

# QUEENSLAND SALOON CAR ASSOCIATION INC.

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23<sup>rd</sup> March 2008

Australian Competition & Consumer Commission  
GPO Box 3131  
CANBERRA ACT 2601

Your Ref: C228/283,C2008/287 & C2008/289

In Response to your invitation to comment on the above matters the Queensland Saloon Car Association Inc would submit the following:

When a monopoly takes control of any organization/activity or item within the marketplace, inevitably there is an increase in cost to the consumer.

1. *How important is it to hold a NASR licence if you are a speedway driver? What other race controlling bodies provide licences and/or manage speedway events that drivers can attend instead of NASR approved events.*

Prior to the advent of NASR, each governing body either State or National within the sport of speedway issued a licence to participate in the sport. In the case of the Queensland Saloon Car Association Inc drivers were issued with a licence to race in a national or state based class, after evidence being sighted that they held adequate personal accident insurance covering them to race in the sport of speedway. Officials were issued an officials registration covering them within the sport of sedan car racing, after evidence was sighted that the applicant held adequate personal accident insurance.

Queensland State based divisions still have this opportunity.

Since the advent of NASR, participants have been required to use NASR personal accident insurance to participate in a National class of sedan racing, this has contributed to an increased cost to the competitor.

Should NASR be the only avenue of personal accident insurance, it will increase costs to all participants and could potentially decrease the availability of venues available to race should a local club/track/promotions choose not to insure with NASR.

- 2. NASR advise that it has negotiated a group personal injury insurance policy which provides coverage to licensees/members remain free to obtain appropriate personal injury insurance from other providers.*

*Do drivers obtain their own insurance? Why or why not?*

*How difficult is it to obtain personal injury insurance as a speedway driver or track/venue operator?*

*Who are the main providers of insurance? What is the approximate cost for obtaining insurance for speedway racing?*

Benefits such as Hotels Association Card/Entertainment books are readily available through many workplaces/other sporting clubs/union membership/motoring organizations etc, often at a lesser or no cost. NASR does not have exclusive rights to such offers. Ie NASR charge to subscribe to the Entertainment book \$60.00, equivalent cost to a competitor from Queensland purchasing through a workplace union \$35.00

Leaded Fuel Passbooks – these are readily available on the NASR website – to be downloaded – there is no need for a password to access.

NASR Newsletter – This is another item that is openly and readily available to anyone who wishes to access from the NASR Website.

While the Queensland Saloon Car Association Inc would openly support the Paraplegic Benefit Fund, we would have to ask the question ‘would a majority of members know what the organization is about or what the benefit of being part of a Paraplegic Benefit Fund offers’.

There are equally acceptable and well researched alternatives available within the marketplace should participants choose to take up another personal accident insurance.

Previous to the advent of NASR many local tracks/promotions/clubs/state and/or national bodies were actively working with policies/procedures, local police forces/state Dept of Sport & Recreation in the development, implementation and management of Racing Rules, specifications, risk management, track inspections, officials training, alcohol testing, promotions of speedway racing, Code of Conducts.

In the area of Administration and management, local clubs/tracks and state administration still remain the backbone of speedway within non regional areas of Australia.

Within Queensland we are very particular in our licencing procedures to ensure that suitable insurance cover is held by competitors/officials/pit crews ie you do not receive a licence until evidence of adequate insurance has been provided.

3. *NASR advise that should a licensee/member obtain their own insurance instead of/in addition to the insurance provided as a member benefit of the NASR licence, the licence fee paid by that member is not adjusted.*

*Does this prevent licencees/members from taking out their own insurance? Why or why not?*

Should you be able to provide acceptable alternate personal accident insurance then there should be a reduction in the cost of a competitors/officials/participants licence.

When making a claim from an alternate insurer the claims can be made direct.

There are several acceptable alternatives available and participants should be permitted to access any alternate personal accident insurance being offered in the marketplace without being disadvantaged in any way.

4. *NASR advise that licencees/members may obtain licences from other associations and may therefore race at non NASR approved tracks and events. However, NASR's group personal accident injury insurance provided as a member benefit does not apply to non NASR approved races, events or tracks.*

*Do drivers race at both NASR and non NASR approved events and venues?*

*Does this deter a driver from racing at non NASR approved events and tracks? Why or why not?*

By restricting competitors holding NASR personal injury insurance to racing only at NASR approved events and venues will be restrictive to those competitors who choose, for whatever the reason to only race at their own local home racetrack, should that track not have NASR coverage these competitors will eventually leave the sport.

The Queensland Saloon Car Association has been advised by a third party that NASR has verbally stated that competitors will not be penalised for racing at non NASR tracks however to date there has been nothing to this effect put into writing.

Some of these competitors race less than race 6 times a year.

Likewise should a competitor not hold NASR personal injury insurance they could find themselves being unable to race at tracks and venues in reasonable close proximity to home, again in time, these competitors may leave the sport.

Summary:

Speedway racing is by nature a dangerous activity with built in risk management policies, Code of Conducts, Safety Standards, and specifications. Together with all of this all competitors/officials/participants still need to be covered by personal accident insurance of which there are many equally acceptable and well researched alternatives available within the marketplace.

We do not see the need of any change to a system that presently works for all tracks/promotions/clubs/competitors/participants. When monopolies hold control the cost to participants inevitably increases.

Yours in sport.

*Terese Lange*

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