



Club visitors & insurance

The issue of whether or not non-member visitors to clubs are covered by the ACA arranged insurance policy is frequently raised within clubs.

Questions such as “Are all visitors covered by the Public Liability Insurance cover which clubs have for members?” and “Are there any restrictions – do they have to record their names? Do they have to pay something? Is there a limit on the number of visits by a non-member?” are asked frequently. The underwriters who arrange public liability cover for VCA clubs advise:

Yes the public liability policy covers third parties (such as visitors), subject to the terms and conditions of the policy. There is no requirement for visitors to record their names, however we recommend that clubs implement a visitor registration book for overall effective risk management practice. They do not need to pay any fees, and there are no limits on the number of visits a non-member can make to the club.

Jim Clement, VCA Secretary, can provide interested clubs with the full text of the Public Liability Insurance policy on request – contact secretary@croquetvic.asn.au.

NOTE This advice applies to public liability insurance taken out via the ACA. The VCA is not in a position to advise on public liability insurance policies taken out via other organisations.