



AUSTRALIAN ASSOCIATION OF **LIVE STEAMERS**

AALS Web Site

www.aals.asn.au

Limited

ACN 107 882 404 - ABN 81 107 882 404

INSURANCE OFFICER'S REPORT 2010-2011.

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We have had only a few reported incidents in both Personal Injury and Public Liability area. They all seem to be of a minor nature and only one has been settled on at the time of writing this report.

The premiums for this year have remained almost the same with only a slight increase from last year. Two of the Insurance Policies have been brought together: they are Public Liability and Professional Indemnity. This has been a small cost saving.

It has been brought to my attention from a concerned member, regarding a Club which had an incident of someone being injured and taken off to hospital by ambulance, and that incident has never been reported to me. This is rather foolish as it may come back at a later date, be it one year or 5 years down the track. No one at that time will know anything about that incident, that is why it is important to report and record all incidents. It is very important that you maintain your log book, no matter how small the incident is. If you require an Incident Report Form, it is available on the website. Just follow the links.

Please report all incidents within 24 hours by phone, fax or e-mail, giving a brief description of the incident, followed up with the appropriate paper work within 7 days. This will include witness's statements. These are then all forwarded off to the Insurance Co. and kept on record, so that if anything further becomes of the incident, it is recorded with the appropriate authorities.

A big thank you to all the clubs that are reporting all their incidents; it is no shame to report your incidents no matter how large or small, as it makes my work a lot easier.

I must thank our Brokers for their work on our behalf, our account executive Phil Downs and his assistant, along with Darren Burge, the claims officer, for their prompt attention to matters raised. It has been first class in especially getting coverage or when a new Club joins the Association. Thank you, Phil and Darren.

We wish the three new clubs that have joined the Insurance Scheme during the year, a very successful operation that you have set up.

Best wishes to you all; remember safety first, last and always.

Happy Steaming,

Dennis Hamilton – Insurance Officer