



01/06/2023.

Hello Victorian Veteran Golfers'.

Well, we are halfway through the year and have been able to hold two successful events with two more to come. Although Hamilton had some problems with the scoring the course playing conditions and amenities were excellent and we thank the Hamilton Golf Club for the great effort in hosting us.

Barham was a little chilly and blowy at times, however the course and facilities lived up to the expectations and the field of 144 competitors were treated with a great event. Due to the floods, we have moved the teams' event away from Kialla and will be held at Benalla with the State Championship to be held in Warragul. The entry forms will be sent to the District Secretaries and appear on the web site in due course.

The Council has been working on several projects over the past six months with the view of improving the representation and governance of both the Council and Member Districts. We have formed two subcommittees to achieve the tasks of rezoning and governance. So far, the rezoning committee has produced a formula that will include the addition of a new zone and hence a new Zone Councillor to reduce somewhat the trinary of distance for some of the existing Councillors and enable a broader coverage and representation for the districts. This change will not impede or change the way the twenty-one districts operate or play their individual or interdistrict events. As this is a change of the rules of the Council it will be necessary to detail the proposed changes and forward them to the districts in the timely manner for the motion of change to be voted on at the Annual Meeting.

The Governance subcommittee has been charged with the task of ensuring that the districts are compliant with the Associations Incorporation Reform Act 2012 as is necessary for the true running of both the Council and the Districts and is the corner stone to the insurance cover held in place by the Council. I have attached the schedule of our cover to this letter. Many of the District Secretaries have forwarded their Districts model Rules that they are currently working under. Some are outdated, but many have been found to be up to date and very compliant with the Act.

Our endeavour through the Governance Sub-Committee, is to assist those District's whose model rules need to be bought up to date to comply with the Act. The Governance Sub-Committee is preparing a template of model rules that comply with the Associations Incorporation Reform Act 2012 for those District's to use at their own discretion and update with Consumer Affairs.

I am pleased to announce that Geoff Cook, Central Zone Councillor, was elected to the new role of Vice President of the VVGA. I look forward to working with Geoff to develop and promote Veterans Golf.

The Council has over the past 18 months received several inquiries regarding the insurance policy that has been instigated to protect the organisation and the members. It is important to note that it is not an Accidental Policy covering members personal property or injury. The coverage is to protect those volunteers that are filling the Council and District Committees for Professional Liability, Management Liability and Public Liability for all members of the Victorian Veteran Golfers' Association whilst participating in Veteran events. All inquiries or matters regarding a potential claim are to be forwarded the VVGA Secretary.

In closing I wish you all the best of health and look forward to catching up with many of you at future events.

Kind regards

Ern Kraulis  
VVGA President

**Johansen Insurance Brokers Pty Ltd**

AFSL 226601  
ABN 28 005 714 803

**The Insured** The Victorian Veteran Golfers' Association Inc  
Including all **Members** as defined in the Policy Wording

**Address** 24 Mountview Drive SEBASTOPOL VIC 3550

**Sport/Business** Golf Association

**Teams/Members** 4000 MEMBERS  
15 NON-PLAYING MEMBERS

**Cover Details**

**Combined Liability** Underwritten by Certain Underwriters at Lloyd's

**Part 1**  
**Public Liability** \$10,000,000 any one occurrence  
**Products Liability** \$10,000,000 any one occurrence and in the aggregate  
Excess \$1,000

**Part 2**  
**Professional Indemnity** \$1,000,000 any one claim and in the aggregate  
Excess \$1,000  
Retroactive date: 09/02/2021

**Part 3**  
**Management Liability**  
limits as per those shown below any one claim and in the aggregate

|   |                                    |
|---|------------------------------------|
| Directors and Officers:                     | \$2,000,000                        |
| Offices Bearers                             | \$2,000,000                        |
| Trustee Liability:                          | \$2,000,000                        |
| Taxation Audit:                             | NOT INSURED                        |
| Crime/Fidelity:                             | \$10,000                           |
| Employment Practices:                       | NOT INSURED                        |
| Statutory Liability:                        | NOT INSURED                        |
| Appearance at Official Investigations:      | Included                           |
| Heirs and Estates:                          | Included                           |
| Automatic Reinstatement of Indemnity Limit: | Included                           |
| Discovery Period:                           | Included                           |
| Outside Directorship Cover:                 | Included                           |
| New and Former Subsidiary:                  | Included                           |
| Occupational Health and Safety:             | Included                           |
| Public Relations Cover:                     | \$100,000                          |
| Pollution:                                  | Included for Sudden and Unexpected |
| Continuous Cover:                           | Included                           |

**Management Liability Excess**

|                      |            |
|----------------------|------------|
| Standard Excess      | \$1,000    |
| Crime/Fidelity       | \$1,000    |
| Employment Practices | \$NIL      |
| Retroactive date:    | 09/02/2021 |

To view full policy details including definitions, exclusion and conditions please refer to the policy wording and any endorsements listed below.