

Bourke, Monica

**EXCLUDED FROM
PUBLIC REGISTER**

Ms Monica Bourke,

ACCC

Subject: NASR Inc and associated parties.

I am writing in regard to an application by particular sections of speedway fraternity to control and govern insurance and racing.

I made a written application (29/06/2008) for NASR to be inspected, after they had been insuring Narrogin Quartermidget Youth Speedway Project for 3 years and during that time, well aware that juniors were racing seniors, they did not bring to our attention that we or the seniors would not have coverage.

The first two years was insured by FAS.

The project, of which I was coordinator, was operating in good faith, yet this group willingly took our money, that had been raised through sponsorship and local businesses donations knowing that any accident would not be required to be paid due to this loop hole. The section stated “ no racing between father and son” yet at that time no father and son were racing. That has now changed as a father and son race in our senior division. What would happen then? With NDRA insurance all is permitted.

Once we became aware of this issue, we looked at other options and after much research located NDRA, who offered the same insurance coverage for less cost and they allowed our division to race juniors and seniors.

Quartermidgets is regarded as an entry level division therefore until the senior division expands we all race together at club meets, although State titles are run as separate divisions.

I have since becoming more involved with speedway, in an administrative role, and found that NASR believe they are the” be all and end all of speedway”, yet operate two groups, with one the insurance group a Pty Ltd Company, which in anyone’s terms is totally focused on shareholders profits.

The ironical part of all of this is most of the people involved with promoting speedway are NASR shareholders, so that being the case have a vested interest.

I also have a concern with the Speedway Commission in Western Australia that was set up by the State Government as an independent body to manage speedway, yet all board members have NASR WA involvement and the Chairperson is a member of NASR board.

31/03/2008

This issue has been taken up with State Government body that funds speedway. Department of Sport and Recreation (DSR) and the land on which the Kwinana Speedway operates is Government land, paid for by tax payers.

The focus of this letter is to request that any action by these groups to dominate speedway will be detrimental to those involved at grass roots with particular attention to smaller country tracks operated by volunteers within that town.

If this dominance is permitted to proceed then all tracks in country areas WILL have to be NASR affiliated, all drivers WILL be required to be NASR insured, although they claim this is not the case yet only NASR people are permitted to race NASR people.

This country was developed and has progressed on freedom of choice. This action is the same as telling all motor vehicle owners that if they drive a Holden they MUST insure with XXX and if they drive a Ford they MUST insure with YYY.

The top end of speedway involves millions of dollars, with fast cars, loud noise etc however the bottom end, country tracks, and smaller local groups MUST be permitted freedom to do as they wish and not be dictated to by one group or associated groups.

My belief is that tracks are insured against Public Liability and that wont change. Drivers and participants are insured against injury to themselves and others, as with normal driving, and should be permitted to have options and not be dictated to as to which insurer.

Another point of interest is people involved in business pay large amounts each year to be covered against public liability with some incorporating speedway racing as part of the package.

Why is it that these people MUST take out NASR insurance again to race yet they have the coverage already???????

I am also aware that NASR are very reluctant to assist when accidents occur. A junior driver racing Quartermidgets, had an accident and made a claim. The lad was at school and insured as a junior. NASR would not progress his claim, I say progress as I believe the claim was never presented to the insurer.

The lad, whilst enrolled at school, was at that particular time conducting work experience through the school system. NASR became aware of that and would not progress his claim as they claimed he was working. The claim eventually went through however it is believed NASR attempted to uphold the claim and not send it to insurer for payment.

This type of action by NASR is apparent throughout the country. NASR claim they have minimal claims, yet any accident that requires a person to be taken away WILL involve a claim.

Some racing people have made claims with NASR for injury and have not had any result after 2 years.

I request that NASR be investigated and checked to see if they are progressed to the insurer for attention. Non action on a claim does not mean no claims.

In a sport that involves major risk I can not believe that, as NASR claim, they have few claims yet many I spoke to have made claims that have been actioned and are still waiting and after a period of time give up.

Perhaps this is the manner in which NASR conducted their business to ensure shareholders are

rewarded and the injured are ignored.

Forwarded for your information and consideration.

Trevor Cruickshank