



KARTING AUSTRALIA NATIONAL INSURANCE PROGRAM

31st March 2017- 31st March 2018

PUBLIC LIABILITY

INCLUDING PROFESSIONAL INDEMNITY



Arthur J. Gallagher
BUSINESS WITHOUT BARRIERS™



PUBLIC LIABILITY INSURANCE

The following information provides summary of the policy details of the Karting Australia Public Liability Insurance coverage including Professional Indemnity.

What is Public Liability?

Public Liability insurance provides protection for insured organisations and/or individuals against legal and associated costs that may arise if accused of negligence resulting in an injury or property damage. For example: an injured person accuses your club of being responsible for their injury.

What is Professional Indemnity?

Professional Indemnity insurance provides protection for insured individuals against legal and associated costs that may arise if accused of negligent acts, errors or omissions resulting in an injury or property damage. Professional Indemnity is a sub-section of the Public Liability Policy.

Who is covered?

Insured:

- Australian Karting Association Ltd.
- Karting (New South Wales) Inc
- Karting (WA) Inc.
- Victorian Karting Association Inc.
- Australian Karting Association (SA) Inc.
- Karting Tas Inc.
- Australian Karting Association (NT) Inc.
- Australia Karting Association Queensland t/as Karting Queensland

Including:

All affiliated and associated clubs, their committees, sub-committees, members, trustees, license holders, officials, volunteers, employees, the CEO, employees and the Board of AKA Ltd.

Insured activities:

Principally the administration, organisation, preparation and conducting of karting events, official practice sessions, education programs, come and try days, declared working bees, declared fundraising events, static displays, property owners, lessors and lessees, activities including tuition and instructional training.



Policy Limits

Public Liability

\$50,000,000 Any one occurrence

Products Liability

\$50,000,000 Any one occurrence and in the aggregate

Care, Custody and Control

\$100,000 In respect of any one occurrence and in the annual aggregate during the period of insurance

Professional Indemnity

\$5,000,000 Each claim and the in the annual aggregate during the period of insurance, inclusive of supplementary payments.

Excess

Public Liability, Products Liability, Care/Custody/Control

\$15,000 Each occurrence, inclusive of Supplementary Payments

Professional Indemnity

\$15,000 Each claim, inclusive of Supplementary Payments

Scope of Cover

Public Liability insurance covers liability that may result from loss of or damage to property, loss of or use of property and death or injury due to negligence. Professional Liability insurance indemnifies against claims for compensation for breach of professional duty by reason of any negligence by way of act, error, omission or advice.

GENERAL ADVICE:

The information provided by Arthur J. Gallagher is considered general advice only and does not take into account your personal or financial situation. This information must be read in conjunction with the Insurance Program documentation including the Policy Wording. For a copy of the policy wording, please contact your broker.