

Received from Paul Davenport 11.4.2019 – 5.45pm

Hi Susan

Thank you for your email. My understanding is that the RA constitution states that all affiliate members are required to be RA members. This being the case, Reining Australia, has declared to the liability insurer that all participants are RA members and as such all members have a personal accident policy. Secondly, all members are covered with member to member cover.

If RA chooses to affiliate a show where there are participants that do not have personal accident cover (as a member benefit) RA would be required to make this declaration to the insurer and most likely an additional premium would apply. How much this additional premium would be is difficult to assess as the insurer would have serious concerns on a number of fronts.

- Contrary to existing RA constitution
- No personal accident for these participants
- No known protection for RA members, officials & volunteers in the event of a non member causing injury or property damage to an RA member or officials & volunteers (I am uncertain why RA would disadvantage their members like this?)

To be clear, insurance is a benefit of affiliation & membership with RA for sanctioned events. If RA choose to sanction an event that is contrary to the declared activities of the association the insurer may not be obliged to respond to claims at the event or they may choose to charge an additional premium in order to cover such a risk. If RA chooses not to sanction the event then the affiliate committee may find themselves uninsured and potentially personally liable for any incidents that occur.

I am happy to discuss further if required.

Does RA wish me to approach the insurer to include these events? How many of these do you anticipate? How many non members would be participating each time?

Regards



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