



# The Australian Carriage Driving Society Inc.

ABN 28 794 114 302 – Incorp. No. AO1028

19 August 2020

Dear Members

I write to you today on behalf of Federal Council to provide information in regard to the renewal of insurances for the 2020-2021 year.

All of the insurances have been renewed and there has been no changes to the terms of the policies of the Liability policy, PA policy, 24/7 PA policy, Association Liability policy or Travel policy.

The intention of the 24/7 Public Liability policy is to cover a members' carriage driving activities other than at (i) ACDS sanctioned events (as the normal Public Liability covers sanctioned events), or (ii) events sanctioned by a third party (for example, Agricultural shows, EA activities). It was not the intention that the 24/7 Public Liability insurance replaced the requirement of a member to take out their own personal insurance for their own property. In the renewal of this policy, there have been some changes clarifying coverage of the 24/7 liability insurance policy by the insurers. This was raised in the last year, where there was claim on the 24/7 policy which was not intended to be covered, however the previous wording was broader than intended.

Federal Council has discussed the insurers' position with Federal office bearers at the time the insurance companies changed back in 2015. They have conferred and agreed on the intention, and as a result, federal Council have advised the insurer to proceed on this basis. In addition to the previous comments, COVID-19 has also focussed insurers on policy wording.

The result of the negotiations with the insurance company in respect to the 24/7 liability insurance policy renewal is that the coverage is limited to activities as follows:

- Applies to non-sanctioned ACDS activities. Does not apply to activities sanctioned by another organisations such as an Agricultural Society, EA, etc.
- Coverage is from the time the horse/pony is taken from a paddock to the time it is returned to the paddock and will include carriage driving, lunging, riding for the purpose of training.

As you may be aware, a list of questions and answers in relation to our insurance cover is posted on the ACDS Federal website. These questions and answers have been updated to provide some further information on the insurance policies for 2020-2021.

Yours sincerely

PETER LEE  
Federal President