

## Public Liability Insurance

PSQ holds a public liability insurance policy in the amount of \$20 000 000 which meets the requirements of venues who hire meeting spaces. It also satisfies companies such as Bunnings for the purpose of holding fundraising events.

Clubs are charged a per member fee to cover the insurance premium. Should you club not require this service, please complete your annual form to reflect this.

The policy covers club members in the event of injury to a member of the general public caused by the club member or their equipment whilst participating in club sanctioned events.

The policy does not cover club members for injury to them except where negligence by a PSQ representative, such as an instructor, can be proven in a court of law, or damage to equipment.

It is important to ensure membership numbers are quoted as accurately as possible on the annual form sent to you, and to update all club details and contacts.

Events covered by the policy must be organised through the club and recorded in the minutes, or advertised via social media, newsletters or other means.

Non members attending club events may be offered a short term membership to cover the event only, or be made aware that they will not be covered should an incident occur involving their equipment. Members of different clubs may organise an event together and will be covered by PSQ Insurance as long as they adhere to the guidelines covering advertising, attendance etc.

It is essential to ensure a record is kept of those in attendance so that a claim against a club member can be verified. This can be a book or attendance sheet with details of the event, and is to be kept in case of a claim.

A copy of the Certificate of Currency is forwarded to clubs on payment of their annual fees, and may be printed and kept with the attendance book if desired. Please check with your secretary for a copy of the certificate first.

Please contact us should a claim be made to follow up with the Insurance Company.