



Speech by  
**Jan Jarratt**

**MEMBER FOR WHITSUNDAY**

Hansard Thursday, 15 March 2007

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**ASSOCIATIONS INCORPORATION AND OTHER LEGISLATION  
AMENDMENT BILL**

**Ms JARRATT** (Whitsunday—ALP) (3.04 pm): It is with pleasure that I rise in support of the Associations Incorporation and Other Legislation Amendment Bill. In doing so, I firstly acknowledge and give credit to the many incorporated organisations in my electorate of Whitsunday. These organisations exist for a variety of reasons—it might be as a social outlet, to promote cultural activity or, indeed, to provide service to the community in some way or other or, as is the case in my electorate, a group whose job it is to be a voice for the community or parts of the community.

From experience I know how difficult it is to try to get an incorporated group started and off the ground. We always start with a passion and an idea that we think will be of benefit to the community. In my case it was a progress association for the northern beach suburbs of Mackay. At the time it was a quickly growing area that was isolated in some ways from the greater Mackay city. I recognised the need for the area to have some voice with council and state government agencies on the way that the community developed.

I had the passion and the energy to get the group started and other people with similar passion came on board. Nevertheless, it is an onerous proposition to set up and establish the objects of a committee and then to keep the interest in the community. Everyone seems to be very busy these days. It is hard to get that commitment. Sadly, I have to say, the group did flounder for want of people coming and forming a quorum to continue the business of the organisation. It was not that the need was not there but simply that it is very difficult to compete with all the different jobs that people have and their roles in the community, not to mention their need to be with their families in the evenings when many of these meetings occur.

I pay tribute to the people who keep these organisations going. Some groups in my electorate have long, long histories. That is only because there are people with the passion to keep the spirit of the organisation alive. I recently sent out a letter to all the organisations that I could identify thanking them for the work that they do and enclosing a brochure that we have developed informing them of funding opportunities through the state government. I hope they will find that of some interest and use.

As stated in the minister's second reading speech, the key objectives of this bill are to address two main issues of concern to Queensland's incorporated associations: mandatory insurance cover and auditing requirements. I intend to highlight some aspects with regard to the removal of mandatory public liability insurance in the remainder of my contribution.

Under the current provisions of the Associations Incorporation Act 1981 all associations, regardless of size, must obtain public liability insurance. Over the last few years, as we are all too well aware, the blow-out in the cost of obtaining public liability insurance has made it impossible for many of the smaller associations to obtain affordable cover. These smaller associations usually do not own or lease property and undertake activities which involve little or no risk to members of the public. They are unable to afford

public liability insurance yet are in breach of the act if they fail to do so. For many such associations, and I have examples in my own electorate, the only option to avoid prosecution is indeed to disband.

This bill removes this antiquated mandatory requirement and instead puts the onus on the association's management committee to conduct a risk assessment to determine if the association's activities are such that public liability insurance should be taken out. The bill does, however, retain the mandatory insurance requirement for associations which own or lease real property. These will usually be the larger associations which, if they follow the new risk assessment process, would need to take out such insurance anyway.

I congratulate the minister on the bill. It lifts the burden of the mandatory insurance requirements for many smaller associations without removing the need for such insurance in circumstances where the activities of the association may indeed pose a risk to the public. Well done, Minister, and well done to the department. There has been a lot of consultation during the development of this bill. I acknowledge the work that has been done and I commend the bill to the House.