

Rowing Tasmania Inc. (RT) Membership Rules and Rowing Australia (RA) National Insurance Program Cover September 2014

General

Registration/affiliation provides access to rowing competition and important automatic insurance protection. It is important that you read the following to ensure that you and your crews are eligible to compete and have access to relevant insurance policies.

Membership Registration/Affiliation

1. Any rower, coxswain or coach representing Clubs or Schools affiliated with RT cannot compete in any event conducted under the authority of the Racing Code unless he/she is a member of RT;
2. Your RT membership (individuals) or affiliation (clubs, schools, associations) covers the period 1 October to 30 September (membership year);
3. Any existing membership/affiliation lapses on 1 October following the membership year if the membership/affiliation fee has not been paid by 30 September;
4. Requesting RT to issue an invoice does not constitute payment;
5. The lapsing of membership/affiliation means your membership/affiliation has expired and you are subject to the new member processes;
6. New member/affiliate applications do not result in membership/affiliation until the RT Board has approved the new application;
7. Memberships and affiliations lapsing due to non-payment will result in a non-membership/affiliation period between 1 October and the date RT approves the new membership/affiliation application;
8. Registration is subject to the Constitution and By-Laws of Rowing Tasmania Inc. and is not valid until subscription monies have been received by Rowing Tasmania Inc. NO CURRENT MEMBERSHIP → NO ROW
9. All coaches are required to be registered for his/her crew to row. NO REGISTRATION → CREW DOES NOT ROW;
10. Rowers, coxswains, coaches, clubs and schools may be deemed ineligible for pennant points, trophies, medals and awards where participants are not registered at the time of rowing.

Insurance

Details of the RA National Insurance Program are posted on the RA website (http://www.rowingaustralia.com.au/about_ra_insurance.shtm). A summary has been prepared by RA's insurance broker. The following commentary is general information only and is not intended to be construed as advice. Members and affiliates should make their own enquiries to understand the application, extent and conditions of insurance cover.

1. RA Personal Accident Insurance Cover (automatic)
 - a. The RA Personal Accident Insurance policy applies to all registered members. If your membership lapses, your cover lapses. Your best protection is to ensure that you are registered with both RT and your club/schools/association;

**Rowing Tasmania Inc. (RT) Membership Rules and
Rowing Australia (RA) National Insurance Program Cover
September 2014**

- b. Clubs/schools/associations need to be affiliated with RT to ensure that the RA Personal Accident Insurance policy extends to their members. The lapsing of affiliation may impact the insurance cover to rowing participants. The best protection is for clubs/schools/associations to ensure that all participants are registered with both RT and their club/schools/association.
2. RA Marine Hull Insurance Cover (cover on application)

Many members and affiliates have opted to purchase cover for their rowing boats, equipment and coach/safety boats. Be aware that the policy specifically does not cover:

 - a. Public liability (your liability to others for personal injury and property damage), but refer below;
 - b. Non-rowing related use (coach/safety boats used for water skiing, fishing, etc.).

Public liability cover is excluded on the presumption that you are come under the RA Public Liability Cover. Members and affiliates who purchase the cover need to ensure that they have continuous public liability cover by retaining RT membership/affiliation.
3. RA Public Liability & Product Liability Insurance Cover (automatic)

Many RT affiliates rely on the RA Public Liability Cover to help manage public liability and product liability risks, particularly in connection to marine hull assets. Cover relies on affiliation with RT and will not be effective unless affiliation is current at the time of the incident. The policy also covers registered members for their individual risks. All affiliates should read insurance policy conditions and/or conduct the RA insurance broker to ensure that they meet cover requirements.
4. RA Professional Indemnity (PI, automatic)

Registered coaches and officials are covered if held liable for an error or incorrect advice which results in injury or property damage to a third party. PI cover relies on continuous cover between the time of the incident and claim notification. If there is a break in membership/affiliation (due to non-payment lapse) cover generally does not exist. Retiring coaches and officials should make their own enquiries of RA's insurance broker prior to allowing their membership to lapse.