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10<sup>th</sup> September 2013

All State Presidents and Secretaries

## **Re: Workers Compensation Insurance Requirements**

At a recent Management Committee Meeting, our insurance brokers, Tony Bemrose Insurance Brokers, presented a scenario in relation to Workers Compensation Insurance.

They have received enquiries from clubs in relation to members employed to perform paid duties. The clubs wanted to know if the members are covered under any insurance policies.

Although different Workers Compensation rules apply in each state or territory, the general consensus is that if a member is paid a regular income, regardless of the amount, then the club is deemed to be an employer. Under the legislation of each state or territory the club is required to have a Workers Compensation Insurance policy.

To avoid potential fines/penalties we recommend that each club who employs people and pays them an income, ensures they are not breaching any state or territory legislation.

If you are unsure and require further advice or assistance, we recommend you contact our insurance broker, Steve Weil at steveweil@tbib.com.au or on 07 32525254. Steve will assist you with your enquiries and guide you to a solution.

Warm regards

Keith McDonald, President, Australian Bridge Federation Inc