# 1.0 BOAT AND EQUIPMENT DAMAGE POLICY

## 1.0: PURPOSE

Wendouree Ballarat Rowing Club (WBRC) maintains a fleet of boats on behalf of members. This document outlines the process to be followed in the case of boat or equipment damage.

### 2.0: INSURANCE

Member fees contribute to the annual insurance, which covers damage to boats and equipment.

The club pays an excess of \$500 per insurance claim. Depending on the nature of the incident either the rowers involved or the club will be required to pay the excess fee.

#### 3.0: REPORTING DAMAGE

All damage to boats and equipment must be reported immediately to the Captain or Vice Captain.

Full details of the incident must be forwarded in writing (email acceptable) along with the names of all WBRC members involved.

#### 4.0: DETERMINING LIABILITY

The Captain/ Vice Captain in conjunction with coach and witnesses will determine if the incident was due to reckless or negligent behavior on the part of the rowers or was unforeseeable.

The Captains decision is final. Club members wishing to challenge the decision will be required to present before the committee to discuss the incident.

# 5.0: PAYMENT

Payment arrangements shall be made with the Treasurer before the rowers are allowed back in boats. Options for payment must be arranged with the Treasurer.