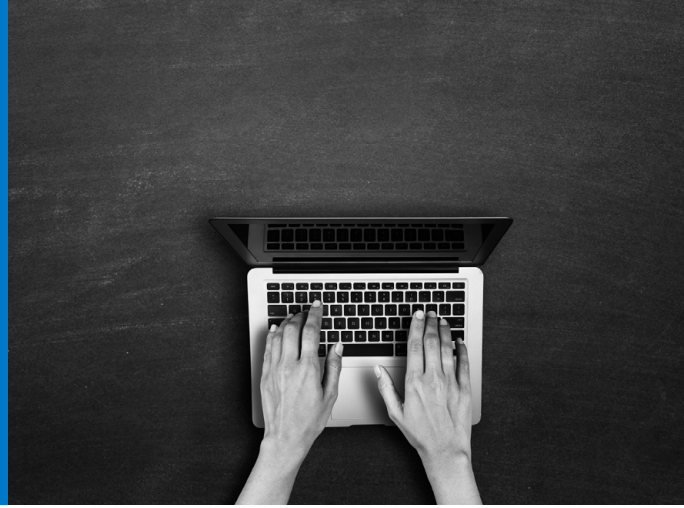


Association Liability Claims Scenarios



Private Golf Club

- ⌚ 30 staff
- ⌚ \$3M turnover

Background

The Claimant was a long standing member of the Insured and had raised issues with “administrative mismanagement” since 2011 which resulted in comments made about them by the Insured’s Treasurer in the annual report. This resulted in Court proceedings against the Insured for defamation.

Outcome

Panel solicitors were appointed to address the Court proceedings however they were able to drive the matter to settlement before trial. Payment was made uo of Defence costs and settlement.

Payment: \$80,000.

Charity/Religious Association

- ⌚ 80 staff
- ⌚ \$4M turnover

Background

The Insured provides housing support to its members, including cash management for those members who are unable to manage their own finances. The Insured discovered that an employee had been taking elderly members to an ATM to withdraw money but was stealing the withdrawn cash.

Outcome

On discovery, the Insured notified DUAL who appointed forensic investigators to determine the extent of the loss. Payment was made in relation to the stolen money and investigator fees.

Payment: \$65,000.

Sports Association

- ⌚ 35 staff
- ⌚ \$800K turnover

Background

The Insured received a request for a tax audit on their tax returns for the past two years. The Insured engaged their Accountant to prepare advice and assist in responding to the audit.

Outcome

The Insured was able to claim under the Tax Audit section of the Policy in respect to reimbursement for Accountant fees.

Payment: \$6,000.

Trade Industry Association

- ④ 10 staff
- ④ \$1.2M turnover

Background

The Insured's Services Manager was terminated for performance related issues. Following termination, the Services Manager issued a letter of demand alleging that they were terminated because they had made complaints of bullying and sought \$70,000 from the Insured for damages, legal costs and pain and suffering as a result of the bullying and termination.

Outcome

Panel solicitors were appointed to respond to the letter and to advise the Insured. The dispute was resolved through negotiation without recourse to Court. Payment was made in relation to Defence costs and settlement.

Payment: \$22,500.