



Association Liability Claims

Important Notice

These are examples only. You should read them only as a guide. They do not form part of any policy. Every claim is different. We always determine indemnity decisions and claim payments on an individual basis, after we have assessed the claim. Information provided is general only and has been prepared without taking into account any person's particular objectives, financial situation or needs. Insurance cover and whether a policy responds to a claim is subject to the terms, conditions, limits and exclusions of the policy. When making a decision to buy or continue to hold a financial product, you should review the relevant policy documents.

Animal Association

The insured is an Animal Association consisting of 10 council members. Four council members were suspended for disciplinary matters. They alleged they were unfairly suspended due to various unsubstantiated breaches of the Constitution and Rules of the Association. The matter was settled for approx. \$170,000 including expenses.

Sporting Association

The insured is a Sporting Association. It was alleged that the Association's Treasurer misappropriated funds from the Association's bank accounts stealing approx. \$70,000. The Treasurer had exclusive access to the Association's bank account and was able to withdraw and transfer money without dual authority. The matter was settled for approx. \$80,000 including expenses.

Industry Representative Association

The insured is an Industry Representative Association. A committee member resigned and sent an email to the Associations' members notifying them of their resignation and the reasons for the resignation. It was alleged by the Association's manager that the email sent by the committee member defamed the manager. The matter was settled for \$100,000 including expenses.

Tourism Association

The insured is a Tourism Association. The claimant was an employee of the Association and following a disciplinary matter their employment was terminated. The claimant lodged an unfair dismissal claim alleging that the termination was unlawful. The matter was settled for approx. \$8,000 including expenses.

Industry Association

The insured is an Industry Association. Following a Board meeting, a loss of confidence motion was raised against the President of the Association and subsequently the President was stood down by the Board. The President alleged that the Association and Board acted improperly when seeking to remove them from the position of President. The matter was settled for approx. \$150,000 including expenses.