

Guidance for insurance excess in the event of vehicle damage

There is a possibility that a car being driven on a club trip* sustains damage during the trip. Collision with an animal is the most likely event, but other possibilities include vehicle-to-vehicle damage when driving or parking, or hail damage. In that case, the car owner faces not just the inconvenience of repairing the damage but also the financial cost of their insurance coverage excess.

In recognition of the risk that car-owners face when contributing to car-pooling for club trips, the following general principles apply to compensation for the cost of the insurance excess when a car used for such car-pooling sustains damage, subject to approval of individual claims by the club committee.

- While car owners will vary in what level of insurance excess applies to their policy, the compensation here will apply a maximum of \$800 excess. (An excess of around \$800 appears to be the default, and mode average, amount for policies offered in Australia.)
- The actual amount to be compensated will be the lesser of \$800 and the actual insurance excess facing the car owner.
- The club will compensate up to \$300 of this amount out of general funds.
- The remaining balance of the insurance excess is to be shared equally between all those included in car-pooling arrangements for the trip (including the car-owner, if that person is a trip participant); this applies whether trip participants were an occupant in the affected car or another car used for car-pooling for that trip.
- The trip leader will coordinate the collection of the contributions from other trip participants.
- The committee retains the option of considering whether the specific circumstances of the case warrant a departure from the above guidelines.

* A “club trip” is one made known to (eg. through the club website, newsletter and/or broad email distribution), and is open for participation (subject to any skill requirements) by, the general club membership. It does not include trips that are essentially of the nature of a “private trip” even where some or all of the participants are CCCSC members.