



NEW GROUP INSURANCE FOR 2015/2016 – GOA

GOA have partnered with Tresidder Insurance Group and negotiated a new group insurance policy designed to cover those members who wish to take advantage of an exclusive and competitively priced insurance option. The cover provided under the group policy covers the following activities:

- Tour guiding activities including:
- Meet & Greets
- Locality Orientation
- Sightseeing, Day, Special Interest, Coach & Extended tours
- Walking & Cycling tours
- Domestic & International Touring
- Services for Meetings, Conferences & Exhibitions
- Language guiding & translation services
- Driver guiding

Every insurance policy has conditions, and this group policy is no different. The following conditions apply to this group policy:

- Adventure tours are not covered (including but not limited to abseiling, rock climbing, bungee jumping, rafting, use of powered watercraft, water-skiing, aerial activities, river or ocean swimming).
- Members whose total annual revenue from guiding activities exceeded \$75,000 must notify Tresidder Insurance Group as soon as reasonably possible.

How is this new policy better than the old one?

Aside from a reduced annual premium, the new group policy has the following new features:

- \$20m Public & Products Liability Cover (previously this was \$10m)
- \$1m Professional Indemnity Cover (previously not covered)
- \$500 excess for Public Liability claims within Australia (as per current policy)
- \$1,000 excess for claims outside of Australia (previously \$2,500)
- Cycling tours are now included
- Turnover restriction now \$75,000 (previously \$50,000)
- No exclusion for bushwalking tours off track (previously this was excluded)
- No requirement to advise the broker of an overseas tour (previously a requirement)

Members who are currently insured under the GOA group policy:

This policy will replace your current insurance being provided by A J Gallagher. Your current policy expires on the 31st of October 2015 and the new policy will take effect from the same day, meaning there will be no gap in cover.

Members who wish to join the GOA group insurance now:

Members who wish to join the new insurance policy can do so by applying in writing to GOA. Cover will only apply from the date you request cover in writing from GOA. Under no circumstance will cover start before the 31st of October 2015.

Members are encouraged to join the group insurance program prior to the first cut-off date, being the 14th of December 2015.

Members who wish to join the GOA group insurance during the year:

If you have current insurance in place elsewhere but has not yet expired and you wish to join the group insurance program during the year when your current policy does expire, simply request cover in writing to GOA. You may be required to complete and return a signed No Claims Declaration.

If you request to join between the 15th of December 2015 and the 30th of October 2016 (inclusive) then your insurance cost will be pro-rated.

Will I be worse off under the new insurance?

All due care and attention has been taken to ensure that this policy is at least as good or better than the previous policy cover.

How will individual certificates be issued?

All individual insurance certificates will be issued by your relevant association.

Where can I view a copy of the policy?

A copy of all policy documents is available by contacting your relevant association.

What if I think I need to make a claim?

If you are involved in an incident or circumstance where you believe you may be liable, or you have a claim query, please contact Tresidder Insurance Group on 03 9021 7700 or email info@tresidders.com.au