

Insurance Bulletin

JUNE 2019

Fire at Mooloolaba Bowls Club

The day before Anzac Day and with the greens full of bowlers, the bowling club at Mooloolaba on Queensland's Sunshine Coast suddenly catches fire. Smoke is seen billowing from the western end of the club, emanating from the room containing the electrical distribution boards. Within minutes the fire enters the roof cavity and starts to spread. In a stroke of luck, crew from the local energy provider were driving past and quickly cut all power to the club and the fire brigade were fast to attend the scene.

The fire damaged around one-third of the club but this included the bar, gaming and restaurant areas. Our Queensland Account Manager, Kelvin Kerkow, was straight on the phone to the insurance assessors and they were on site the next day, despite it being the Anzac Day public holiday. Sodden carpets and damaged contents were removed immediately. Plans were made to relocate the bar, gaming and restaurant to the undamaged part of the club. Power was restored with new switchboards installed in just under a fortnight and the club was able to resume reduced trading.

Repairs and business interruption costs are in excess of \$3,000,000 and could take months to complete. Fire investigators are still to report on the cause.

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Jumping castles, jumping pillows, high risk recreation

In our March newsletter we highlighted the risk management requirements for the use of inflatable jumping castles. As more and more clubs install children's play areas and other recreation for members and guests, it is important to be aware of the implications for your insurance.

Due to the high risk nature of jumping pillows, it is extremely difficult to obtain insurance to cover the liability exposure. Contact your Account Manager before considering the installation of one at your club.

Liability insurance on jumping castles can still be obtained, but comes with a raft of requirements to be met including supervision and security. Again, if you are considering the use of jumping castles or similar inflatables contact us first.

Other high risk recreational activities include climbing walls, soft play areas with slides or ball pits, trampolines and any contact sport.



Katoomba RSL back in business



The residents of Katoomba will be looking forward to visiting their newly built RSL club, nearly 2 1/2 years since the old club was destroyed by fire. The club burned down in February 2017 and the rebuilding is almost complete. The time taken to rebuild serves to highlight the importance of the business interruption indemnity period, which we should be set at a minimum of 24 months.

Lake Cargelligo Juniors get a helping hand

One of our NSW Account Managers, Jenny Gaul, read a snippet in the NSW Women's Bowls e-news about Lake Cargelligo Bowling Club asking for donations of junior size bowls so they could get more of the kids in town involved in the sport.

In a drought affected area, the club could not afford to buy bowls and the cost was out of reach for the kids. BCIB provided sponsorship to the club in the form of new bowls, which were delivered in person by BCIB Ambassador Karen Murphy.

She is pictured here with a very grateful Justina Twomey, a club junior bowler.



Workers Compensation Service

Our annual service to you includes access to expert Workers Compensation advice from our provider, Work Health Options (WHO). The very helpful and friendly team at WHO are able to assist clubs in all States and Territories with enquiries. If you have an employee suffer an injury or illness, contact WHO immediately for help with managing and lodging the claim. WHO: 1300 423 111

Maintenance & repairs

Are all your premises, plant and machinery in good repair and are all statutory requirements complied with?

This is a question posed by most insurers which Clubs need to be aware of to ensure their policy responds at the time of a claim. Many Clubs are struggling to keep their head above water and maintenance issues often get neglected which can pose both obvious and unintended hazards.

Rusty roofing and guttering can result in rainwater damaging buildings and contents. A claim of this type will be assessed by an insurer and will most likely be declined due to the poor state of repair. Kitchen, toilet and bar areas with poor plumbing can also suffer from mould and wear and tear issues which are excluded ►

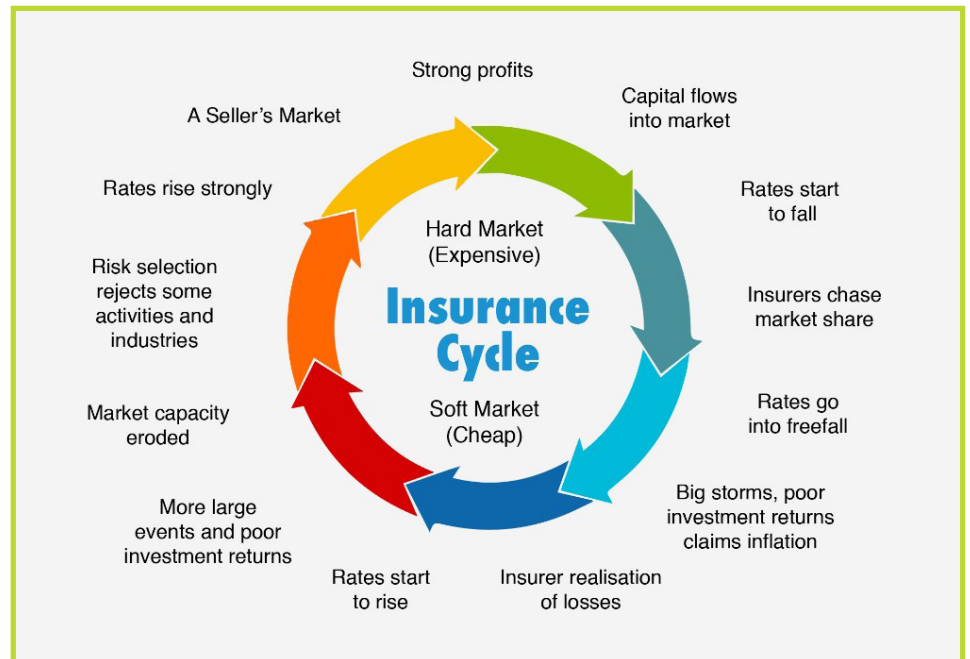
Insurance market continues to harden

When you tell us you think you are paying too much for insurance or your club is struggling and needs to cut costs – we empathise with you!

Our business is no different to yours and we also feel the financial pressures of increasing costs and decreasing income. As an insurance broker, we are on your side and we get just as frustrated as you do when it comes to rising insurance premiums.

That is why we put a great deal of effort into preparing your annual insurance review. Firstly we analyse and identify the existing and potential risks to your business. We provide you with advice on managing those risks and transferring some of it to insurance. We will seek options for you in the insurance market (where available; see below) and present you with our recommendations. The current state of the market is challenging, especially for property insurance, and there is little room for negotiation with insurers.

In this diagram of the insurance cycle we are heading into a Seller's Market. However, don't expect a quick movement into the softening phase especially as insurers have paid out over \$2.5 billion in claims from the



Sydney hailstorm last December and Townsville floods in February.

Some of the challenges in the insurance market for clubs are:

- Reduction in the number of insurers willing to insure property for clubs – which means a reduction in competition
- Increase in premiums and excesses
- Larger number of restrictions on the cover provided
- More stringent risk management required to be

undertaken by clubs (eg thermal scanning annually, repairs and maintenance, money handling)

- More questions being asked to determine the quality of the risk to be insured (use of cladding on the building, timber floors, security alarm polling intervals, proximity to bushland)

Increases on average are in the range of 5%-15%; this varies according to your claims history, security, construction and location. In NSW, changes to the rate of FSL charged also affects your overall premium.

◀ in most instances. When a Club decides to extend or renovate their premises they must ensure that all council requirements are adhered to or they face the possibility of rendering their policy null and void. We have handled many claims involving sliding door entries and renovations that go

back many years. If there is no documentation of council approval claims can be delayed and potentially denied until statutory proof is supplied.

Clubs must be vigilant in maintaining their assets to protect themselves against bad news when they attempt to make a claim.



STEVE GLASSON OAM

How exciting...So much going on in the World of Bowls, particularly with the support of BCiB.

Bowls WA have concluded their 2019 BCiB Country Week for Women & Men with hundreds taking part. When the very competitive dust settled at the conclusion of what was an epic and thoroughly enjoyable couple of weeks, the champions are rightfully delighted with their efforts, albeit probably very weary.



In the women's singles, prolific title winner Noelene Abe again came to the fore with victory not only in the singles, but also teaming up with Nola Forbes to take out the pairs. In the women's fours, D.Mott's awesome foursome from Dunsborough narrowly prevailed over P.Reid's team from Kojonup.

Prior to the Ladies Country Week kicking off, BCiB Ambassador Karen Murphy participated in the a practice/exhibition match as part of the 'President's 12 v The WA State Team' and also gave the State Side some very helpful insight into what they could expect at the Australian Sides Championship.

In the Men's event, it was a very similar story with the singles champion making it the double with victory in the pairs championship as well.

Men's Singles Winner

Justin Smith (York)

Men's Pairs Winners

Justin Smith (York) & Aaron Smith (Esperance)

Men's Fours Winners

Russell Bates, Dave Appleton, Dave Garrett & Brad Ball (Dudley Park).

Interestingly, the 4's champions defeated the Smith Family in the final and in turn cut Justin out of an amazing Grand Slam.

In other news, fellow BCiB Ambassador & Bowls Australia National Coach Steve Glasson enjoyed two great trips into country NSW over the past few weeks. The first to Tamworth (namely South Tamworth BC) closely followed a visit to Club Dubbo. The objective being for 'The Coach' to facilitate some pre-pennant season sessions with members, sharing some tips and advice on how best to go about the season, enhance already strong club culture and simply put, instilling ideas on how to be exceptional team members and team mates.

The bowls version of 20/20 cricket... BPL (Bowls Premier League) hit the airways again, this 9th instalment in Wellington, NZ. The BCiB Sydney Lions missed out on the finals by the narrowest of margins - the very last shot after 14 rounds of sectional play. Arghhhh! Congratulations to all franchises, in particular the Illawarra Gorillas who claimed their maiden title.

Lastly, BCiB Chairman Ian Hopper attended the grand opening of the Traralgon BC Indoor Bowls stadium. The design and concept of this brand spanking new facility is breathtaking to say the very least.

Solar Panel Fires

The ABC's 7.30 Report recently featured a story on the widespread use of cheap imported solar panels. Among many of the problems people are now facing from these panels was the increased risk of fire from either poor quality panels or incorrect wiring to the electrical distribution board. We are aware of some club fires in recent years where the suspected cause was the solar panels.

If you are considering the installation of solar panels, use a reputable company to do the work and buy reputable brand panels. If you need to go cheaper, there are some budget brands that are better than others. If you already have solar panels, have in place a regular full inspection protocol.

For more information, you can either watch the ABC story on iView or read the response on <https://www.solarquotes.com.au/blog/abc-report-solar-australia/>

