

ACDS Insurance Renewal 2015/2016

Federal Council is pleased to advise that after an extensive search for suitable cover at an affordable cost, the ACDS has secured renewal of all existing insurance policies for the 2015/2016 year through Affinity Insurance Brokers Pty Ltd.

Our **\$20 million Combined General & Products Liability Policy** is now structured differently to previous years:

- Cover for the Australian Carriage Driving Society Inc including members, volunteers, coaches/instructors, officials/directors and associated carriage clubs / committees, for claims arising out of or in connection with ACDS sanctioned events – **this policy has a deductible of \$1500** (payable by the person causing a claim to be made).
- 24/7 extension for full members engaged in non-income earning carriage driving-related activities outside of ACDS sanctioned events – **this extension to the policy has a deductible of \$5000** (payable by the person causing a claim to be made).

Our **Personal Accident** and **Association Liability** Policies provide the same cover and terms as last year.

The new policies come into force immediately on expiry of the 2014/15 policies (31st May).

Policy Summaries will be available from the ACDS Website and will be distributed to Clubs in due course.

Please contact the Federal Secretary if you have any specific questions regarding the ACDS insurance cover.

Brendan Dwyer
ACDS Vice President on behalf of Federal Council.