

“The Garden Clubs of Australia Inc.”

“Managing our duty of care and risk exposures”

The GCA now has over 670 clubs that represent in excess of 47,000 members throughout Australia making it one of the largest recreational associations.

We are very fortunate that as an Australia wide group we are able to obtain Liability Insurance at a very affordable price. In very broad terms our Insurance premiums are based on two areas **Risk Exposure and Claims History**.

Check Lists

In view of this we have developed three check lists to assist clubs in managing their risk exposures. By using these check lists you may eliminate an exposure that may otherwise have caused **serious personal injury and/or damage to property**. The lists are a basic guide and as such we recommend that each club enhance them to suit their individual requirements. When using these check lists clearly note the event, location and date. Once completed, the check list should be filed in a safe place for future reference in the event of a claim against the club.

Incident Report Forms

From time to time there will be an incident involving personal injury or property damage. As such it is extremely important to record the details of the incident when it occurs. With this in mind, we have also developed an incident report form which must be immediately completed and forwarded to the GCA after any incident involving personal injury or property damage.

By managing our duty of care and risk exposures together we should be able to continue obtaining Insurance at an affordable price.

“Be pro-active rather than re-active”

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