

## Insurance Requirements

Each tier of race clubs have particular insurance requirements, as outlined in the table below:

Insurance Policy Type	Club & Venue License Insurance Requirement				Club Only License Insurance Requirement			
	T1	T2	T3	T4	T1	T2	T3	T4
Public and Products Liability – Arranged by RQ	✓	✓	✓	✓	✓	✓	✓	✓
Volunteer Insurance – Arranged by RQ	✓	✓	✓	✓	✓	✓	✓	✓
Directors and Officers Insurance/Management Liability Insurance – Arranged by Club	✓	✓	O	O	✓	✓	O	O
Property, Contents & Inventory Insurance (Industrial Special Risk) from club or land owner	✓	✓	✓	✓	O	O	O	O
Business Interruption/Contingent Losses – Arranged by Club	✓	✓	O	O	O	O	O	O
Workers Compensation (required ONLY if club has paid workers) – Arranged by Club	✓	✓	✓	✓	✓	✓	✓	✓
O = Optional	T1 = Tier 1				✓ = Mandatory			

### Public and Products Liability Insurance

All QLD Harness Clubs are covered under V-Insurance group policy

**More general information and claims inquiries please contact:**

V-Insurance Group  
 Phone: (02) 8599 8660 or local call cost only 1300 945 547  
 Email: [sports@vinsurancegroup.com](mailto:sports@vinsurancegroup.com)

### Personal Accident (Volunteer) Insurance

All QLD Harness Clubs are covered under RQ's Aon Policy

On behalf of RQ, Aon manage a state-wide Personal Accident (Volunteer Insurance) Policy that is designed to offer coverage to individuals that help Licensed Clubs operate by performing duties on a voluntary basis.

### Industrial Special Risks (ISR)

RQ insurance brokers, Aon, manage an Opt-in insurance program that covers ISR (property, contents, inventory and business interruption/contingent losses)

- **Property, Contents and Inventory**  
 Required for all Licensed Club Venues (All Tiers) – Aon opt-in policy or Club's discretion to choose Insurance provider
- **Business Interruption/Contingent Losses coverage**  
 Required for all Tier 1 & Tier 2 Clubs – Aon opt-in policy or Club's discretion to choose Insurance provider

**More general information and claims inquiries please contact:**

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 Commercial Risk Solutions, Aon  
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### Directors and Officers Insurance/Management Liability/Association Liability

Compulsory for Tier 1 and Tier 2 Clubs and Venues – at Club's discretion to choose Insurance provider

**Workers Compensation**

*WorkCover – required only if Club has paid workers*