



Information for Club committees re Public Liability Insurance with the SAPF (April 2023)

The SAPF secures Public Liability Insurance for Affiliated Clubs that are listed in the MGA Insurance Brokers coverage summary, as well as for activities of the Federation.

As of 31st March 2023, our Public Liability Insurance is held with Allianz Insurance through MGA Insurance Brokers. The Sum Insured is \$20,000,000.

Public Liability Insurance means that if a person or group who is covered by this insurance causes an incident or accident to another person who then sues for costs or compensation, the insurer is liable to pay rather than the individual whose negligent action caused the accident.

Our new cover this year also covers 'member-to-member' incidents, i.e. if the 'victim' is one of the insured persons, they are still entitled to make a claim the same as a member of the public.

Of course, all members are expected to take due care at all times, assessing risk and acting to avoid the likelihood of any accident occurring. The SAPF has an excellent record, with no claims having been made. Some members question the need for Public Liability Insurance, but one of the reasons clubs must have it is that most venues where meetings and events are held require the hirer to hold Public Liability Insurance as a condition of hire. Insurance is always there 'just in case'.

Examples of when Public Liability Insurance may come into play

1. John is a member of the Happy Snappers Camera Club. At a club 'studio lighting' workshop, he knocks over a light that falls on Sally, who is a novice model volunteering her time in return for images. Sally gets burnt and cut by the light and has to undergo surgery on her face. She sues the club. Our Public Liability insurance covers this.
2. Bob and Tim are club members on a club outing in the Flinders Ranges. Bob is on a cliff path with his tripod, capturing a landscape. Tim pushes past Bob, anxious to get the best vantage point, but knocks Bob over the edge, and he falls onto a ledge, breaking his leg. Bob sues Tim for the cost of evacuation and medical bills. Our Public Liability insurance covers this.
3. The Happy Snappers Camera Club are on an outing visiting various spots in the hills. Annie stops to photograph a horse through a fence, but part of her flash equipment makes contact with the electric fence, causing a spark that starts a grass fire. The fire spreads and burns down farm buildings. The farmer sues. Our Public Liability insurance covers this.

But don't expect it to cover your camera gear in most circumstances.

It is still the individual's responsibility to hold insurance that covers their photographic equipment. If you are on a club excursion at the beach and your tripod and camera topple off the rocks into the water, you will have to go through your own insurer to make a claim.

Clubs no longer need to inform the SAPF of specific excursions, exhibitions or events where fewer than 500 people will attend. If the event is officially notified to members and endorsed as a club activity, it will be covered. (If more than 500 will attend, special notice must be given to the insurer through the SAPF Secretary.)