

SURF LIFE SAVING AUS



SURF LIFE SAVING AUSTRALIA LIMITED

A.B.N. 67 449 738 159

SUBMISSION TO THE SENATE ECONOMICS REFERENCES COMMITTEE

INQUIRY INTO THE TRADE PRACTICES AMENDMENT (LIABILITY FOR RECREATIONAL SERVICES) BILL 2002



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BACKGROUND

1. SLSA has previously provided a detailed submission regarding public liability insurance and tort law reform (copy attached). A key issue for SLSA is the issue of the waiver and the voluntary assumption of risk by our members and to a smaller degree some members of the public who undertake activities under our control. As in our previous submission SLSA has been experiencing increased claims and consequently increased insurance settlements against our public liability insurance. These issues are covered in our previous submission.

2. An element in our risk management of public liability insurance has been an increase in the number of members taking action against SLSA for various reasons. Whilst this number is quite low in terms of the overall number of claims, SLSA would support any legislation which decreases the exposure of the organisation to such litigation while at the same time permitting the individuals to still take an action if SLSA was proved to be inherently negligent in supplying its services with care and skill.

THE SITUATION

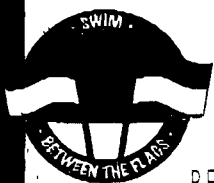
3. SLSA has 285 clubs, 107,000 members and is involved in a wide range of emergency service and sporting endeavours for its members and for members of the public. Currently SLSA requires all members when they join to sign a declaration as follows:

Current Declaration

"Release & Indemnity: In consideration of SLSA accepting my application for membership I:

- a) release & forever discharge SLSA from all Claims that I may have or may have had but for this release arising from or in connection with my membership &/or participation in any SLSA Activity; &
- b) indemnify & hold harmless SLSA to the extent permitted by law in respect of any Claim by any person including but not only another Member of SLSA arising as a result of or in connection with my membership &/or participation in any SLSA Activity.

In this clause 8 "Claims" means & includes any action, suit, proceeding, claim, demand, penalty, cost or expense however arising but does not include a claim in respect of any action, suit, etc made by any person entitled to make a claim under a relevant SLSA insurance policy or under the SLSA Constitution or any Regulations."



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Revised Declaration**"SLSA MEMBERSHIP APPLICATION & DECLARATION**

I (insert name) of
 (insert address) hereby apply for membership of SLSA. In so applying and in consideration of my application for membership being accepted I declare, acknowledge and agree that:

1. I will be bound by the SLSA Constitution, any regulations or policies made under that Constitution, the SLSA Competition Manual and my State Centre and Club Constitutions.
2. I have voluntarily accepted and assumed the inherent risks of danger and injury in surf life saving.
3. It is a term of my membership that SLSA is absolved from all liability arising from injury or damage arising out of my membership and/or participation in any SLSA authorised or recognised activity.
4. I indemnify SLSA against, and release and forever discharge SLSA from, all actions, suits, proceedings, claims, demands, losses, damages, penalties, costs and expenses however arising that I or any third party may have or may have had or have commenced but for this indemnity and release arising from or in connection with my membership and/or participation in any SLSA authorised or recognised activity.
5. I am medically and physically fit and able to participate in any SLSA authorised or recognised activity.
6. I have read, understood, acknowledge and agree to the above declaration."

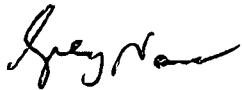
4. As you can see there has been significant changes in the wording between the previous and current declarations, after SLSA took legal advice. Naturally there has been some member reactions to the new Declaration however, by and large the declaration has been accepted. Due to the requirement to phase in the new forms with the new declaration, for this season we have allowed both declarations to be operative on the advice of our insurers.

5. Irrespective of the declaration to give the force of law to the declaration would be a major advantage to an organisation like SLSA. The single declaration for each member as they join initially or renew their membership means that we have a "global cover" for all of our members at one point each year lessening the burden on our administration. In other words all of our activities for all of our members are covered by the single declaration. *It is of great interest to SLSA that the proposed Bill be prosecuted as quickly as possible to give certainty and allow a voluntary assumption of risk by our individual members who choose to join our organisation and engage in inherently risky activities.* At the same time it is equally important that the individual's rights to take action is preserved and a balance struck between protecting the organisation and the individual.

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SUMMARY

6. In conclusion SLSA supports the Trade Practices Amendment (Liability for Recreational Services) Bill 2002 and urges a rapid passage of the legislation through the Commonwealth Parliament.



**GREG NANCE
CHIEF EXECUTIVE OFFICER
SURF LIFE SAVING AUSTRALIA**

28th November, 2002

Encl: Previous Submission

SUBMISSION TO SENATE ECONOMICS REFERENCES COMMITTEE**Inquiry into Public Liability Insurance****INTRODUCTION**

Surf Life Saving Australia (SLSA) is the peak body responsible for 285 surf lifesaving clubs, 7 State and Territory organisations, several subsidiary rescue companies covering helicopters and lifeguards and over 101,000 members. It is the aim of this submission to simply describe the practical situation faced by surf lifesaving and public liability insurance.

FACTORS RELEVANT TO SLSA'S EXPERIENCE

Brief History. SLSA is a volunteer member based emergency services organisation. It is a charity. SLSA provides through its surf clubs a free rescue service to the community and has done so for nearly 100 years. Ten years ago SLSA started to experience increases in its public liability insurance premiums. At that stage, it was determined to "pool" the total SLSA liability in an effort to contain the increasing premiums. By "pooling" it is meant that SLSA negotiates through a broker on behalf of all the surf life saving entities. Once the premium is agreed SLSA and the seven State and Territory Centres in surf lifesaving pay individual premiums to represent the total of over 300 entities covered by the insurance. This step proved successful up until 1996/97, when premiums started to dramatically increase. Between 1997 and the current year, SLSA has had its public liability premiums increase from approximately \$153,000 to nearly \$600,000 annual premium.

These costs are met by all surf lifesaving clubs in Australia through a system of levies on the clubs with the premiums being paid by the respective state organisation and SLSA. Except in South Australia, SLSA pays the public liability insurance premiums from its own resources.

In 2000, pre-HIH and September 11, SLSA was forced to move offshore into the London insurance market to place the public liability insurance through its brokers. The annual premium has stabilised since then. Indications from the market are that it will remain stable for the next year. The organisation however, remains at grave risk each year in that SLSA may face an unaffordable insurance premium, or no insurance at all.

Other Classes of Insurance. SLSA enjoys free from the state government worker's compensation insurance or the equivalent in all states except WA, TAS and NT. SLSA negotiates nationally in a similar fashion to the public liability insurance for Director's and Officer's insurance and Personal Accident insurance (personal accident only for those states without workers compensation and/or to fill the gaps in worker's compensation coverage). The premiums are paid by SLSA and the individual states on an agreed split. Property fire and theft is left to the individual clubs in most states.

Nature of the Claims - Increase in Litigation. SLSA had been experiencing increases in the total number of claims for several years from 1990 onwards. In SLSA's situation the increase in claims came principally from third parties being injured in or around surf

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clubs and associated premises. Claims by members for injuries sustained while engaged in surf lifesaving activities were also a factor. Risk management policies were instituted systematically on a nationally coordinated basis in 1997. Most common claims were for slips and falls, and injuries sustained in the surf clubs and in the surf by third parties. (See a complete summary of claims attached).

The increase in claims increased the administration costs for the insurers which were in turn passed on to SLSA as the insured party. This is a simple fact of life which under the current arrangements cannot be avoided.

With the increase in claims has come a commensurate increase in litigation. While insurers will mostly try to negotiate a settlement out of court to reduce litigation costs, several costly and lengthy legal cases have been fought and are still being fought by SLSA simply because settlement could not be reached.

SLSA can confirm that there has been increased litigation experienced by the organisation over the past 10 years. This has led to an increase in claims made by SLSA on our insurers, resulting in increased premiums.

Risk Management. SLSA first introduced comprehensive risk management in 1997 throughout the organisation. This has been implemented in successive administrative programs across the entire organisation affecting all aspects of SLSA's patrol service delivery and sporting competitions. The programs cover, signage, review of essential and non essential activities, improved record keeping streamlining administration, awareness training and ensuring risk transfer to third parties where possible.

Risk management however, while it is effective and needs to be continually reviewed and improved will, not stem the willingness of people to sue organisations who hold public liability insurance.

Public Attitudes. Amongst our members and members of the public it is quite clear that individuals are well aware of their rights under the law. This factor covers all sections of society across all activities in people's lives. Awareness of rights under the law has been exploited in the public domain by the media, by the legal profession and by organisations representing varying classes of people and interest groups in the community. In SLSA's experience over the last ten years it is obvious that the public attitudes towards "good samaritan" organisations" such as SLSA have changed significantly due to this awareness. No longer does SLSA enjoy immunity from litigation from members of the public and its own members simply because it is a highly respected and long standing community based organisation which does a wonderful job for the community.

The problem is exacerbated by the willingness of people when they are injured to take legal action to recover much more than their medical expenses for even minor injuries. In SLSA's case, it is the incidence of slips and falls with often minor injuries resulting which are the most common. The injured party normally litigates to recover medical expenses and a sum for pain and suffering and loss of earnings. To illustrate the distortion recently SLSA received an ambit claim through a legal firm for a man injured through a slip and fall at a pool run by a surf club jointly with the local Council. The claim was for about \$1,000 medical expenses and \$750,000 for loss of earnings and pain and suffering. The injuries were minor, the claim was settled for the medical expenses.

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However, for over 7 months this claim was a contingent liability for SLSA and was taken into account by our insurers.

Charitable organisations like SLSA simply represent in the public liability insurance field another "target" for potential litigants. SLSA like any private or public sector organisation who are not charities has been forced to implement restrictive policies and increased administrative procedures to combat the rising incidence of claims and litigation. It is SLSA's belief that the "system" surrounding public liability insurance has corrupted itself away from the original intentions of public liability insurance being available for organisations to protect themselves.

Contingency based legal fees and advertising for business by the legal profession when added to the public attitudes described above are contributing factors. In addition, the insurance industry's willingness to settle claims and pass on contingent liabilities and increased administrative insurance costs to the insured party adds to the problem.

PRACTICAL SOLUTIONS - A WAY AHEAD

Insurance Pools. This has worked for SLSA. The net effect is that the very small clubs within the organisation are protected through the sharing of the risk across the entire organisation. SLSA does not however pay one premium. It has found it more effective to identify premium shares by states who in turn pass it on to the individual clubs. This has been necessary due to the differing nature of the risk in each state. For example, the risk in Tasmania for surf lifesaving is quite different to that in Queensland due to weather and beach conditions as well as the size of the clubs and their relative exposure to the public.

Small surf lifesaving clubs have been able to be protected from even just one claim which could wipe them out from gaining public liability insurance. The problem is that a claim against a small entity such as a surf club with limited cash flows becomes a contingent liability against the individual entity until the claim is settled. If the surf club stood alone, just one claim for even a modest amount of say \$250,000 would severely increase the individual premium for the surf club. In the current climate post September 11 and HIH, they would be uninsurable by themselves.

Risk Management Education. It is SLSA's experience that it is fairly simple to devise a risk management plan on paper. It is much more difficult to change the culture in a volunteer charitable organisation. It is essential that the change does not affect the commitment of the volunteer to the organisation. It is not uncommon amongst charitable organisations for administration to negate the enthusiasm and commitment of the individual volunteer. "I didn't join a surf club just to handle paperwork". "Why do I have to do this report?" These are common sentiments expressed by volunteers faced by increased administrative procedures introduced as part of risk management. Charities must manage risk however the incidence of increased claims and litigation with public liability insurance has forced charitable organisations to introduce new administrative processes at the very lowest levels of the organisation.

To be successful with risk management, it is a matter of very carefully planning education programs which outline the need for risk management. The programs must provide simple and effective administrative steps and centralisation and collation of data through a claims register to ensure a history is developed on each individual claim.

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Risk management should be planned, implemented and revised continually to ensure flexibility in the operational situation. SLSA must ensure that the patrolling capability is maintained effectively. This patrolling capability is based exclusively on volunteers. It is also SLSA's experience that risk management encompasses far wider elements beyond insurance. Training of paid staff and governance of the organisation are two issues which must be dealt with. SLSA has implemented a three phase governance program at various levels in the organisation which covers strategic planning, management of risk and corporate and legal duties and responsibilities of Directors.

Paid staff with appropriate training and management skills are required to ensure risk management programs are implemented. They also provide an essential human resource on which the volunteers in the clubs can rely when faced with a claim. Unfortunately charities thrive on volunteers and have scarce resources available for paid employees.

There is no endless bucket of funds available from government or the private sector for administration. Increased litigation and claims with public liability insurance are adding to the administrative burden and therefore the costs of running a charitable organisation.

Legislative Protection of the Individual Volunteer and Charitable Organisations.

Legislation already exists in South Australia protecting volunteers involved in charitable organisations from litigation. It is essential that the Commonwealth Government ensure that either commonwealth and/or state legislation is enacted similar to that which exists in South Australia. Individuals who donate their time to charities, and provide the essential fabric of community life in Australia must be protected from litigation. In SLSA's case, and other volunteer and rescue/emergency organisations individuals often pay with their lives. They do these good works for nothing and expect little in return other than the knowledge that their efforts save lives. Government must protect these individuals.

Governments need to go further with legislation to protect the charitable organisations themselves. It is one thing to protect the individual charitable member, but without protection for the organisations the individuals will have no basis upon which they can act in a charitable way.

From SLSA's experience, the physical organisation be it a building, an area, a geographic region, whatever the organisation is represented by, is one of the most important factors in a volunteer's commitment to a charity. In surf lifesaving, surf lifesavers first loyalty is to their surf club and the community the surf club protects. They receive their training, they deliver their services, they socialise and they are nurtured by the organisation of the surf club. This loyalty then goes wider and in many charities like SLSA, broadens into a truly national charitable undertaking. SLSA is a genuine Australian "invention". The whole surf lifesaving movement encompassing rescue techniques, sporting competitions and thousands of dramatic rescues over nearly one hundred years all started in Australia. This proud tradition was only possible because of volunteers willing to sacrifice themselves for the greater good of the community. Public liability insurance in the modern context is essential to the daily existence of surf lifesaving. Without it the organisations cannot function.

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It is strongly recommended that the Commonwealth or State governments commence immediate preparation of legislation to limit the liability of surf lifesaving and other charitable entities from litigation which threatens the organisation's ability to obtain public liability insurance.

Why should organisation's which provide free services to the community be forced to the wall because the insurance and legal systems are organised in such a way that one individual claim can force a bona fide charity out of business? This is a ridiculous situation which can be rectified through appropriate legislative action.

The first recommended legislative action would be for government to restrict the test for proving a claim against an organisation's public liability insurance to the single test of "willful negligence". That is to say that for any claim against a charitable organisation to be successful in a court of law the organisation must be proved to have been willfully negligent. This would be the only reason a claim could be successful if the organisation was proved to be willfully negligent. Another legislative approach is for state governments to cap payouts on claims. Capping would have the desirable effect of reducing the overall contingent liabilities held by the insured parties and obviously reduce payouts from the current "open ended" approach. This approach has been taken by governments in respect of worker's compensation and could easily apply for public liability insurance. In other words the individuals would not be denied their rights and genuine claims would be successful.

CONCLUSIONS

It is concluded that:

- a. SLSA despite instituting risk management programs and "pooling" public liability insurance, is still under threat as a an organisation which provides a free emergency service to the community, due to the cost or unavailability of public liability insurance.
- b. SLSA urgently requests governments legislate to protect all volunteers from the risk of litigation against the organisation's public liability insurance.
- c. SLSA urgently requests that government legislate to protect bona fide charitable organisations from public liability claims by making the test of proof for litigants willful negligence.



(G.J. NANCE)
Chief Executive Officer
Surf Life Saving Australia

29 April 2002

SURF LIFE SAVING AUSTRALIA LIMITED - PUBLIC/PRODUCTS LIABILITY CLAIMS

2000/2001

STATE	CLUB	CIRCUMSTANCES	TYPE		
			Surf	Other	Supporters
QLD	Tweed Heads - Coolangatta	Fall in Clubhouse			✓
QLD	Sarina	Fall in Clubhouse			✓
QLD	Marcoola	Fall in Clubhouse			✓
QLD	North Burleigh	Fall in Clubhouse			✓
QLD	Noosa Heads	Fall in Clubhouse			✓
QLD	North Burleigh	Swimmer hit by IRB	✓		
QLD	North Kirra	Fight in Bar		✓	
QLD	Northcliffe	Fall in Car Park			✓
QLD	Alexander Headlands	Fall in Clubhouse			✓
QLD	Mermaid Beach	Fall in Clubhouse			✓
QLD	Maroochydore	Swimmer hit by surfboat	✓		
QLD	Mooloolaba	Fall in Clubhouse			✓
QLD	Southport	Fall in Clubhouse			✓
QLD	Tugan	Fall in Clubhouse			✓
NSW	Maroubra	Swimmer hit by IRB	✓		
NSW	Palm Beach	Third Party hit by Surfboat	✓		

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NSW	Cudgen Headlands	Fall in Clubhouse				✓
WA	Sorrento	Third Party hit by Tent Collapse			✓	
WA	Scarborough	Swimmer bit by IRB		✓		

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SURF LIFE SAVING AUSTRALIA LIMITED - PUBLIC/PRODUCTS LIABILITY CLAIMS

99/2000

STATE	CLUB	CIRCUMSTANCES	TYPE		
			Surf	Other	Supporters
Qld	Southport	Fall in clubhouse			✓
Qld	Palm Beach	Slip and fall			✓
Qld	Alexander Headlands	Slip and fall			✓
Qld	Kurrawa	T/P Property damaged		✓	
Qld	Mooloolaba	Slip and fall			✓
Qld	Tweed Heads / Coolangatta	Slip and fall		✓	
Qld	North Kirra	Slip and fall			✓
N.T.	Grove Peninsula	T/P Hit by tower ladder		✓	
N.S.W.	North Palm Beach	T/P Injury by promotional equipment		✓	
N.S.W.	Central Coast	T/P Hit by IRB	✓		
TAS	Burnie	IRB Injury	✓		

SURF LIFE SAVING AUS

SURF LIFE SAVING AUSTRALIA LIMITED - PUBLIC/PRODUCTS LIABILITY CLAIMS

98/99

STATE	CLUB	CIRCUMSTANCES	TYPE		
			Surf	Other	Supporters
Qld	Mooloolaba	Slip and fall			✓
Qld	Mudjimba	T/P Hit by IRB	✓		
Qld	North Cliffe	Slip and fall			✓
Qld	Tugun	Slip and fall			✓
Qld	Tugun	Slip and fall			✓
Qld	Tweed Heads / Coolangatta	Slip and fall		✓	
Qld	Pacific	T/P injury - ear damage - starting pistol noise	✓		
Qld	Southport	Object Fell on Third Party			✓
N.S.W.	Narrabeen	T/P injured in surf	✓		
N.S.W.	Palm Beach	Slip and fall		✓	
N.S.W.	Towradgi	T/P injured at clubhouse		✓	
N.S.W.	Terrigal Beach	T/P injured by IRB	✓		
N.S.W.	Bronte	T/P hit by surf boat	✓		
N.S.W.		T/P hit by Life Saver Shelter	✓		
N.S.W.	Copacabana	T/P injured during fund raising		✓	

SURF LIFE SAVING AUS

SURF LIFE SAVING AUSTRALIA LIMITED - PUBLIC/PRODUCTS LIABILITY CLAIMS

97/98

STATE	CLUB	CIRCUMSTANCES	TYPE		
			Surf	Other	Supporters
Qld	Alexander Headlands	T/P hit by surf boat	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Qld	Alexander Headlands	Slip and fall	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Qld	Palm Beach	Assault in club house	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Qld	Burleigh Heads/Mowbray Park	Slip and fall	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Qld	Maroochydore	T/P hit by surf boat	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Qld	Palm Beach	Fight in clubhouse	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Qld	Kawana Waters	Fight in clubhouse	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Qld	Palm Beach	Fight in clubhouse	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Qld	North Burleigh	Slip and fall	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Qld	Mooloolaba	Slip and fall	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Qld	Palm Beach	Slip and fall	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Qld	Kurrawa	Slip and fall	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Qld	Efity Bay	IRB Injury	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

SURF LIFE SAVING AUS

SURF LIFE SAVING AUSTRALIA LIMITED - PUBLIC/PRODUCTS LIABILITY CLAIMS

97/98

STATE	CLUB	CIRCUMSTANCES	TYPE		
			Surf	Other	Supporters
N.S.W.	Queenscliffe	T/P hit by surfboat	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
N.S.W.	Manly	Slip and fall	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
N.S.W.	Tacking Point	IRB injury	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
N.S.W.	Towridge	Injury whilst fund raising	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
N.S.W.	North Narrabeen	IRB Injury	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Vic	Wye River	IRB injury - excess of workcover	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
W.A.		IRB injury	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
W.A.	Scarborough	T/P hit by IRB	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

SURF LIFE SAVING AUS

SURF LIFE SAVING AUSTRALIA LIMITED - PUBLIC/PRODUCTS LIABILITY CLAIMS

96/97

STATE	CLUB	CIRCUMSTANCES	TYPE		
			Surf	Other	Supporters
Qld	Mermaid Beach	T/P vehicle damaged		✓	
Qld	Broadbeach	Building collapse		✓	
Qld	Alexander Headlands	T/P hit by surfboat	✓		
Qld	Maroochydore	T/P hit by surfboat	✓		
Qld	Point Dander	T/P injured		✓	
Qld	Coolangatta	T/P hit by IRB	✓		
Qld	Kurrawa	Slip and fall		✓	
Qld	North Caloundra	Slip and fall			✓
Qld	Burleigh Heads	IRB injury	✓		
Qld	Palm Beach	Slip and fall			✓

SURF LIFE SAVING AUS

SURF LIFE SAVING AUSTRALIA LIMITED - PUBLIC/PRODUCTS LIABILITY CLAIMS

96/97

STATE	CLUB	CIRCUMSTANCES	TYPE		
			Surf	Other	Supporters
N.S.W.	Manly	Damage to building		✓	
N.S.W.	Cronulla	T/P injury in flagged area	✓		
N.S.W.	Dee Why	T/P hit by IRB	✓		
N.S.W.	North Cronulla	T/P injured on club premises		✓	
N.S.W.	Hawks Nest	T/P injured		✓	
N.S.W.	Fresh Water	T/P hit by surfboat	✓		
N.S.W.	Cronulla	Slip and fall at pool (fees only)		✓	
Vic	Fairhaven	T/P hit by surfboat	✓		

SURF LIFE SAVING AUS

SURF LIFE SAVING AUSTRALIA LIMITED - PUBLIC/PRODUCTS LIABILITY CLAIMS

95/96

STATE	CLUB	CIRCUMSTANCES	TYPE		
			Surf	Other	Supporters
Qld	Kawana Waters	Slip and fall			✓
Qld	Noosa Heads	Slip and fall			✓
Qld	Marcoola	Slip and fall			✓
Qld	North Kirra	T/P - IRB injury	✓		
Qld	Kawana Waters	Nipper injury	✓		
Qld	Noosa Heads	T/P surfboard damaged	✓		
Qld	Mackay	T/P property stolen		✓	
Qld	Moore Park	Collision with T/P during training	✓		
Qld	Southport	T/P hit by IRB	✓		
Qld	Southport	T/P hit by IRB	✓		
Qld	Mooloolaba	Slip and fall		✓	
Qld	Kurrawa	T/P injured by club member		✓	
Qld	Redcliffe	T/P injured whilst swimming	✓		

SURF LIFE SAVING AUS

SURF LIFE SAVING AUSTRALIA LIMITED - PUBLIC/PRODUCTS LIABILITY CLAIMS

95/96

STATE	CLUB	CIRCUMSTANCES	TYPE		
			Surf	Other	Supporters
S.L.S.A.		Injury at Australian Titles (Featherstone)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
S.L.S.A.		Injury at Australian Titles (Corbett)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
S.L.S.A.		T/P injury at Australian Titles	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
S.L.S.A.		T/P injury at Australian Titles	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
N.S.W.	Wanda	T/P hit by surfboat	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

SURF LIFE SAVING AUS

SURF LIFE SAVING AUSTRALIA LIMITED - PUBLIC/PRODUCTS LIABILITY CLAIMS						
94/95						
STATE	CLUB	CIRCUMSTANCES	TYPE			
			Surf	Other	Supporters	
Qld	North Kirra	Slip and fall			✓	
Qld	Nobbys Beach	Slip and fall		✓		
Qld	Surfers Paradise	Collision with surfboat	✓			
Qld	Met. Caloundra	Slip and fall			✓	
Qld	Tugun	Slip and fall			✓	
Qld	Arcadian	T/P injured by falling brick		✓		
Qld	Currumbin	Slip and fall		✓		
Qld	Sunshine Beach	Slip and fall		✓		
Qld	Mooloolaba	T/P hit in surf	✓			
Qld	Tugun	T/P assaulted		✓		

SURF LIFE SAVING AUSTRALIA LIMITED - PUBLIC/PRODUCTS LIABILITY CLAIMS

94/95

STATE	CLUB	CIRCUMSTANCES	TYPE		
			Surf	Other	Supporters
N.S.W.	Helicopter Rescue	T/P injured on premises	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
N.S.W.	Terrigal	T/P hit by surfboat	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
N.S.W.	Klama	IRB injury	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
S.L.S.A.		Mobile phone lost	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
S.L.S.A.		Property stolen at championships	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
S.L.S.A.		Property stolen at championships	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>