



Representing Australia's 4WDing Community

Four Wheel Drive Australia  
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AUSTRALIAN NATIONAL FOUR WHEEL DRIVE COUNCIL INC.

## **ANFWDC INSURANCE SCHEME FROM 31st MAY 2017 ONWARDS**

### **NEWSLETTER No 3 - FINAL NEWSLETTER.**

29th MAY 2017

Hi All,

This is the third and final newsletter I have sent out for distribution regarding the changes to Public Liability, Professional Indemnity and associated policies for ANFWDC/4WD Australia, State/Territory Associations, affiliated 4WD Clubs and their members.

To ensure a consistent message is received by all those mentioned above, I ask that this newsletter remain unaltered and is shared exactly as is.

Everyone associated with the Australian National Four Wheel Drive Council, State and Territory Associations and affiliated 4WD clubs should be aware of the changes about to take place in relation to our combined insurances. Our existing insurance scheme, managed by Arthur J Gallagher insurance brokers ceases at 4pm on Wednesday 31st May 2017. The ANFWDC/4WD Australia now has a new broker and a group of new insurers that cover our insurance needs to protect landowners, the public and ourselves.

The ANFWDC is holding a teleconference on Tuesday 30th May evening to finalise all outstanding issues, otherwise everything changes over on Wednesday afternoon.

#### **The things that clubs need to know from this point forward are:**

1.

All affiliated clubs will receive an invoice from their State/Territory Association (4WD Qld, 4WD WA, 4WD NT, etc) for affiliation fees, and from this year, also for insurance 'contributions'. We ask that you pay these promptly, based on your club membership last financial year, 30th June **2016**.

The fees collected from clubs by the State/Territory Associations will help pay **their** operating expenses and a portion of the fees collected will be forwarded on to ANFWDC/4WDA as a national affiliation fee (as normal) and insurance contribution.

There will be NO correspondence or invoicing from any insurance broker or insurer, the policies are 'group policies' and they cover ANFWDC/4WDA, its State/Territory Associations and their 4WD Clubs and members. In other words, the new national policies are everyone's policies. If you are paid up and affiliated, you are insured. If not, you are NOT INSURED.

State/Territory Associations will collect the funds from clubs, complete a simple club list and member numbers report and send them all to 4WDA, who pays the insurance bill.

2.

Most clubs and Associations will automatically receive a Certificate of Currency when the payments and club lists are received. If a new club forms; if a club does not receive a Certificate of Currency; if a Certificate of Currency is modified and re-issued; or if a Certificate of Currency is lost or misplaced, a new one can be issued by the ANFWDC Treasurer - NOT THE BROKER! SIOs can be contacted to arrange this on your behalf.

3.

If a club or Association needs to note an 'interested party' on their Certificate of Currency, they are to let their State Insurance Officer know, who will in turn notify the ANFWDC Treasurer, Lee Smith or myself, and we will notify the broker. They will issue us with a new Certificate of Currency and it will be forwarded to the club. The turn-around time for this is about 1 - 3 business days.

4.

If you intend to run an event or participate in an event run by another organisation and it is clearly **NOT** listed in the included activities noted on each policy, you must notify the broker by email. They will contact the appropriate insurer and will advise you of the outcome. As a courtesy, they will also notify the ANFWDC Treasurer, for the record. The list of automatically insured events has been increased significantly to cover most events and activities 4WD clubs and Associations do on a regular basis. Remember, if you are unsure, send a quick email to the broker for clarification.

Notification of the broker does not mean the event cannot go ahead, it simply means you are insuring the event will be covered under our policies. Responses from the broker can include: the event is automatically covered; the event needs to be noted to be covered; the event presents greater risk and will incur an additional premium (fee); or the event cannot be covered by our existing policies - a separate policy may need to be taken out; or another party will need to cover you under their policy. Email to : [sevag.jambazian@aon.com](mailto:sevag.jambazian@aon.com)

Here is a list of **included** activities specified in the insurance policies:

Meetings and workshops at national, state and club levels; club day trips and outings, extended trips and tours; static promotional displays and swap meets; fund raising activities (barbecues, social activities, car boot sales and the like); volunteering activities, community assistance events and land manager volunteer working bees (Clean ups, track clearing and repairs, fence mending, signage installation, track classification work, weed removal); bushwalks and walking tours; 4WD vehicle operation and recovery technique demonstrations; nationally-recognised training (including driving, vehicle recovery, winching, chainsaw maintenance and use, first aid, etc – **delivered by unpaid volunteer trainers**); camping and campfire cooking, non-timed gymkhanas and navigation trials; the

use of non-powered watercraft; in-club training (including driving, vehicle recovery techniques, camping, using tools and equipment, etc); and any other 4WD associated activities the insured may participate in from time to time.

The full policy documentation will be provided by the broker through a link from our ANFWDC website directly to their website. This is underway and will be uploaded soon.

5.

If the event of a claim, notify your SIO (for the record) then contact the broker at the first available opportunity, typically the following business day, using the broker's own Claim process flowchart, included in previous newsletters, and again over the page.

Please remember: If you, as a club, have payed your affiliation fees and have provided your membership numbers honestly; you're automatically included in the scheme and you're covered. If your club is not affiliated with us, you're not insured! - If you're not insured (somewhere), you can't be affiliated with us!"

Thanks again to the SIOs for their contribution to this transition and special thanks to Tony Collins (4WD Qld SIO) and Lee Smith (Treasurer 4WDA) for working closely with me to improve insurance for us all.

Finally, please do not contact AJ Gallagher with any 4WDA insurance questions, please forward them to the undersigned.

4WD private vehicle insurance is still available to club members through AJ Gallagher's and they still offer a great policy. All the changes mentioned in this newsletter relate specifically to the organisational public liability, professional indemnity and associated policies, **not** private motor vehicle policies.

Please distribute and disseminate this update to all clubs and club members without alteration.

Regards,

Brian Hevey  
President  
4WD Australia

president@4wda.org.au  
Mobile: 0418 121 373.

## Aon Claims Services

Our claims team act as your first point of contact following a loss, and will advise whether we need to involve specialist technical claims experts or directly connect you to your insurer.



### What to do in the event of a claim...

- 1 Contact us and we'll ask you some questions.**  
We'll take the time to explain what happens next and outline our approach.
- 2 We'll call your insurer to register your claim.**  
We'll email your claims number and other relevant information.
- 3 Your insurer will assess your claim.**  
The insurer will contact you if they need additional information, and we will provide specialist technical advice for highly complex claims.
- 4 Settlement will be made by the insurer.**  
We're with you every step of the way, negotiating on your behalf to achieve the best possible settlement outcome.

### Feedback

If you have any questions regarding your claim, contact our team directly. During the life of your claim, your Aon client manager will be kept fully informed of any issues that arise.

Within two months of claims notification, we'll also seek feedback on how satisfied you were with the service you received from your insurer, which allows us to continually improve our services.

By constantly monitoring insurer performance, you and your Aon client manager will be in a better position to make informed decisions at renewal time.

Call us today:

**1800 795 019**

Monday - Friday

or email

**firstassist@aon.com**