

INSURANCE 2008 - 2009

Important Message Regarding Notification of Injuries under the Confederation's Insurance Policies

It is important for member Clubs to be aware that the following have to be complied with in the event of an incident/accident occurring involving **serious** personal injury:

1. That a detailed Incident /Accident Report is completed by the Leader of the Activity for the Member Club's records.
2. That the Member Club or leader notify the Confederation's insurance officer Denise Kruse (email: d.kruse@bigpond.com.au) of the accident and our Insurance Brokers, MARSH Pty Ltd (Mr Fred Grima: Phone (02) 9761 7328) is also notified (the Confederation's insurance officer can do that or a claim form can be lodged).
3. That the injured person or their representative request a claim form from the Confederation's insurance officer for completion and return to MARSH irrespective of whether it is their intention at that time to lodge a claim. This action is necessary to ensure the interests of the injured person are fully protected in the event that they wish to pursue a claim at a later date.
4. That a representative from the Member Club follow up with the injured person on a regular basis, and no less than every six weeks, as to their progress to full recovery. In the event that it is found that the injured person may not be responding to medical treatment or that they may require long term treatment this fact **must** be reported to the Confederation's insurance officer who will liaise with the injured person.

An Incident / Accident **involving serious personal injury** will always be one that requires immediate medical attention and possibly hospitalisation of an injured person. However it is always possible that the extent of the injuries incurred may not be obvious at the time of the Incident / Accident and therefore it is important that your leaders act on the side of caution when responding to any event which may have occurred .

Please also note that Personal Accident claims are required to be lodged "within a reasonable time". If the Insurer is prejudiced due to a late lodgement of a claim they may consider declining the claim or limiting the benefits payable to what would have been payable had the claim been lodged at a reasonable time.

Denise Kruse
Insurance Officer
The Confederation of Bushwalking Clubs NSW Inc.

d.kruse@bigpond.com.au
3/52 Beresford Street,
Strathfield NSW 2135
Phone: (02) 9764 4232