



Members' Property Public Liability Insurance Cover

Background

Property Public Liability (complete farm insurance cover) is regarded as prudent for all members even if members choose not to cover the other construction (sheds, fences etc) on the farm. The 'public' may include potential alpaca purchasers at any time of the year.

Guidelines

Is a member who is promoting his/her own stud, either at a stud open day or a public event covered?

AAA members exhibiting at a show in a private capacity must be covered by their own private insurance as coverage is not provided by AAA insurance. The member must revert to their business or farm insurer and have them extend cover for such activity/ies. The intention of the AAA public liability is only in relation to AAA and/or its member activities. At AAA sanctioned events (National / Regional / Member's properties) the Public and Product Liability insurance covers those people who are not volunteers (ie, general members of the public).

Is a member who is working on a regionally sanctioned AAA stand at an event covered, even if the event itself is not a AAA event (eg, Ag Shows, Field Days, etc)?

Yes. Subject to policy terms and conditions.

Is a member who is both manning a regionally sanctioned AAA stand and promoting his/her own stud with regional committee approval at a AAA or other event covered?

Yes. It is recommended that individual member/s extend their public liability insurance under their business and or farm policy to include such activities. This would ensure that one or both policies respond in the event of a claim subject to policy benefits and conditions.

Is any member or visitor at an OGM / AGM and attached meal and regional function or event covered, even when the event is held at a member's stud?

Yes, if catering was made and served by members for the purpose of a AAA meeting. Any contractors, eg, caterers, should have their own insurance and it is recommended that a certificate of currency noting AAA as an interested party be supplied before their appointment to ensure they have appropriate liability insurance.

Is any member or visitor at a AAA regional workshop covered, even when the event is held at a members' stud?

Yes and the member must have his/her own public liability cover. A certificate of currency noting the AAA as an interested party must be supplied before the event, and the same from the AAA to the property owner noting the property owner's interest. The reason is that an incident arises at a member's property which is not associated with the AAA. The Insurer would only respond to the defense of the AAA and/or its members but not for the property owner. It should be noted that our insurer interprets that the insurance cover with regard to regional activities on private properties relates to events such as seminars and / or field days with animals penned for display or showing etc.



Is a member who is an official at a AAA event covered whilst travelling to and from that event?

The Personal Accident policy only covers voluntary workers of the insured, including Directors and Committee members.

Scope of Cover

The coverage afforded by this policy shall only apply whilst an insured person is engaged in voluntary work authorised by and under the control of the Insured including direct uninterrupted travel to and from such voluntary work.

The Travel policy only covers the Directors/Committee/Employees including their partners and dependent children whilst on authorised travel for the Insured and involves a destination beyond a radius of 100kms and provided such travel excludes everyday travel to and from work.

Australian Alpaca Week

From 2015 onwards, those members participating in Australian Alpaca Week must provide the AAA office with their insurer's name, policy number, expiry date as well as a hard copy of a Certificate of Currency noting the AAA as an Interested Party.

General Comments

- All Voluntary workers (members / nonmembers) working under the direction of a AAA member are covered under the Voluntary Workers Certificate of Currency. Non-members volunteering at an event must complete the non-member volunteer form.
- All members must own business farm insurance which extends to include their activities to and from their property regardless of whether or not it is a AAA related activity to minimise and/or ensure no gap in cover.
- Request for Certificate of Currencies from contractors and/or property owner if the event is held at a member's property.
- Cover and or extend of cover under AAA public liability insurance is subject to the terms and conditions of the AAA policy.
- Members who hold events on their individual properties need to be aware that:
 - The provisions of the AAA Insurance Policies do not cover such events, and
 - Members should ensure that their own public liability insurance policy does cover the event. The premium cost to cover ancillary activities or their possibility would be enormous and well in excess of the funds available from the AAA Ltd budget.

Should you require further information – please contact AAA office (info@alpaca.asn.au)