

Hawthorn Rowing Club Policy – Unfinancial Members

HRC members are insured through our State Association, Rowing Victoria.

This is a mandatory condition of belonging to HRC and the State Association.

It is most important that rowing club members remain financial with their club.

Insurance through our Rowing Association requires that **both**:

- 1/ the club must pay the Association's insurance for each of its members, and
- 2/ the member remains financial with their own club.

Consequently, members who become unfinancial are no longer insured and cannot attend or participate in activities associated with HRC until all outstanding debts are paid in full.

Excerpt from Rule 8.8. ...A member shall not be entitled to use any club facilities or equipment (including gymnasium equipment, ergometers and boats) while they are unfinancial.

To avoid misunderstanding “Unfinancial” means not having paid an amount owing to the club by the due date.

Amounts owing include subscriptions, regatta fees, trailer fees and any other amount that is owed to the club.

The importance to the club for all members being financial and insured is paramount.

Insurance claims can be substantial, easily in excess of \$500,000.

The club could not afford these claims unless all the members are insured.

Approved by HRC Committee at the meeting of OCTOBER, 2019