Affiliation with 4WDSA provides significant benefits to clubs, a key one being a range of insurance covers as described in the accompanying letter from Four Wheel Drive Australia dated 23 May 2017.

It is important to remember clubs, not individuals are affiliated with 4WDSA and that the insurance cover provides a range of protections for the club, its officer holders, members and visitors as described in the letter.

4WDSA charges clubs an affiliation fee. The fee takes into account the size of the club. It has been based on the number of primary members that a club has at the end of its financial year immediately prior to the 4WDSA AGM. 4WDSA pays a national affiliation fee and an insurance premium. In future both the national council and the insurers wish to calculate fees based on the total number of memberships on the preceding 30<sup>th</sup> of June.

This has required some transitional arrangements, described in the recent affiliation fee form.

Some important notes are described below.

# **Key Dates**

The FWDSA financial year is 1 Jan – 31 Dec

FWDSA holds it AGM in March.

Affiliation fees are invoiced in April. Per the By-Laws, Affiliation fees are due within 60 days of the AGM. However, by convention we treat the due date as the 1<sup>st</sup> of June.

Clubs that have not paid by the 30<sup>th</sup> of June are overdue **and will not have any insurance cover**.

### How the affiliation fee is established

The 4WDSA affiliation fee covers 4WDSA internal expenses, the national council affiliation fee and the insurance premiums. Any of these amounts may change over time. 4WDSA prepares an annual budget, which details these expenses and is presented at the 4WDSA AGM. The affiliation fee is set at the AGM and becomes payable on the 1<sup>st</sup> of June.

### Insurance arranged elsewhere

It is recognised that a club may have other insurance arrangements. Where that club can provide evidence of suitable insurance cover they may request a rebate of the insurance fee. The size of the rebate may change from time to time but will reflect 4WDSA costs.

## Membership of more than one club

It is recognised that individuals may choose to become members of more than one club. In accordance with the 4WDSA By-Laws (Clause 1.a) those individuals could nominate a primary club and only pay one FWDSA Affiliation Fee. However, the insurance component must be paid for all memberships of all clubs. In the future, there may be a need to amend the 4WDSA By-Laws to reflect the requirements of ANFWDC/4WDA.

### Life membership of clubs

It is recognised that clubs may have life members. Life members are members of the club and are to be included in the number of members calculated on the 30<sup>th</sup> of June.

### Changes in the number of members

It is recognised that the size of a club may change over time. The insurance component is based on the size of the club at the preceding 30<sup>th</sup> of June. There is no need to advise 4WDSA of an increase in the number of members during a year, similarly there is no reduction in fees if your membership reduces. It is expected that the 4WDSA By-Laws may need to be updated to reflect the requirements of ANFWDC/4WDA.