**SUMMARY OF SUGGESTED INSURANCES FOR WOODWORKING CLUBS TO CONSIDER**

1.     **The Current Public Liability Cover**

This policy covers the club, it’s members and anyone working under direction or supervision of the club in the event of Personal Injury or Property Damage to anyone (or anything) not belonging to the club.

2.     **Voluntary Workers Cover**

This can cover members for accident or injury whilst at club sanctioned events (including working at the club on own time as long as authorised by the club), this can be extended to include other volunteers, such as gallery sales, etc.

For a number of other clubs we usually offer a $50,000 capital benefit in the event of major injury or death, and a $250 or $500 weekly cover to assist the injured person with general home duties for a period of time.

3.     **Association or Office Holders Liability**

This can cover the committee for any actions (outside of personal injury or property damage covered under the liability policy) that might be brought against the committee which may be initiated by third parties or members of the club.

4.     **Contents Insurance**

This can cover the equipment and any stock or raw materials or finished products that the club may own – this is generally insured for damage including (but not limited to) Fire, Storm, Water, Accidental Damage for all items and a limit placed on the estimated loss for theft.

RESPONSE TO A CENARIO POSED BY A MEMBER CLUB ON THE HANDLING OF INJURY TO MEMBER AND NON MEMBER UNDER THE LIABILITY POLICY

*QUESTION.*

Please confirm the 2 scenarios listed below in respect of the Public Liability Insurance:

1) In the event of Personal Injury or Property Damage is a Club Member covered?

2) In the event of Personal Injury or Property Damage is a Non Club Member who is working under the Supervision of the Club or a Club Member, covered?

RESPONSE.

With respect to your queries, whilst each individual circumstance is different and assessed on its merits in general terms the responses are as follows:

1.       Personal Injury to a club member.

There is no cover afforded – claim would likely be denied

To be afforded the member would have to prove

A.      they were a third party to the club (which is extremely hard when you are a member), and

B.      the injury was sustained a result of negligence on behalf of the club

2.       Personal injury to a non-member.

Cover should be afforded – claim would likely be accepted

To be afforded the non-member would have to prove

A. they were a third party to the club (which is likely), and

B. the injury was sustained a result of negligence on behalf of the club

As with all claims there are certain criteria that has to be triggered or met for a claim to be accepted – this is why it is hard to provide definitive answers, as there are usually numerous contributing factors in relation to any particular claim/incident.