elected office bearers are:

- President: Ian McDonald
- Secretary: Hecate to continue in role.
- Treasurer: Tom Cowlishaw.
- Insurance officer: Howard Tooth.
- Auditor: no nominations. Vacant position
GENERAL BUSINESS

Changes to rules

**Motion:** Appoint Bill Gehling as Public Officer - proposed by Marianne, seconded Ian. Carried.

**Amended motion:** Wilf proposed that 25(ii) be removed from Marianne’s motion re changes to Rules. Seconded Ian. Carried.

**New motion:** that rules 25, 26 (1) (b), 37 (1) c, 44, 45 be altered as proposed with the removal of clause 25(ii). Moved Wilf, seconded Ian. Carried.

Date of next meeting. To be advised.

Meeting closed 10.30am.
General meeting resumed  10.45am

FUTURE OF BWA cont - David Reid.

Policy Development.
Need to suggest policies/policy areas that could be developed:

Agreed on the following as important ones for early policy development:
- Access
- Minimum impact bushwalking
- Trails Alliance
- Support state issues
- Park or track fees
- Shared trails
- Conservation/preservation of natural areas

Bill to circulate the draft policy document produced previously - Towards a Walkable Australia.

OPEN FORUM – Ian McDonald

Access issues in WA – Ian

90% WA population is in Perth
Best walking is in hills behind Perth but is also best for water catchment
Only undammed river is the Murray because it is too salty for human consumption – allowed to walk in area
2 gov departments involved – water and conservation
One piece of land has two conflicting policies from the 2 depts.
  Dept of Water – originally traditional walking Ok
    In 2000 permission removed
    Seem to be concerned about pathogens in water
    Cryptosporidium and giardia
    Already in area, carried by animals
    Told didn’t want another Walkerton
    Case in Canada where farmer caused contamination
    Not relevant to bushwalking
    Two papers quoted – both irrelevant to situation in WA
    Finally agreed bushwalkers present small additional risk but it is a risk, therefore no access for bushwalkers. Although other risks are bigger they are not manageable but bushwalkers are
Now have new minister
Conflicts within current practice – many others allowed in areas
Only allowed to walk on designated tracks and campsites
Taking legal advice
Working to get tracks listed on trails register
Premier’s department now interested in walking policy
New group of interested parties setup – all agreed they have been misled

Discussion:
Elsewhere defined bushwalking to include all recreational walking - claim to represent all walkers
Promote healthy aspects of walking, community nature, appreciation of natural environment
TAS – survey walkers to show what they wanted, studies on potential contamination problems; tracks already existing in catchment areas eg Mt Wellington
Access denied to all water catchment areas in Vic but there are many other alternatives for walking
Wilf – offered Sydney bushwalkers as additional “inspectors” in water catchment areas – accepted by water authority; media didn’t publish letters
WA not yet gone to media – likely to be unfavourable response
Recycled water not used for drinking in WA – but successfully used for other things

➡️ Policy position for BWA

**COMMON WALK GRADING SYSTEM** – John Marshall

Concept paper not detail of how might be formulated
Number of reasons why wouldn’t work but are also reasons why should consider it
- Culture in bushwalking changed
- Work/family pressures
- Internet provides opportunities
  - Website provide catalogue of walks
    - Include all club walks
    - book for a walk in any state
    - need common grading/terminology
- club membership different
  - more short term members
  - members of more than one club simultaneously
- Reduced costs of flights means able to move between states more readily
- Could act as a risk management tool
- Provide reference for walking with another club
- Could be considered part of tourist industry
  - Short term visitors from overseas
Could incorporate elements of track classifications
Many clubs use generalised terms such as easy, moderate/medium, hard
Other clubs go into much more detail
Could be implemented over 2 years

Discussion:

Needs to be obvious as to what is an entry level grade
Good marketing tool
Clubs may not want to be involved because of local club culture/structure
Agreed club membership changing
Potential to link into attracting youth – mobile population
Need to develop strategies for future – help clubs survive
Service to existing members
Considered in NSW but decided too hard to find common ground

**ACTION**: John to continue with proposal for further discussion at next teleconference

**OTHER BUSINESS**

1. Discussion on acquiring new members – sharing club and state experiences
2. Wilf proposed BWA write a letter re Three Capes track in Tasmania and access for bushwalkers – Andrew to send information to Wilf. Agreed
3. John. Consideration of conducting census of bushwalking clubs to give a better profile of clubs. Must decide why data is needed first, then what to collect. Some already collected via insurance questionnaire. Aid to develop policy and better serve members.
4. Tom. Does BWA have copies of state Federation constitutions? Agreed not an issue for BWA with respect to content of state constitutions. Some other groups may try to link with state Federations for purposes such as insurance. Can do but may be excluded from insurance on the basis of the type of activity undertaken. Up to state federations to accept or reject membership to their group. Insurance policy states that cover is for “bushwalking clubs” and their specified activities. Howard to consider insurance policy wording. Suggested term might be “walking clubs”. Each state federation should look at own constitution and requirement for membership.

5. Tom. Policy and direction required on how financials are presented in relation to insurance. **Motion:** that the insurance premium is invoiced to BWA; moved Tom, seconded Bill. Carried.

6. Ian. What happens if club underestimates club membership? Request is for estimate of numbers as at 30 June. Cannot be precise. Suggested a method for more precise numbers could be implemented. **Motion:** continue to use numbers for insurance purposes; moved Ian, seconded Tom. Carried

7. Ian thanked Wilf for work and chairing meeting, Pam for taking minutes and Hecate for work and circulating documents.

Meeting closed at 3pm
APPENDIX A

FUTURE OF BWA – David Reid

What are some of the things we need to make BWA function?

1. A vision for the long term - perhaps vision changed since inception
2. Realistic short term aims
3. Commitment of ongoing support and resources from member states, including:
   - Volunteers
   - Funds
   - Good two way communication
   - Monitoring of the operating environment and feeding intelligence to BWA
   - Willingness to interact and share knowledge and skills
   - Ownership and acceptance of responsibility of action plans

Aims of session:
- Visualize how BWA might look in long term
- Define and agree realistic role over next 2 years
- Prioritise and agree most important actions for next 12 months
- Determine how to achieve actions and commitment to resources

Why do we need a national body for bushwalkers?
- National tracks across state boundaries
- Issues that cross state boundaries eg. accreditation of leaders
- Common aspirations eg. access to some areas
- National focus/funding
- Collective wisdom
- Take advantage of or deal with Federal Gov opportunities
- Lobby on a national level
- Mobility of population – seamless national system
- Sharing experiences, resources
- Cooperation with other relevant bodies
- Provision of insurance
- Recognized by all walkers
- Promote bushwalking

The Dream – what we might do
- National consultative body to government, walkers and community
- Represent all walkers whether club-based or not
- Pursue national funding
- Define what we need funding for
- Development of national walking strategy/policy
- State of the art website
- Develop high public profile
- Organize a conference open to all walkers
- National walking trail project
- National risk management strategy/guidelines
- Develop a national training package
- National code/charter on MIB
Negotiate national sponsorships
BWA membership card
Partnerships with a national publication
Develop press/politician/sponsor kits – contacts, info
Involve high profile people in BWA activities
Produce a story for national TV program
Produce a national annual publication
Develop policy positions
Establish a visible physical presence
Appoint a CEO
Organize a national event and/or partner other national events
Develop management and governance guidelines
Create a national accreditation card
Partnerships with BLSA (bushwalking leadership SA)
Seek membership of or liaison with, other national and international bodies
Provide best possible insurance
Support the Trails Alliance
BWA to fund state staff
Develop a strategy for recruiting youth to clubs
Create a rapid response capability
Develop an approach that recognizes differences in state situations
Education and promotion in use of national guidelines
Identify areas where national guidelines are needed
Role to educate and promote rather than prescribe
Survey participants – feed back to funding, gov and other bodies
Analysis of health of bushwalkers versus non bushwalkers
Territories members in own right
Appoint a patron
Promote bushwalking including the positive lifestyle benefits—fun, social, life changing

The Reality
What are the two most important things BWA should do in the next 12 months?
## BWA Action Plan

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<td>raise profile; provide guidance to states/members; uniformity; standardisation of duty of care obligations; credibility</td>
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<td>Main objective and benefit to the bushwalking community?</td>
<td>provide guidance and protection; allow us to continue to enjoy outdoors</td>
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<td>What are the issues and risks with the plan?</td>
<td>need to have agreement; find common ground; get it to be adopted; risk of having other policies imposed on us</td>
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| 2 | Description of what the plan will involve / investigate / improve / recommend. (i.e. scope) | promote BWA and outdoor activities in Australia; portal for information; links to others agree on design and content; investigate on-line forums |
| 3 | Main objective and benefit to the bushwalking community? | higher profile; information sharing one-stop portal for members and general public |
| 4 | What resources/funding or other commitment is needed for the plan? | paid person to setup; $$$$$$; subcommittee; BWA to supply content |
| 5 | What are the issues and risks with the plan? | don’t have content; kept up-to-date; content has to be accurate; risks of being sued, defamation => disclaimers; links to other websites; relevancy and currency of information |
| 6 | How will we know the plan has succeeded? | have a website; track hits |
| 7 | Who is the proposed responsible person? | chairperson of subcommittee |
| 8 | Any other information? | domain name required website development commenced |
TREASURER’S REPORT 2007

All states paid the fee covering the two year 1/10/2005 to 30/9/2007 using a 50c capitation rate.

The amounts received from the States were:

<table>
<thead>
<tr>
<th>State</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>NSW</td>
<td>4,217</td>
</tr>
<tr>
<td>QLD</td>
<td>1,085</td>
</tr>
<tr>
<td>SA</td>
<td>744</td>
</tr>
<tr>
<td>TAS</td>
<td>912</td>
</tr>
<tr>
<td>VIC</td>
<td>3314</td>
</tr>
<tr>
<td>WA</td>
<td>396</td>
</tr>
<tr>
<td></td>
<td>10,669</td>
</tr>
</tbody>
</table>

There have major outgoings during 1/10/2006 to 30/9/2007 were for BWA’s share of the SA Office administration, teleconferencing calls and Conference registration at the Walk 21 conference.

We have a surplus of $5,227 after allowing for expected costs of $5,500 for the Sydney 2007 Face to face.

Acknowledgments

To June Boscene in the SA Office for very efficiently handling the treasurer’s paperwork and banking and to Hecate for taking on board the position of Secretary and taking a major role in the Web site development.
Proposed Budget and Proposed Fees for 2007/2008

BWA has been operating for nearly four years, but still has to agree on its focus for future activities. I have prepared two proposals. Option 1 is “business as before”. Option 2 is bare bones.

Option 1
This assumes that the activities until the 2008 AGM will be similar to those in 2006 and 2007 but also allows for the cost of building the new website. This also assumes that all States are still willing to support BWA in the activities listed in this option – particularly communication both within BWA and with related external organizations.

The main assumptions are
- Annual administration expenses will be similar to 2006-2007.
- The construction and maintenance of the Website will cost $2000.
- Another “Face to Face” will be held late 2008
- There will be some expenses for providing representation at meetings of other National Organizations.
- All states will have similar numbers and pay a 30 cents capitation rate.

Option 2
As for Option 1 but BWA will not subsidise representation at other National Organizations and allows for a smaller contingency reserve and capitation rate is reduced to 25 cents.

<table>
<thead>
<tr>
<th>EXPENDITURE (1/10/2007 to 30/9/2008)</th>
<th>Option 1</th>
<th>Option 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Teleconferencing Calls (4 @ $200)</td>
<td>800</td>
<td>800</td>
</tr>
<tr>
<td>Website</td>
<td>2,000</td>
<td>2,000</td>
</tr>
<tr>
<td>Other Conferences</td>
<td>1,000</td>
<td>-</td>
</tr>
<tr>
<td>SA Office</td>
<td>1,300</td>
<td>1,300</td>
</tr>
<tr>
<td>2008 Face to Face (budget)</td>
<td>6,000</td>
<td>6,000</td>
</tr>
<tr>
<td>Other administration</td>
<td>150</td>
<td>150</td>
</tr>
<tr>
<td>Contingency</td>
<td>500</td>
<td>250</td>
</tr>
<tr>
<td></td>
<td>11,750</td>
<td>10,500</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>SOURCE OF FUNDS</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Assets at 30/9/2007(less cost of Sydney conf)</td>
<td>5,227</td>
<td>5,227</td>
</tr>
<tr>
<td>Fee Income</td>
<td>6,401</td>
<td>5,335</td>
</tr>
<tr>
<td></td>
<td>11,628</td>
<td>10,562</td>
</tr>
</tbody>
</table>

Capitation rate used for fees
0.30 0.25

Recommendation
Option1 and a capitation fee of 30c per member.
Auditor
Motion: That Peter Barr, a member of the Waverley Bushwalking Club in Victoria is accepted as the auditor.

2006-2007 Financial Reports
Financial reports as audited attached.

Marianne Watt
14/11/2007
Profit & Loss Statement
1/10/2006 through 30/09/2007

<table>
<thead>
<tr>
<th>Income</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Membership Fees</td>
<td>$10,669.00</td>
</tr>
<tr>
<td><strong>Total Income</strong></td>
<td><strong>$10,669.00</strong></td>
</tr>
</tbody>
</table>

<table>
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<th>Expenses</th>
<th>Amount</th>
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<td>$144.00</td>
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<td>$216.79</td>
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<td>Administration</td>
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<tr>
<td>SA Office</td>
<td>$1,300.00</td>
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<td>Postage</td>
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<td>Other Administration</td>
<td>$4.35</td>
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<tr>
<td>TeleConferencing Calls</td>
<td>$948.79</td>
</tr>
<tr>
<td>Conferences</td>
<td></td>
</tr>
<tr>
<td>Registration</td>
<td>$555.00</td>
</tr>
<tr>
<td><strong>Total Expenses</strong></td>
<td><strong>$3,178.93</strong></td>
</tr>
</tbody>
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<table>
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<tr>
<th>Net Surplus / (Deficit)</th>
<th>Amount</th>
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<tbody>
<tr>
<td></td>
<td><strong>$7,490.07</strong></td>
</tr>
</tbody>
</table>
Balance Sheet  
September 2007

<table>
<thead>
<tr>
<th>Assets</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Current Assets</strong></td>
<td></td>
</tr>
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<td>ANZ Cheque Account</td>
<td>$10,913.62</td>
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<tr>
<td><strong>Total Assets</strong></td>
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</table>

<table>
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<tr>
<th>Liabilities</th>
<th></th>
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<tbody>
<tr>
<td><strong>Current Liabilities</strong></td>
<td></td>
</tr>
<tr>
<td>Reimbursements owing</td>
<td>$186.21</td>
</tr>
<tr>
<td><strong>Total Liabilities</strong></td>
<td>$186.21</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Equity</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Retained Earnings</td>
<td>$3,237.34</td>
</tr>
<tr>
<td>Current Year Earnings</td>
<td>$7,490.07</td>
</tr>
<tr>
<td><strong>Total Equity</strong></td>
<td>$10,727.41</td>
</tr>
</tbody>
</table>

**Auditor's Report**

I have examined the records of the Bushwalking Australia Inc. No 38062 ABN 829 3472 6062 and am of the opinion that the Profit and Loss statement for the period 1 October 2006 to 30 September 2007 and the Balance Sheet as at 30 September 2007 show a true and fair view of the results of the organisation.

Peter Barr  
(Honorary Auditor)

Date  
7/11/2007
INSURANCE REPORT- ANNUAL GENERAL MEETING 2007

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 through 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 2007 and provide Liability and Personal Accident cover to 197 clubs Australia wide with a combined membership of 21,714 members (21,643 – 2006). 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.

There has again been some improvement in insurance market conditions which has resulted in insurers adopting a more conservative underwriting approach. This has resulted in a combination of rate reductions and increased cover as evidenced in the Terms offered by Liberty International Underwriters for the renewal of our Liability Policy.
Renewal Terms

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

**Liability Insurance** – Liberty International Underwriters have again acknowledged our excellent claims history and reduced their premium by $10,000 when compared to that required last year.

In addition the Limit of Indemnity provided under the **Errors and Omissions Endorsement** has been increased from $1,000,000 to $5,000,000 to ensure that our club Leaders, Training Officers and the like are appropriately covered.

**Personal Accident** - Accident & Health International Underwriting have held this policy for a number of years and have provided an excellent claims handling service. Unfortunately there was a substantial increase in the cost of our claims in the last twelve months which forced our Insurer to increase their premium rate by approximately 50% which resulted in a premium increase from $3.90 to $5.30 per member.

Following a submission from a member club that consideration be given to having the policy extended to include **Critical Incident Debriefing** the possibility of obtaining such cover was discussed with Accident & Health who following negotiations agreed to provide the cover requested at no additional cost. The purpose of the cover is to provide counselling and assistance to an Insured Person who is entitled to compensation under the policy and is injured as a result of an accident / incident which is of such serious nature that it causes traumatic stress to the person injured and /or other Insured Person/s who witness the incident provided the Insured Person/s are referred for treatment by their medical practitioner within 72 hours of the incident occurring. The cover is provided under an Endorsement and subject to a Limit of $5,000 per member.

It was considered that providing such cover might well be considered part of a duty of care towards members. On the other hand, not to do so could be regarded as a breach of duty of care.

**Premium and Remuneration Summary**

<table>
<thead>
<tr>
<th>Class of Insurance</th>
<th>Current Premium</th>
<th>Renewal Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Liability</td>
<td>95920(21343)</td>
<td>83930(21399)</td>
</tr>
<tr>
<td>Personal Accident</td>
<td>65154(17251)</td>
<td>92163(17876)</td>
</tr>
<tr>
<td>Brokers’ Service Fee</td>
<td>6600</td>
<td>2750</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>167674</strong></td>
<td><strong>178843</strong></td>
</tr>
</tbody>
</table>

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:

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Liability</td>
<td>$ 3.95</td>
<td>($4.75 – 2006)</td>
</tr>
<tr>
<td>Personal Accident</td>
<td>$ 5.30</td>
<td>($3.90 – 2006)</td>
</tr>
</tbody>
</table>

This represents an increase in insurance costs of $0.60 per member for those clubs providing both Liability and Personal Accident Insurance for members when compared to the combined premium for 2006-07.

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, Sportscover Australia and QBE Insurance. Other insurers were approached, but indicated they could not offer the scope of cover required.

The Sportscover group of companies has now formed at Lloyd’s, Sportscover Syndicate 3334 which has the full backing and rating of Lloyd’s and as such policies underwritten with this facility now meet the minimum financial guidelines set by our Insurance Brokers (Marsh) for approved Insurers.

Sportscover Australia provide cover for a wide range of sporting clubs and again expressed a keen interest in our account and quoted on the condition that both policies were placed with them. Subsequently they agreed not to impose this condition and indicated they would if required provide cover for Personal Accident insurance. Although the premium required was competitive, the terms applying to cover were subject to conditions which when compared with the alternative quotations received from our existing Insurers resulted in their quotation being rejected.

**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 $4350. However in the year to 30 June 2007 there have been no less than 12 claims with a potential cost of $81,634 which will represent a Loss Ratio of 150% for that year and 70% over the last three years. It is worth noting that in the current year one claim alone
totalled $50,000. Claims are processed by Marsh on our behalf with the Insurer who has 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 2007

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, Track/Hut Construction and Maintenance, Caving, Canyoning, Liloing, Abseiling, Alpine Walking (summer & winter), 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
$10,000,000 any one Occurrence
Product Liability
$10,000,000 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) $50,000

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)

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 $2,000
(Non Medicare medical expenses reimbursement is subject to 80% of expenses incurred and an Excess of $100 per claim)

Critical Incident Debriefing $5,000

Age Limit - 85 years

Policy Documentation

Policy documentation detailing changes in cover from 30 June 2007 will be issued as soon as possible and will be forwarded to each State for distribution to member clubs. In addition arrangements have been made where necessary 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 insurance provides cover for Fire and Specified Events as defined in the Policy and Burglary where required.

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

In consequence of the change in structure of Bushwalking Victoria Inc. (BWV) and following discussion with Marsh and various Insurers arrangements have been made for Association Management & Professional Liability Insurance to be effected for BWV. The cover is arranged with AIG 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 dishonest acts.

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

Conclusion

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

Howard Tooth
Insurance Officer
Bushwalking Australia Inc.
Bushwalking Australia Inc A38062  
PO BOX 6067  
LINDEN PARK  
SA  5065

Balance Sheet  
September 2007

<table>
<thead>
<tr>
<th>Assets</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
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</tr>
<tr>
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</tr>
</tbody>
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| Net Assets                   | $10,727.41 |

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for the period 1 October 2006 to 30 September 2007 and the Balance Sheet  
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Peter Barr  
(Honorary Auditor)

Date  
7/11/2007
### Bushwalking Australia Inc A38062

**PO BOX 6067**  
**LINDEN PARK**  
**SA  5065**

## Profit & Loss Statement  
1/10/2006 through 30/09/2007

### Income

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
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<tr>
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</tr>
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### Expenses

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<tr>
<th>Description</th>
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</tr>
</thead>
<tbody>
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### Net Surplus / (Deficit)

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<th>Description</th>
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</tr>
</thead>
<tbody>
<tr>
<td><strong>Net Surplus</strong></td>
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