

CAMS NATIONAL INSURANCE PROGRAM

PUBLIC LIABILITY AND PROFESSIONAL INDEMNITY INSURANCE SUMMARY

This Summary document provides a general overview only of the CAMS National Insurance Program Public Liability and Professional Indemnity covers. Please refer to www.ajg.com.au/cams for policy documents, terms and conditions.

What is Public Liability Insurance?

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 Insurance?

Professional Indemnity provides protection for insured individuals against legal and associated costs that may arise if accused of breaching their professional duty through negligent acts, errors, omissions or advice.

Who is covered?

CAMS affiliated clubs, members, license/permit holders, officials and volunteers

When does cover apply?

Motorsport Permits:

In general, most activities under a CAMS Permit such as official races, official practice sessions, social permit events, etc. are automatically covered by the CAMS National Insurance Program. However, please check with CAMS Permits and/or AJG Sport prior to any activity if you are in doubt.





Sporting Car Club activities:

In general, most activities conducted by CAMS affiliated sporting car clubs such as committee meetings, social events, fundraising, working bees, etc. are covered by the CAMS National Insurance Program. However, please check with CAMS Permit Office and/or AJG Sport prior to any activity if you are in doubt.

Enthusiast Car Club activities:

In general, most activities conducted by CAMS affiliated enthusiast car clubs such as social events, static displays, fundraising, committee meetings, etc. are covered by the CAMS National Insurance Program. However, please check with CAMS Permit Office and/or AJG Sport prior to any activity if you are in doubt.

Policy Limits and Excess

Public Liability

\$100,000,000 any one occurrence

Professional Indemnity

\$10,000,000 any one occurrence and in the aggregate

Policy Excess

\$10,000 excess (CAMS offer variable excess limits to club/state level events, V8 Supercar events and Australian Rally Championship events. Please contact CAMS directly for details).

Certificates of Currency

A Certificate of Currency (COC) is a formal document that confirms insurance cover is in place. You may be requested by external organisations (e.g. Councils, Property Owners, etc) to provide a copy of your Public Liability Certificate of Currency.

The CAMS Public Liability Policy is owned and managed by CAMS via AJG Sport. A generic Certificate of Currency is available for download via our web site.

Certificates of Currency are only available to CAMS affiliated clubs (fully paid) and CAMS Permit Holders (for the permit period).

If you require a tailored COC, including your club name or permit holder name and/or noting the interest of a third party, please contact the CAMS Permit Office directly.

GENERAL ADVICE

The information provided in this resource is 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 AJG Sport.