



SHOWING INTO THE FUTURE

Agricultural Shows Australia
2023 Conference

Agricultural Shows and Risk Management

Bronia Henty-Smith | 31/08/2023



Gallagher

Insurance | Risk Management | Consulting

Gallagher Experience



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Insurance | Risk Management | Consulting



- Over 15 years' experience managing the insurance needs of country agricultural show societies
- Currently managing show society schemes in SA, TAS, VIC, NT and QLD
- Regional presence across all States and Territories
- Understand unique regional dynamics



Weather related exposures & insurance concerns



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Flooding

278,000 Claims - **\$7.21B** (NSW, QLD, VIC, TAS)

Average claim cost \$24,746



Bushfires

2019 + 2020 - **\$8.9b**



Storm/Hail

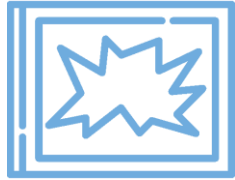
2020 – 2022 - **\$3.1b**

Average claim cost \$9,381



Remote Locations

Weather related exposures & insurance concerns



General
working
losses



Reduced insurer
capacity and
appetite



Escalating
claims costs



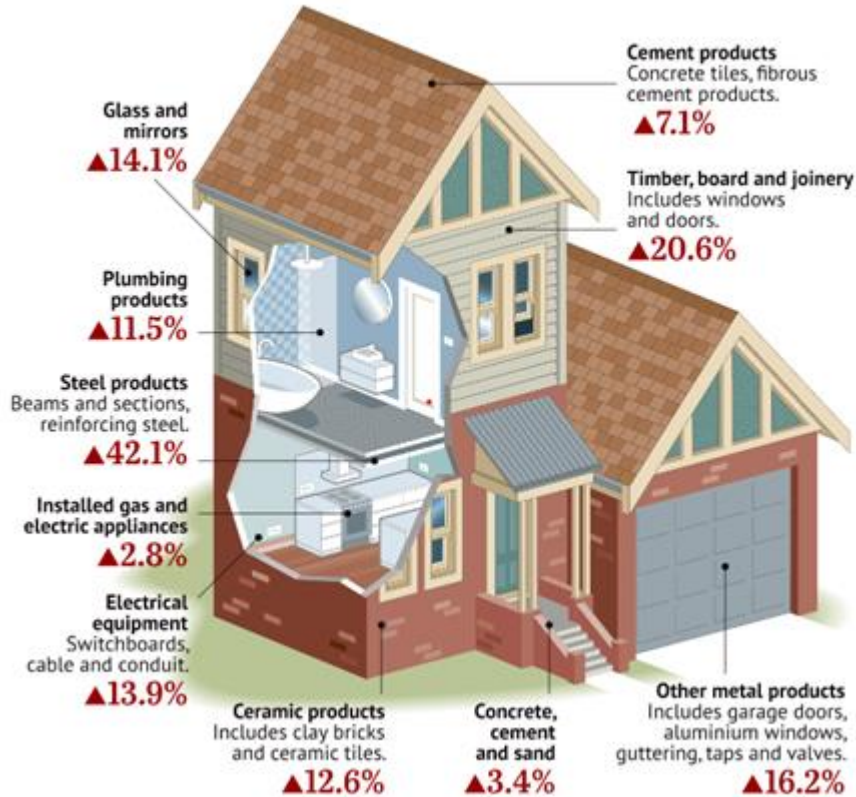
Island
risks



Underinsurance

Under Insurance Issues

How inflation is blowing out your building cost



- Have you thought about your sums insured
- Did you previously have materials/contents donated?
- Would you rebuild if disaster struck? Or clap and cheer?
- Are you insuring everything?
- Do you have asbestos in your buildings?
- Are your buildings well maintained?

Hospitality, Leisure, Adventure.....
.....all under pressure



Recent High Profile Claims

- Tasmania Jumping Castle Tragedy – 6 children killed and 3 injured
- Tapp v Australian Bushmen's Campdraft & Rodeo Association
- \$6.75m

Claim Trends

- Mental Anguish, No Win/No Fee Litigation Costs

Identifying Hazards

- Testing and Tagging
- Concrete lips and uneven ground
- Animal movement and patrons
- Bump in and bump out
- Hot Works

CAUTION
Hot work taking place



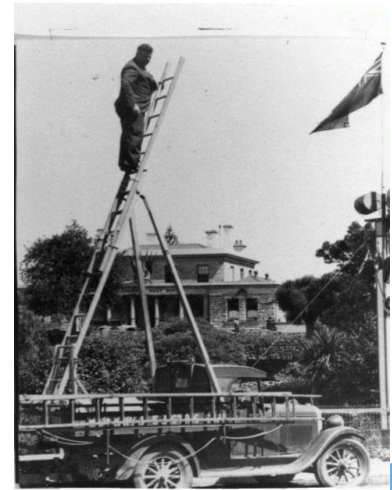
Volunteer Safety/Ladders

- Induction Training
- Volunteer safety
- Capability assessment
- Working from heights



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Biosecurity Risks - Petting Zoos

- Water and feed separation
- Hand washing stations
- Management of sick animals
- Rotation of animals



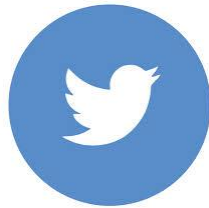
First Aid

Many Shows are unsure how many First Aid attendants they should have at their event and many may not have enough. The below is a guide for suggested ratios from St John Ambulance and is only a GUIDE.

Patrons	First Aid Personnel	First Aid Posts
500	2	1
1,000	4	1
2,000	6	1
5,000	8	2
10,000	12	2
20,000	22+	4

Social Media

- Policies and Procedures
- Active monitoring and control of social media
- Defamation
- Slander
- Complaints
- Bullying





Waivers and Contracts

- Waiver Protection
- Contractual Obligations – hiring plant
- Security Contracts



AGRICULTURAL SOCIETIES COUNCIL OF SOUTH AUSTRALIA
THIS DOCUMENT IS A NO DUTY OF CARE RISK WARNING
THIS DOCUMENT IS A WAIVER OF DUTY OF CARE
 Do not complete 'Event' unless it fits this document and applies to use of facilities other than for an Event
 Event Name (Subsequently referred to as 'the Event')

Event Date: _____
 Participant Name: _____ Participant's Date of Birth: Refer to Section F
Refer to Section F
 Participant Address: _____
 Participant Contact Number: _____
 Participant Email: _____

Section A - Supplier's statements about risk and duty of care

Agricultural Societies Council of South Australia and _____ (together the Suppliers) advise as set out below.
 The handling of animals is a dangerous recreational activity as animals can act in a sudden and unpredictable way, especially when frightened or hurt.
 Participation (including passive participation) in animal handling and/or physical competitions and/or Events at an agricultural show and/or use of the Suppliers' facilities contain elements of risk, both obvious and inherent.
 Physical competitions and activities, Events and use of the Suppliers' facilities are all dangerous recreational activities.
 This document is a risk warning for the purpose of the Civil Liability Act 1936 SA.
 This risk warning is given by an behalf of the Suppliers.
 This document acts as an exclusion of liability under the Civil Liability Act 1936 SA if the services supplied by the Suppliers are supplied without reasonable care and skill.

Section B - Participant's acknowledgements

By signing this document I acknowledge that:
 Participation in the Event and/or use of the Suppliers' facilities is a recreational activity for the purposes of the Civil Liability Act 1936 SA.
 1. I participate in the Event and/or use of the Suppliers' facilities at my own risk.
 2. Participation in the Event and/or use of the Suppliers' facilities is a hazardous activity and involves a significant risk of physical harm and/or the need for injury, loss, damage or death to me and/or others.
 3. Participation in the Event and/or use of the Suppliers' facilities requires certain skills and experience. I declare that I have sufficient skills and experience to be able to safely and properly participate in the Event and/or use the Suppliers' facilities.
 4. Animals can act in a sudden and unpredictable way, especially if frightened or hurt, or if exposed to loud or unfamiliar noises.
 5. The Event will be held in close proximity to noise and large groups of people and there may be loud and unfamiliar noises which can frighten animals used in the Event.
 6. If the Event is held outdoors, there are risks to me as a result of the weather conditions, including other extreme hot or cold weather, rain or wind.
 7. Insects or other animals may invade animals used in the Event to become frightened and act in an unpredictable way.
 8. In handling animals, there is a risk of falling injury including injury caused by the animal.
 9. I am responsible for ensuring that I have and will wear equipment suitable for my safety in my participation of the Event and/or using the Suppliers' facilities.
 10. I am responsible for the condition of any tools and equipment and ensuring that they are

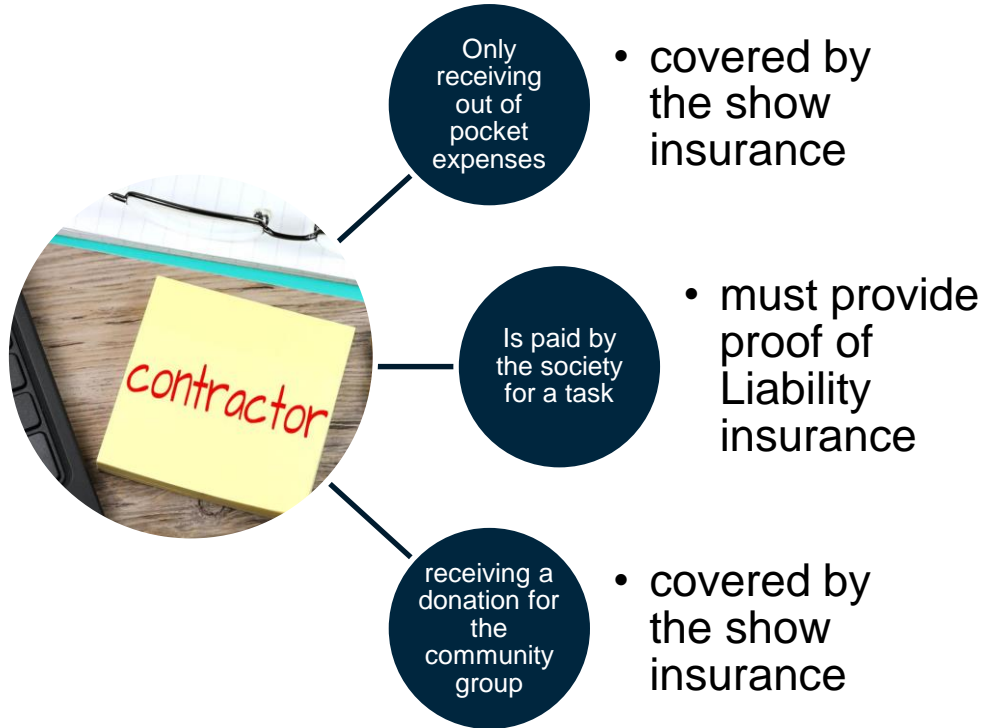


Contractors



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Association Liability (Management Liability)



Bullying/Harassment/Libel/Slander



Theft/Fraud – over 50% caused by staff/employees/volunteers

Claims are becoming very common!

“Tailem Bend Netball Club the target of a false billing cyberscam”

“Our insurance company told us it was social engineered theft and they believed parties who intercepted the funds tracked our upgrade process through social media .. It’s quite scary”



Ransomware Claim

Our client’s computer system was hacked and held to ransom. They couldn’t sell any product or service any customers as they had no idea how much their stock was worth or when they could perform tasks as their whole computer system was locked. The client is an industrial cleaner. Estimated total claim to be paid - \$500,000

- Policies and Procedures
- Download education
- Device management - encryption
- Social engineering (human error)
- Passwords
- Reporting breaches
- Separation of Duties



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