

# K. I. T.

" KEEPING IN TOUCH "

## PUBLIC LIABILITY VS VOLUNTARY WORKERS INSURANCE SCHEME

There seems to be a bit of confusion amongst the Clubs on what is the difference between the Public Liability and Voluntary Workers Insurance Schemes.

These explanations should assist Clubs when applying for either Voluntary Workers cover or an extension of the liability policy.

The Public Liability Scheme is paid for by individual clubs and covers most regular activities. There is a need to complete a declaration and send it to TCIS for approval and possible extra cost only when;

1. You are planning any form of timed motoring event
2. You are charging the public and entry fee to any event

The Voluntary Workers Insurance Scheme is funded by Four Wheel Drive Australia and is only activated when clubs apply for cover under the following circumstances.

**NB** there is no change to the club for this cover:

1. Participation in Association, Interclub or own club working bee \*
2. Any one club activity which engages with the public where you use volunteer labour

\* Only one declaration is required for entire activity – should be submitted by the organising body.

Voluntary workers cover is not available for;

1. Internal volunteer work for the sole benefit of the club
2. Any work done as committee or other club official.

**NB** All voluntary Workers declarations must be approved by the State Association before insurance can be issued. i.e. Your activities must align with the goals of the Association.

Example – marshaling for competitive motoring events will not be approved.

For further information on the above please contact Lisa OR Sunil at TCIS Insurance Brokers.

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