

INSURANCE OFFICERS REPORT 2014

Unfortunately owing to a large claim which was settled this year, there was a significant increase in our Insurance. Rather than some Clubs paying less than others, the base fee was increased by \$100 per Club to cover this increase, so that all Clubs paid the same for the increase.

Owing to difficulty last year with some Clubs not paying on time, unfortunately we had to put a late fee of \$200 on those Clubs who do not pay on time.

The Insurance Company expects us to pay their bill by a given date, and if we don't do that we would not be covered by Insurance.

We do not keep a large amount of money in the Insurance Account, so it makes it a little difficult to pay the account on time so that your Insurance is up to date.

Most Clubs report all incidents within 24 hours by phone 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.

There has been a few minor incidents reported this year, but you never know what becomes of them in the future. Most of these claims do not amount to anything, but it is important to record them, as Committees change and members move on and sometimes it is very hard to recollect what happened 6 months down the track.

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 AALS web site, just follow the links.

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.

Thanks must go to our Treasurer Ben De Gabriel for keeping me informed of all the payments that are made by Clubs and also his record keeping for numbers for the Insurance. It is important to make sure that you pay your AALS registration fees on time, as without that payment you are not Insured.

I must thank our Brokers for their work on our behalf, our account executive Ben Gordon 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 Ben and Darren.

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

Happy Steaming,

Dennis Hamilton – Insurance Officer