



## **AKA PUBLIC LIABILITY INSURANCE COVER**

Clubs affiliated with the AKA are covered by the association's Broadform Public Liability insurance policy - subject to the terms and conditions of the policy.

The policy provides insurance protection to clubs that conduct "official" or "permitted" kart race events conducted in accordance with the AKA rules and regulations.

The AKA's liability program is designed to provide protection for "legitimate/official" club or state AKA activities conducted in accordance with established practices, rules and regulations. This includes:

- AKA permitted events
- Authorised club events
- Private practice (*special requirements apply*)
- Meetings, working bees, maintenance, fund raising dinners
- Come 'n' Try days (*special guidelines apply*)
- Celebrity/Promotional activities (*special guidelines apply*)
- Static promotions (shopping centres)

*These comments do not represent a legal opinion. Reference should be made to the policy documents for specific details of coverage, terms and conditions. The terms and conditions of the policy will prevail.*



## ACTIVITIES OUTSIDE THE SCOPE OF THE AKA INSURANCE PROGRAM

The AKA Public Liability program is not designed to provide cover for the following types of activities:

- Corporate race days/events
- Kart dealers using the track for demonstrations or sales
- Kart instructors
- Hire kart activities – there is no cover for any activity associated with commercial kart hire.
- Children's rides
- Food Vendors - even if they operate on kart race days
- Celebrity races operated outside guidelines
- Come N Try days operated outside guidelines
- [Commercial Photographers](#)

Before external operators begin operating Clubs need to ensure that these operators carry their own insurance.

To ensure that these operators have cover that is appropriate and current Clubs must do the following:

1. Obtain a copy of the operators Public/Product insurance policy
2. Send a copy to AKA state office to have the cover verified as appropriate
3. Ensure that before any operator is given access to the track/circuit, approval (in writing) has come from National Office.
4. [Waiver form must be completed prior to receiving the accreditation](#)

Before you ask for any Insurance information, think carefully - do you really want to have this activity conducted at your track. If it seems slightly concerning or dangerous, don't let it happen.

**NB: In the event that an authorised event results in property damage or injury to a third party liability MUST NOT be admitted and all matters should be referred to the National Office for them to submit a claim with the Insurer for their consideration.**

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## GUIDELINES FOR CERTAIN ACTIVITIES

### 1. CELEBRITY/PROMOTIONAL RACES

Celebrity Races when conducted by an AKA Karting Club in accordance with the guidelines are included in the Liability program.

#### Summary of Guidelines

1. AKA Officials must supervise all activities.
2. Drivers of the age 7-10 years are restricted to karts complying with the Midget Class.
3. Drivers of the age 11-12 years are restricted to karts complying with the Rookie Class.
4. All other Drivers are restricted to **Restricted 125 engines**, Yamaha 100cc motors, specifically, the Yamaha "J", Yamaha KT100S and Yamaha SEC engines. These motors must conform to their chapter in the current AKA manual. Any other motor will need to be of equal or less performance and be homologated with the AKA.
5. Seniors and Juniors are not to be on the track at any one time. Midgets/ Rookies can be combined.
6. AKA licensed drivers are not permitted on the track at the same time as non-licensed drivers.
7. Drivers must be given a briefing on safety (including flags) immediately prior to the start of the race or promotion.
8. Drivers must wear race suits, properly fitted helmets, gloves and appropriate footwear.
9. "Drivers must read / have explained the wording of the Indemnity on the form provided, and then acknowledging the terms and conditions, must sign the document."
10. If a driver is under 18 years of age, the driver **and** guardian must sign both the entry form and indemnity form.
11. A maximum of three (3) karts, but preferably two (2) karts are to be on the track at any one time.
12. Karts are to be at staggered intervals around the track.
13. All race entry forms must be sent to the State Secretary within **10** days of the event.
14. Supplementary Regulations (not information sheets) with all details must be supplied to the State Secretary a minimum of 30 days prior to the event.
15. The State Secretary must be notified when any changes are made to the Supplementary Regulations.
16. These guidelines apply to those events which are absolutely free. If any charge is applied, then the club must apply to the Chief Executive Officer.

*Note: \* There is no cover under AKA's Personal Accident Policy for non- licensed drivers.*

*\*Club conducting activities outside these guidelines may find themselves without the protection of the AKA insurance program.*



## 2. COME 'N' TRY DAYS

Come 'N' Try Days (designed purely to introduce Karting to the public) when conducted by an AKA Karting Club in accordance with the guidelines are included in the Liability program.

### Summary of Guidelines

1. AKA Officials must supervise all activities.
2. Drivers of the age 7-10 years are restricted to karts complying with the Midget Class.
3. Drivers of the age 11-12 years are restricted to karts complying with the Rookie Class.
4. All other Drivers are restricted to either a Endurance Kart as defined for use in Chapter 51 or Yamaha 100cc motors, specifically, **Restricted 125 engines**, the Yamaha "J", Yamaha KT100S and Yamaha SEC engines. These motors must conform to their chapter in the current AKA manual. Any other motor will need to be of equal or less or performance and be homologated with the AKA.
5. Seniors and Juniors are not to be on the track at any one time. Midgets/ Rookies can be combined.
6. AKA licensed drivers are not permitted on the track at the same time as non-licensed drivers.
7. Drivers must be given a briefing on safety (including flags) immediately prior to the start of the race or promotion.
8. Drivers must wear race suits, properly fitted helmets, gloves and appropriate footwear.
9. "Drivers must read / have explained the wording of the Indemnity on the form provided, and then acknowledging the terms and conditions, must sign the document."
10. If a driver is under 18 years of age, the driver **and** guardian must sign both the entry form and indemnity form.
11. A maximum of three (3) karts, but preferably two (2) karts are to be on the track at any one time.
12. Karts are to be at staggered intervals around the track.

*Note: \* There is no cover under AKA's Personal Accident Policy for non- licensed drivers.*

*\*Club conducting activities outside these guidelines may find themselves without the protection of the AKA insurance program.*



### **3. PRIVATE PRACTICE**

The following guidelines apply to private practice:

1. At least 2 members must be present at the track
2. Any practice must be advised to and approved by the Club

*Note: \* There is no cover under AKA's Personal Accident Policy for non- licensed drivers.  
\*Club conducting activities outside these guidelines may find themselves without the protection of the AKA insurance program.*

### **4. PHOTOGRAPHER (NON COMMERCIAL)**

A Photographer deemed by the Club to be a non commercial photographer will be considered to be an Official providing the following conditions are met:

The intending photographer must:

- be a non commercial venture
- complete a Waiver Form
- comply with all directions of the Event Officials
- display their photographers accreditation at all times when at the circuit.



## **USE OF YOUR TRACK/CIRCUIT/FACILITIES BY OTHERS**

The AKA liability program does not cover operations/activities outside the scope of the AKA rules and regulations.

If the track is to be used by another organization or for another sporting activity, you **MUST** get a copy of the proposed users insurance policy and send it to your State office for forwarding onto the AKA's insurer for approval.

The Policy must include the interests of the AKA, State body and the club; you must ensure that the user group provides a written conformation that the track layout and safety mechanisms in place are sufficient for the purpose of the track use. If written confirmation is not available then this activity **MUST NOT** proceed.

Remember the AKA insurance is designed primarily for Karting activities not any other forms of motor sport or sport.

Protection of the AKA's & your club liability policy is important, it is a limited resource. Non-authorized activities can prejudice that resource.

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