



Club Event Liability

Events and Non-Raceday

In collaboration with Harness Racing Victoria and your current Public and Products Liability insurer, Gow-Gates has developed a list of events eligible for indemnification under the policy.

While a range of events is automatically covered, certain high-risk or unique activities may require additional documentation or explicit insurer referral and approval. The below advice is based on your club's renewal declarations.


The events are determined using a Traffic Light System to clearly indicate the risk level and any additional conditions that may be required from a risk management perspective.

This authorisation system ensures all events are properly assessed for safety and compliance, providing clarity on the necessary steps for risk management.

For any event which falls outside of this framework, explicit insurer referral is required

	Green	Orange	Red
Insurer referral required?	These activities generally do not require insurer referral	These activities may require insurer referral depending on risk management protocols	These activities require insurer referral
Risk Rating?	Low-risk	Moderate Risk	High-Risk

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Green Group

These activities are low-risk with certain conditions:

- Weddings
- Parties & Special Events
- Conferences
- Entertainment Post-Raceday
 - Ensure appropriate risk management measures are in place, including:
 - Securing horses safely to prevent them from being spooked and getting loose.
 - Declaring any events where crowds are expected to exceed 500 patrons

• School Cross Country

- Third-party provider must provide proof of insurance (if applicable).
- Car Wash
 - Automatic coverage conducted as a fundraiser

Orange Group

These activities require additional information and are of moderate risk:

- Outdoor Movie Cinema
 - ORANGE – Requires Referral
 - Necessary information includes:
 - The party responsible for installing/operating the Screen?
 - The expected number of screenings?
 - The average attendance per screening?
 - A run sheet detailing what is offered during the screening?
- Local Markets
 - ORANGE – Requires Referral
 - Necessary information includes:
 - Who is organising the markets?
 - Number of market days planned (annual)?
 - Expected number of stallholders?
 - Expected attendance per market day?
 - Risk management measures for setup and pack-down?

Red Group

These activities are high-risk unless specific documentation and measures are in place:

- Fireworks & Pyrotechnics
 - Third-party provider must provide proof of insurance.
 - Risk management must ensure all horses are secured to prevent them from being spooked and getting loose.
 - DECLINE unless they have this documentation in place and implemented.
- Laser Show
 - Third-party provider must provide proof of insurance.
 - Risk management must ensure all horses are secured to prevent them from being spooked and getting loose.
 - Must have CASA approval for this show to occur.
 - DECLINE unless they have this documentation in place and implemented.

- Amusement Rides
 - Third-party provider must provide proof of insurance.
 - DECLINE if they haven't received the documentation.
 - DECLINE if the club owns its own jumping castles and/or Amusement Rides
- Pony Rides
 - Third-party must provide proof of insurance.
 - DECLINE if they haven't received the documentation.
- Fairs/Festivals/Exhibitions (including Travelling Shows & Acts)
 - Third-party provider must provide proof of insurance.
 - Risk management must ensure all horses are secured to prevent them from being spooked and getting loose.
 - DECLINE unless they have this documentation in place and implemented.
- Bonfires and Nights
 - DECLINE
- Jumping Castles
 - DECLINE

Music Events/Concerts:

In regard to Music Events/Concerts the following is automatically covered under the Policy:

- Music Concerts with **fewer than 1,000 attendees**

Should a Music Events/Concerts have **more than 1,000 attendees**, the following is required:

- The organiser of the concert?
- The number of concert days?
- Expected attendance per concert?
- Risk management measures in place?
- Whether the concerts are held indoors or outdoors?