Society for Creative Anachronism Ltd. (Australia)

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This Insurance FAQ is to try and answer some of the questions that are regularly raised about our insurance policy. Many of these answers are not dependent on who our insurers are, they simply reflect Australian law. The questions and answers below apply to Australian members, and any SCA or affiliate member travelling in Australia (but they don't apply in New Zealand).

Why do we call the insurance fee for non-members an Event membership?

We chose "event membership" because that is what our insurance broker and insurer calls it. We could have called it something else but the original decision was to keep it the same name as our cover note because that was consistent and people would be able to immediately see what we called it related to what the insurer calls it.

Do you look for competing quotes?

Yes, although not every year. For example we tested the market in 2022, but not in 2021. The number of insurers willing to cover adventure sports in Australia (which is the category we fall into) has reduced considerably over time.

How must groups pay Event Membership money?

Reeves must transfer money into the corporate account every quarter.

Why do we need to sign indemnities?

Our insurance company requires us to sign indemnities. It is a condition written into our insurance policy. The insurance agent is well aware that an individual cannot sign away their rights, however they can signify intent and acknowledge the danger of any activities that they are undertaking. Indemnities are requested to be part of our insurance process for this reason.

How much is the Event Membership fee?

The Event Membership charge is $10:00 for adults, and $5.00 for children. This includes GST.

What does the Event Membership entitle people to do?

Event Members can participate in everything at an event or activity exactly as a subscribing member would. They can participate in any marshallate activity they are authorised for. Event members can continue to do work such as constable shifts, marshallate activities and heralding so long as they have paid an Event Membership and are not required to act as an officer outside the event they are an Event Member for. So they can marshal on the field but not be marshal-in-charge since that would require reporting after the event.

When does the Event Membership charge apply?

The Event Membership charge applies to every SCA event and activity.

What about demos?

For the SCA in Australia demos count as events and so all of our participants must be subscribing members of SCA Ltd or Event Members who have signed indemnities and paid the Event Membership fee. For members of the public, they must sign indemnities and pay an Event Membership fee if (and only if) they participate in any SCA activity. Holding a sword to look at it is not participation, swinging that sword at a pell is participation. Holding a bow is not participation, drawing it is.
Consider the situation where an audience member at a demo takes a sword, swings at a pell, and misses – hitting another spectator. If they have taken out event membership, they are covered by our third-party liability insurance. If not, then they are personally liable for the injury.

Do we have to charge the Event Membership for every day of a multi-day event or just once for the whole event?

Just once for one and two-day weekend events. We have to pay more for Rowany festival.

Who does this new Event Membership charge apply to?

Our insurance requires that SCA Ltd pay the insurer for everyone who is not a current subscribing member of SCA Ltd who is present at any SCA event or activity.

Including children?

Yes. All minors (of whatever age) as well as adults must have indemnities signed (by their parent or guardian) and pay the Event Membership fee at all events and activities unless they are current subscribing members of SCA Ltd.

If we have to charge $10 for people just getting interested in the SCA it's going to drive them away. Can't we waive it for at least their first few events?

Please keep in mind when thinking about the event membership fee this protects non-members from the same liabilities that members are protected from. It also becomes a selling point for taking out full membership because after your first five events/activities you're ahead if you're a member.
It should also be pointed out there is nothing stopping members sponsoring new people by doing a little private fundraising and using the funds raised to pay the fee. **Note:** it can't be under the SCA's name otherwise it's income which means we have to pay GST and we aren't allowed use SCA funds to provide personal benefit to an individual.

Can we collect the Event Membership charge and then give people a subscribing membership once they've paid the equivalent of a subscribing membership?

No. We must pay our insurers for every occasion where indemnities and Event Memberships are required. Not paying this fee breaches our contract with the insurer. Back dating a subscribing membership to the first occasion a non-member attends could be found to be fraud.

Can the group pay the Event Membership to give newcomers a couple of free events?

No. Using SCA money to pay for memberships for individuals compromises our non-profit status.

What about free or "by donation" events?

Events can still be free or by donation for subscribing members of SCA Ltd. However, our insurers still require us to pay them for insuring any non-members present, therefore Event Membership fees must be collected at all events and activities even if there is no other charge for the event. The group can't pay for memberships from group funds as that compromises our non-profit status so groups can't cover the fee.

What about unofficial activities?

There are no unofficial SCA activities. If people choose to do things with their friends in their own time, they do not have to comply with any SCA rules, even if the things they do are SCA-like, but they must be careful to avoid giving the impression that what they are doing is SCA-sanctioned and these things will certainly not have SCA insurance cover.
Before you do this be aware that by doing so the SCA's insurance will not cover you – no matter what. So if it is at someone's home then their home insurance will need to be checked to ensure that anything held there is

covered. It is highly recommended that if you are hiring a hall or other facilities to do an SCA related activity in to do it as an official SCA event and get the insurance cover.
If you still wish to proceed with such an activity then you need to put the information out in such a way that the SCA's involvement is not stated, implied or suggested. So for example you're running a dance night you might advertise it as "I'm looking at practicing some Italian dances tonight anyone interested in joining me please let me know off list". If it is a regular activity you could advertise it in your groups newsletter in a section labelled “Activities/Merchants of interest to members” as long as it doesn't mention the SCA – e.g. Dance Practice 3rd Tuesday of the Month rather than SCA Dance Practice 3rd Tuesday of the Month.

I can understand fighting needing insurance but why do such things as council meetings, A&S nights require indemnities and insurance fees?

The reason for this is that there is no way for a group to prove it had kept martial activities separate from a meeting, that children weren't using boffers or someone wasn't taping a sword (don't laugh we asked that one and were told it counts - and yes we did tell them what our swords are made of). So we have to go with a blanket definition because to do otherwise would be a nightmare to manage.

What about members of SCANZ, SKA, SCA Inc and any other affiliated SCA groups?

Our insurance is Australia specific and only members of SCA Ltd are automatically covered. Members of our affiliate organisations must be covered individually. Our affiliation agreements require that we recognise membership in these affiliate organisations and provide insurance, so SCA Ltd will cover the insurance fees for these members. Members of affiliate organisations must still sign Australian non-member indemnities at every SCA event and activity in Australia.

How does this system work?

Gate staff must require members of affiliate organisations to sign the existing non-member indemnities. Please mark such indemnities with a large "A" in the margin to make them easy to spot. When summarising numbers at events, gate staff should list affiliate members (split into adult and minor) as separate categories to members (adult and minor) and other nonmembers (adult and minor). These numbers will be reported to SCA Ltd by your group's Reeve when they pay the group's Event Memberships each quarter. Gate staff do NOT collect the Event Membership fee from affiliate members.

What about College Members?

University club membership is NOT equivalent to SCA Ltd membership. People who participate in SCA colleges must still sign indemnities and pay Event Memberships at all SCA events and activities unless they are also current subscribing members of SCA Ltd.

Why doesn't SCA Ltd pay for them like they will for affiliate members?

Members of our affiliate organisations are still paid-up subscribing members of the SCA. University club members are not.

What about College events?

University clubs may, of course, run university club events and activities under university rules and insurance. The SCA has no involvement with those and SCA rules and SCA insurance do not apply to them. Note that university club insurance may not extend to people who are not members of the university club and specific

approval may be required to get university club insurance for some events and activities, especially if they occur off-campus. That may vary from university to university as they may all have different insurance policies.
SCA College groups running SCA events or activities must comply with all SCA rules for College groups. They must meet the Corpora requirements for being a College, including having the required number of subscribing SCA Ltd members and having all the required officers being subscribing members of SCA Ltd. They must also collect indemnities, collect Event Membership fees, and report on and pay GST.
Colleges operating under university administration rules may run an event as an SCA Ltd event by running the event under the sponsorship of an SCA Ltd branch and complying with all the requirements of this as listed above. The sponsoring group must be fully aware of the event bid and have full financial and compliance oversight as for an event run by the sponsoring group. Such a circumstance may include a kingdom event, an event using the SCA Ltd insurance policy, or an event which does not comply with university requirements (eg percentage of student attendees expected) but will comply with SCA Ltd requirements.
University Clubs that don't meet the requirements to be SCA Colleges may still run SCA events and activities in the same way that guilds, households and incipient groups do through a sponsoring group. The event will officially be an event of the sponsoring group and the sponsoring group must be fully aware of the event bid and have full financial and compliance oversight as for every other event that group is responsible for.

So, can we run SCA activities on university grounds through a College to avoid paying the Event Membership fee?

No. Events and activities are either university club events and activities, run under university rules and insurance, or they are SCA events and activities, run under SCA rules and insurance. You cannot advertise university club activities as SCA activities or vice versa.

Does this mean College events are now also liable for Kingdom Levy?

No. College run events are still exempt from Kingdom Levy. This is a decision the Kingdom can make, the other changes are required by real world authorities.