



## **MEMBERSHIP AND INSURANCE POLICY FOR MEMBERS OF A KWA RECOGNISED STATE ASSOCIATION**

### **PREAMBLE:**

Insurance has become an increasingly technical, complex and essential component of Risk Management for members and the broader industry.

Over the last several years we have had industry members:

- forging insurance certificates
- getting insurance issued by companies based in ‘sheltered countries’ like the Cayman Island and The West Indies – such insurance is not underwritten and so largely worthless
- taking out policies for fitness instructors or similar – such policies are manifestly inadequate in terms of the coverage they provide to both instructor and student

The overriding motivation in such actions is to obtain insurance at the lowest possible price with little regard to potential damage to themselves, their students or the broader industry.

It was clear that KWA had a ‘Duty of Care’ to both its members and the students of its members to introduce verifiable insurance requirements and standards for all KWA members.

Accordingly the following ‘Insurance for Membership Policy’ was phased in over a six year period.

## **2010 - 2012**

A program of 'Insurance Education' via Newsletter and as part of the Accreditation program was introduced.  
A minimum of Twenty Million Dollars Public Liability and Five million dollars Professional Indemnity insurance was required for membership.

## **2012 -2014**

Only APRA Accredited Insurers were accepted for the membership requirement

## **2015**

A mandatory requirement to be insured by the MAIA/KWA insurer was introduced into the Accreditation Program

## **2016**

A mandatory requirement to be insured by the MAIA/KWA insurer will be introduced as a prerequisite for membership, bringing KWA into line with the other ASC recognised NSO's, this was carried at the 2016 AGM

## **2017**

From 1 July 2017 all members of KWA State recognized associations, as a condition of membership, must be insured by the KWA insurer