

## **AJSBA LIABILITY INSURANCE COVER FOR AJSBA RACING & CLUB ACTIVITIES A BRIEF DESCRIPTION**

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An Insurance fee is collected by the AJSBA for each event that you enter. This insurance is to protect you, your club and the AJSBA for the following:

### **► Scope of Cover:**

In the event that you, your club or the AJSBA is found liable for injury to members of the public or damage to their property, the policy will cover up to \$20,000,000 of liabilities, subject to policy terms and conditions.

Cover applies to all AJSBA sanctioned events, activities & meetings.

### **► Important Notes**

#### Cover Subject to Policy Wording

The above is a brief summary of cover provided. Copies of the policy wording, terms and conditions are retained by the AJSBA or available from Austbrokers SPT.

#### Participation Exclusion

Liability incurred between Riders, i.e. Rider to Rider Liability, is not covered under the AJSBA's Public Liability policy. This includes both personal injury and damage to craft.

**To obtain cover for your liability for injury to other riders, damage to their PWC and/or property you must acquire Personal Water Craft Insurance with Racing Risks Extension. For further information, contact Austbrokers SPT on Phone: (02) 9525 9311.**

#### Insuring your PWC for Racing\*

Your Liabilities and damage to your craft can be covered by insuring with Austbrokers SPT. You will need to request **Racing Risks** extension. Your PWC will also be covered 24 hours daily for theft, other damage and liabilities (subject to policy terms and conditions).

#### Social Events:

Cover is provided through the Scheme for Racing and other activities, including Social Events where the Social Event is registered with the AJSBA. Your local club can confirm that such events are recorded with the AJSBA

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### **Disclaimer**

*This brochure is a very brief description of the cover and is in no way attempting to offer any more than a general explanation of the AJSBA Liability insurance cover.*

*For more information, refer to AJSBA where a copy Policy Wordings is held.*

*Alternatively, you can contact Austbrokers SPT on the number noted above.*

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*\*When considering placing cover with Austbrokers SPT, please read the relevant Product Disclosure Statement for important notices and full details of cover. This is available from the office of Salisbury Payne Tinslay or on the website [www.sptinsurance.com.au](http://www.sptinsurance.com.au)*