



AUSTRALIAN GOLFING FELLOWSHIP OF ROTARIANS Inc.

PATRONS: Sir Clem Renouf, R.I. President, 1978-79. Royce Abbey, R.I. President, 1988-89.

NEWSLETTER

February 2012

DARWIN TOURNAMENT – May 13-18 2012

I guess that you are getting excited and prepared for your trip to the Top End and from what I have been told will be a fantastic life experience. The Rotary Club of Darwin will as usual put on a wonderful golf event, but it is the ancillary events which they organize during the week which in the past have been the life experiences. I am really looking forward to what surprises they have in stall for us this year – so if you are yet to register for the Darwin event, I suggest you go to our webpage at www.agfr.org and download the registration forms and enter today.



GOLF FOUR WAY TEST

What would you do?

What if?

What if you were playing in the Club Championship and the match was halved at the end of 17 holes. You had the honor and hit your ball a modest 200 metres to the middle of the fairway, leaving a simple six iron to the pin. Your opponent then hits his ball, lofting it deep into the woods to the right of the fairway.

Being the golfing gentlemen and Rotarian that you are, you help your opponent look for his ball. Just before the permitted 5 minute search period ends, your opponent says “Go ahead and hit your second shot and if I don’t find the ball in time, I’ll concede the match.”

You hit your ball, landing it on the green, stopping about 10 metres from the pin. About the time your ball comes to rest, you hear your opponent exclaim from deep in the woods:

“I found it!” The second sound you hear is a click, the sound of a club striking the ball and the ball comes sailing out of the woods and lands on the green, stopping no more than 6 inches from the hole.

Now the real “what if” in this story

What if you had your opponent’s ball in your pocket??

INSURANCE

There has been some discussion in Rotary circles recently regarding whether or not Rotary members of a Fellowship are covered by the Rotary Australia Insurance Program.

By way of background at our last delegates meeting of the AGFR in Victor Harbor we discussed this very subject of whether or not the AGFR needed to continue their Public Liability policy as there may be a duplication of cover, because as Rotarians we should be covered by the blanket Rotary policy which is part of our Annual subscriptions. It was agreed that PDG Paul Grubb should clarify the situation through his Rotary contacts and advise the AGFR executive accordingly. As a result Paul contacted Peter Kaye who was the Chairman of the National Insurance Committee for the Rotary zones that include all Australian Rotary Clubs. Peter provided the following reply in an email dated 26 June 2011:-

“I can confirm that the Golfing Fellowship along with many Rotary Fellowships is covered by the Rotary Australia Insurance Program.

I have highlighted in **red** below the relevant policy extracts which clearly define the insured entity, where a Fellowship would be captured under the description of a “Rotary Body”.

I have also included the participation exclusion which simply means a Rotarian golfer is prevented from suing Rotary for negligence as a result of self injury whilst playing. It should be remembered however that this exclusion applies only to the Liability policy and not the Personal Accident Policy, which would still respond to a claim.

Rotary Australia does have a comprehensive insurance program which includes Association Liability as listed below.

The Insured

“Nominated Rotary Districts and Clubs, Rotaract and Interact clubs in the course of formation incorporated or unincorporated.

Members of Rotary including spouses (and de factos and partners), volunteer workers, honorary members, host families, prospective members (from the time their membership has been approved), District, Club and Institute Committees and Sub Committees, other Rotary Bodies and boards thereof and participants in all Rotary activities for their respective rights and interests”.

Participation Exclusion

“The policy does not cover liability in respect of Personal Injury or Property Damage arising directly or indirectly from, caused by, contributed to by or in connection with the participation of any person or such person’s property in any sport, game, match, race, practice, training course, trial, contest or competition.

However this exclusion does not apply to Personal Injury or Damage to property of such persons arising out of a duty of care owed by you as a property owner or organiser”.

Association Liability - Risks Insured

Professional Indemnity

Directors and Officers Liability

Association Reimbursement Cover

Association Entity Cover

Employment Practices Liability

Fidelity Insurance

Taxation Investigation “

As a result the executive of the AGFR have decided not to renew our Public Liability policy this month because of an obvious duplication – the AGFR Insurance policy has the same exclusion clause. So in summary AGFR members insurance coverage for participation in an AGFR event has not changed – the only change is that there was a duplication of insurance, which we have now been assured is the same cover which is provided under our Rotary Australia Insurance Program.

Peter Kaye, in his now role as the District Insurance Officer for District 9550 (which includes this year's host, Rotary Club of Darwin) has advised the Rotary Club of Darwin, and for that matter future AGFR tournament hosts', that it would be advisable to have a disclaimer signed by participants that they accept to play at their own risk. Peter's rationale for such a disclaimer is that whilst it is not conditional upon the policy, Rotary has a duty to advise participants of any potential risks, and the best way to do this in his view, and legal advice supports, is to have a disclaimer so there is clear understanding. Peter has also advised that signing a disclaimer does not waive any rights to sue if it is alleged that Rotary failed to exercise its duty of care as the organizer of the activity. As a result of this advice the Darwin organizing Committee has sent a disclaimer for all participants to sign.

In summary again then, nothing has changed with your level of insurance cover or rights etc. from previous years' participation in AGFR tournaments – it is just now we come under the umbrella of coverage of the Rotary Australia Insurance Program (which ironically we always did, but were not aware).

Should any AGFR member not wish to sign the disclaimer the Darwin organizing Committee will accept their nomination and they will be given a letter at registration stating the above.

The Darwin Golf Club have advised the organizing Committee that they have a Public Liability Insurance Policy in place and all participants will be covered under that policy.

As you know we need to appreciate that without a Rotary Club to organize these events we would not have an AGFR as we know it, and we therefore need to ensure that the Rotarians who volunteer to serve on these organizing Committees are covered.

JOHN HOOD MEMORIAL

I am pleased to report that the AGFR executive, on the recommendation of our National Co-coordinator of the John Hood Memorial Scholarship, Alan Newstead, is about to award a Scholarship to Simon Rees from the Eynesbury Golf Club in Victoria. Simon has been placed at Congressional Country Club in Maryland USA and will leave Australia in April 2012. This now brings to 3 the number of Scholarships awarded in the past 12 months (\$15000).

On a sadder note however, we were advised on Thursday morning that Jack Sims who is currently at The Breakers in West Palm Beach, had to return home as soon as possible as his Dad had been taken to ICU in Perth with a brain hemorrhage – our thoughts are with Jack and his family at this time and hope his Dad pulls through this ordeal. This is really bad luck for Jack who has been a really good ambassador and was signed up to work the Honda Classic in Palm Beach in which Tiger Wood is a starter. It has broken his heart as his Mum and Dad were due to attend the Honda Classic and do some touring around with Jack before he was due to come home in March

TURF SCHOLARSHIP



Mike O'Keefe with Alistaire Marsh

CALLED TO HIGHER SERVICE

We have recently been advised of the passing of two highly regarded Rotarians and AGFR members – Brian Turner and Ken Phelan. Brian was a prolific winner of AGFR and IGFR events, but I am sure he will be most remembered for the establishment of our John Hood Memorial Scholarship and Victorian delegate for many years. Ken on the other hand was a colorful and friendly character and also a great supporter of the AGFR over many years. Both will be sadly missed from AGFR circles and our sincere condolences were passed onto their families on your behalf.

It is now only 3 months before we all meet again for some great fellowship in Darwin and I am really looking forward to what the Darwin Rotary Club have arranged and if everything goes according to some preliminary plans we may get the opportunity to meet Mike O’Keefe—the Program Manager of the Global Intern Program for the Ohio State University. See you in Darwin.

Greg Armstrong

President

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