



COBRAM & DISTRICT
JUNIOR NETBALL ASSOCIATION

**COBRAM & DISTRICT JUNIOR NETBALL
ASSOCIATION INCORPORATED**

(Registration No. A0014110B)

BYLAWS

DATE: 09/12/2024

TABLE OF CONTENTS

Tip: Hold 'Ctrl' whilst clicking over the section you wish to hyperlink to.

Contents

1.	ASSOCIATION MEETINGS.....	4
2.	CORRESPONDENCE	4
3.	FINANCES	4
4.	TEAM REGISTRATION.....	5
5.	NETBALL VICTORIA MEMBERSHIP.....	5
6.	INCLUSIVE ENVIRONMENTS	6
7.	AGE REQUIREMENTS	7
8.	COMPETITIONS & PROGRAMS	7
9.	GRADING	7
10.	DRESS CODE.....	8
11.	CLEARANCES	9
12.	CONDUCT OF GAMES	10
13.	SCORING	10
14.	COMPETITION LADDERS.....	10
15.	BORROWING PLAYERS	11
16.	FINALS	11
17.	PLAYER QUALIFICATION.....	11
18.	FORFEITS	11
19.	CANCELLATIONS	12
20.	SELECTION OF REPRESENTATIVE TEAMS.....	12
21.	TEAM OFFICIALS	12
22.	AWARDS	13
23.	PRESENTATION NIGHT	13
24.	FUNDRAISING	13
25.	COURSES, SEMINARS & OTHER OPPORTUNITIES.....	13
26.	ACCREDITATION	14
27.	RISK MANAGEMENT	14
28.	DISPUTE RESOLUTION	15
29.	SPECIAL CIRCUMSTANCES/PROVISIONS CLAUSE.....	15
30.	INDEMNITY	15

DEFINITIONS

“Association/league” means the Cobram & District Junior Netball Association/league Incorporated.

“Club” means a non-profit incorporated body which has an interest in netball and is affiliated with the Association/league.

“Bylaws” means these By-Laws of the Association/league as amended from time to time.

“Committee” is the governing body of the association or league

“Constitution” means the constitution of the Association/league as amended from time to time.

“Club Delegate” is a representative of a Club or Team who liaises with the Committee.

“Ineligible player” is a player who is not entitled to participate in a game, which may include a player who has not qualified or a player not eligible to play in that age section.

“Team” is a team which is not affiliated with a governing Club at either the Night Competition or the Saturday Competition.

“Team Official” has the meaning given to it by Bylaw 22.

BYLAWS

These Bylaws govern the Association. They are the operating procedures that determine the conduct of the Association and its members under its Constitution. The Committee adopted these Bylaws on 2 December 2024. Any amendments to these Bylaws come into effect on the date they are approved by the Committee and will remain in force until amended, repealed or replaced.

1. ASSOCIATION MEETINGS

1.1 Meetings will be held on the dates and times determined by the Committee.

2. CORRESPONDENCE

2.1 All correspondence sent by a Club to the Association must be in writing or electronic format.

3. FINANCES

3.1 Fees

(a) The Committee shall determine the fees to be paid by each Team to the Association.

(b) The fees shall be calculated to cover the costs of Association and Competition management activities including but not limited to:

- i. Team/Player Entry or Fees
- ii. Netball Victoria Membership Fee
- iii. Venue hire for training if applicable
- iv. Equipment
- v. Coaching costs
- vi. Umpiring costs
- vii. Trophies & Awards
- viii. Administration costs

(c) All monies due to the Association must be paid by the nominated due date. Teams that have not paid by the nominated date will not be permitted to take the court.

(d) All players shall be fully paid members of Netball Victoria to be eligible to participate in any activities governed by the Association.

(e) Players will not be allowed to take the court or participate in any competition until fees are paid in full. In cases of financial hardship, decision will be the committee, but Netball Victoria membership MUST be paid in order for participant to be covered by insurance.

3.2 Reimbursements / Payments

(a) Committee members may be entitled to claim authorised expenses incurred whilst acting in an official capacity from the Association. Receipts must be supplied to the Association in order for any reimbursements to be made.

(b) Umpires will be paid at the rate determined by the Association.

(c) Other Association personnel may be entitled to claim authorised expenses incurred whilst acting on behalf of the Association as determined at the discretion of the Association on a case-by-case basis.

3.3 Banking

(a) The Committee shall have a central banking system, consisting of an interest-bearing bank account. When investment funds are available, a term deposit investment account will be used for the bulk of funds, keeping enough funds in the working bank account for day to day running of the Association.

4. TEAM REGISTRATION

(a) In order for a Team to be eligible to compete in the Association's competitions, the Team must complete and return an official entry form to the Association by the due date.

(b) Teams that submit valid entry forms and are subsequently registered by the Association shall receive information from the Association, which may include:

(i) Due date and amount of all fees and levies that are to be paid for the season, including Registration Fees, Court Fees, Netball Victoria Fees and any other fees that may be deemed necessary for that season;

(ii) A link to the Association Constitution and Bylaws;

(iii) Information regarding any meetings or other requirements of the Association; and

(c) No Team who submits a registration application to the Association is to be considered registered until the Association/ Netball Connect confirms in writing to the Club or Team.

(d) The Association reserves the right to reject the registration application of any Team applying to the Association for registration to participate in a competition.

(e) Teams will have access to relevant Netball Victoria policies, procedures, regulations and Codes of Conduct via the Netball Victoria website.

(f) A team will lose four (4) points regardless of a win if playing an unregistered player.

5. NETBALL VICTORIA MEMBERSHIP

5.1 The Netball Victoria membership fees are set annually by the Victorian Netball Association Inc.

(a) In order to be eligible to participate in affiliated Association competitions or programs (including NetSetGo), as a player, coach or umpire, an individual must be a current financial Netball Victoria member. All Junior, Senior and All Abilities players, coaches and umpires must register through the appropriate online registration form as provided by the Association.

(b) An off-the-court membership (administrative roles e.g. President, secretary, time keeper) product will be encouraged to those Association members that have an off-court role

5.2 No player, coach or umpire will be permitted to participate in the Association's activities in any capacity without a current Netball Victoria membership. Any breach of this Bylaw will be subject to sanction to the individual, Team or Club as determined by the Committee.

5.3 Single Game Vouchers may be used.

(a) Individuals may purchase a Single Game Voucher and purchase of a voucher will allow the individual to participate as a player in the Association's activities only for the particular game or activity to which the Single Game Voucher relates.

(b) A player must purchase a Single Game Voucher through the nominated process prior to becoming eligible to participating in the relevant game or activity.

6. INCLUSIVE ENVIRONMENTS

6.1 The Association is committed to providing a safe, fair and inclusive sporting environment where all people can contribute and participate.

6.2 The Association will endeavour to provide opportunities for males to participate in mixed and male competitions.

6.3 The Association may conduct cultural awareness training & inclusive workshops to ensure your club is providing a welcoming environment and creating awareness around cultural views and barriers.

6.4 The Association supports participation in netball on the basis of the gender with which a person identifies. If issues arise, the Association will seek advice and act in accordance with the Netball Victoria Transgender & Gender Diverse Policy.

6.5 All competitions will be clearly labelled in regard to age group and gender. This includes additional references to all genders that are permitted to play. All competition labelling will be clear and transparent.

6.6 The Association observes the Netball Victoria Gender Regulation in regard to male participation:

(a) Males who are 13 years (and older) are not permitted to participate in female competition. This means that males must be less than 13 years of age (actual age) as at the first day of the competition or season; and

(b) males that turn 13 during that competition or season will be permitted to participate for the duration of that competition or season.

6.7 The Association observes the Netball Victorian Gender Regulation in regard to mixed competition:

(a) Mixed competition for the 11&U and 13&U age groups will have NO restrictions applied on the basis of gender.

(b) Mixed competition for the 15&U and above age groups will observe the following rules:

(i) The minimum number of males in a team is ZERO, and

(ii) A mixed team must only have a maximum of 3 males on court at any one time, and

(iii) A mixed team must only have up to one male in each third on court. For the avoidance of doubt this means:

A. One male is permitted in the defence third occupying the position of Goal Defence or Goal Keeper, and

- B. One male is permitted in the mid third occupying the position of Centre, Wing Attack or Wing Defence, and
- C. One male is permitted in the goal third occupying the position of Goal Attack or Goal Shooter.

7. AGE REQUIREMENTS

- 7.1** Generally, player age is determined as at the 1 January of the current playing year. Specially, bylaw 6.6 must also be applied. Year levels at school can also be used to determine age ranges in competitions.
- 7.2** Participants must provide their correct date of birth at the time of registering and failure to do so will result in ineligibility to participate in the Association's activities.
- 7.3** Participants in Prep and Grade 1 will participate in the NetSetGO Program.
- 7.4** Participants are only eligible to participate in certain age groups upon reaching the relevant age threshold (Minimum Age Requirements), unless committee approval is given.
- 7.5** Representative teams will follow Netball Victoria age determinants.
- 7.6** A Team or Club who breaches this Bylaw 7 may be subject to a penalty of the loss of four (4) premiership points.

8. COMPETITIONS & PROGRAMS

- 8.1** The Association offers the following competition & programs:

NetSetGo - Mixed (females & males – no restrictions) – see 6.7 (a)

11&U Mixed (females & males – no restrictions) – see 6.7 (a)

13&U Female (males <13 years as at 1 January may participate)

13&U Male (females may participate)

13&U Mixed (females and males – no restrictions) – see 6.7 (a)

15&U Female

17&U Female

9. GRADING

- 9.1** The Association will implement a grading process which will be determined by the Association to evaluate, grade and re-grade all teams.
- 9.2** The Association reserves the right to re-grade a Team or Club at any time of any season.
- 9.3** Re-grading requests submitted to the Association by a Team or Club will be considered by the Association without any requirement for the Association to take any further action in relation to the grading of that Team.
- 9.4** The Association will be the ultimate adjudicator of all grading decisions.
- 9.5** If a Team is re-graded during a season, premiership points and goals for and against accrued in the initial grade in that season will be transferred and apply in the new grade the Team has been entered into for the remainder of the season.

9.6 Regrading should occur within the first three (3) rounds of a competition but may be at any time at the discretion of the committee.

10. DRESS CODE

10.1 Players

(a) Each team is permitted to offer uniform options within their uniform to their players. If a team provides uniform options for their members, all uniform options should result in players in the same team being easily recognised as being in the same team/club, i.e. if some players choose to wear shorts/shirt combination and others a dress they should still be easily recognisable as the same team/club with the colours and design.

(b) Any player may seek a variation to the uniform for medical, cultural, religious or other reasonable grounds. Wherever possible exceptions will be made for other items of clothing that are worn for religious, cultural, medical or other inclusive reasons. Notification should be made and approved before the player takes the court stating the reason for the non-registered uniform.

The following items will be considered part of the standard uniform, and Do Not require the player to seek approval from the Association/League:

- (i) Head coverings - Players must not wear anything that is dangerous to themselves or another competitor. This includes no jewellery and no sharp pins on head coverings. If the head covering needs to be fastened, clips and non-sharp pins are to be used. Head coverings must be tight and non-flowing.
- (ii) (ii) Additional clothing options are for cultural/religious modifications only. Additional clothing must be all black, all white or club colours and must be worn under the existing team uniform.

(c) No jewellery or body piercing may be worn when participating in the Association activities. Players may be precluded from participating until such jewellery or body piercings are removed or covered.

(d) Fingernails must be short and smooth when participating in the Association activities. Players may tape their nails or wear close fitting sports gloves. Before the start of a game, umpires must approve any nail tape or sporting gloves being worn. Players will not be able to take the court if this requirement is not met.

(e) Players will receive a warning from the umpire before a penalty is applied for incorrect uniform.

Penalty: Fine to be determined by the Committee

10.2 Umpires

(a) Umpires shall wear uniform as determined by the Association/League. Suitable footwear is required.

(b) Any Umpire wishing to seek a variation from the uniform where circumstances exist, such as religious, cultural, medical or other inclusive reasons, a written application should be submitted for approval by the association/League.

(c) the following items will be considered part of the standard uniform, and Do Not require the umpire to seek approval from the Association/League:

- (i) Head coverings - Head coverings must be all black, all white or club colours. Players must not wear anything that is dangerous to themselves or another competitor. This includes no jewellery and no sharp pins on head coverings (hijabs). If the head covering needs to be fastened, clips and non-sharp pins are to be used. Head coverings must be tight and non-flowing.
- (ii) Additional clothing options are for cultural/religious modifications only. Additional clothing must be all black, all white and must be worn under the existing umpire uniform.

10.3 Representative Squad

The Association/League representative squad uniform will be determined by the Association/League and approved by the management of the competition they are entering into. The following items will be considered part of the Association/Leagues standard uniform and will be submitted accordingly to the competition organizers.

Where circumstances exist, such as other religious, cultural, medical or other inclusive reasons, a written application should be submitted for approval by the Association.

11. CLEARANCES

11.1 A clearance is required if a player wishes to transfer to another Club during a season.

11.2 No player will be granted more than one (1) clearance per season.

11.3 A clearance will not be granted after the halfway point of the relevant season has passed.

11.4 Players who owe outstanding playing fees to the Association are not eligible to be granted a clearance.

Penalty: Fine as determined by the Committee. Match points may also be lost by the receiving team in each instance the player takes the court without approved clearance as determined by the committee.

11.5 To obtain a clearance, a player must submit an application to the Association and must comply with all of the requirements as outlined by the Association. The individual's existing Club or Team has seven (7) days from date of lodgement to complete the clearance upon receipt of approval from the Association or the Association will automatically clear the player to the new Team. If a clearance application is approved by the Association, the player and both Clubs will receive notification of such approval.

11.6 Any dispute arising from clearance restrictions will be dealt with according to the relevant grievance procedure of the Association.

12. CONDUCT OF GAMES

12.1 The Association is subject to, and must comply at all times with, the “Official Rules of Netball” as amended or revised from time to time.

12.2 The length of quarters for all matches governed by the Association will be determined by the Association prior to the start of the season.

12.3 If games are centrally timed there will be no injury time. However, matches may be stopped by the umpires at their discretion at any stage as considered appropriate to ensure the safety of players and maintain a safe playing area.

13. SCORING

13.1 The Association will provide an official scoresheet for all games.

13.2 It is the responsibility of the Teams to score the game.

13.3 The scorers must stand together for the duration of the game on the sideline level with the centre circle.

13.4 One (1) official scoresheet/Live Scoring App will be used for each game. This scoresheet/Live Scoring App will list the complete names (both given and surname) of all players intending to participate as players in the game. This scoresheet/Live Scoring App shall also indicate the positions played each quarter by individuals and the game score. A record of centre passes must also be kept and provided if requested by an umpire.

13.5 One (1) official scoresheet/Live Scoring App will be used for each game. This scoresheet/Live Scoring App will list the complete names (both given and surname) of all players intending to participate as players in the game. This scoresheet/Live Scoring App shall also indicate the positions played each quarter by individuals and the game score. A record of centre passes must also be kept and provided if requested by an umpire.

13.6 One (1) premiership point will be deducted for teams with incorrect or incomplete score sheets or that have otherwise failed to comply with Bylaws 13.1-13.7.

13.7 If a scorer, Team or Club believes the score is incorrect they must:

(a) notify the Committee;

(b) lodge a dispute in writing with the Association's secretary within 48 hours of the game being played. The Committee will advise the result of the dispute and this decision shall be final and binding on all parties.

14. COMPETITION LADDERS

14.1 Competition ladders will be made available by the Association during competition seasons.

14.2 Premiership points are awarded during competition seasons as follows:

(a) 4 points for a win or bye;

(b) 2 points for a draw; and

(c) 0 points for a loss, forfeit or abandonment.

14.3 In the event of Teams being equal on points, positions shall be determined by the percentage of goals scored for and against each Team (with higher percentage from the relevant Teams or Clubs leading to higher position on the ladder). In the event of Teams being equal on percentage, positions shall be determined by the greater number of goals scored by those Teams.

15. BORROWING PLAYERS

15.1 Players shall only be permitted to play in the same or higher section or age group.

15.2 Where there are two or more Teams from the same Club graded in the same section, players can only play with their registered Team in that section.

15.3 Players may transfer between Teams until the player participates in their fourth game with the one Team or Club in one season. Once this occurs the player will be deemed to have transferred to that Team and for the duration of the season is only eligible to play for the New Team.

15.4 Players may play a maximum of three (3) games in a Team or Club without transferring to that Team for the duration of the season in accordance with Bylaw 15.3.

16. FINALS

16.1 Finals will be played at the conclusion of the regular rounds of a season with the exception of Net Set Go and Rookies.

16.2 The format for finals for any given competition will be determined by the Association.

16.3 The ladder position of Teams and Clubs at the conclusion of the regular rounds of the season shall determine the Teams and Clubs which qualify to participate in the finals. Ladder positions are to be calculated in accordance with Bylaw 14.

16.4 Bylaw 13 applies to finals matches in the same manner as regular season matches.

16.5 If a final does not reach half time, it must be re-scheduled.

16.6 Drawn games will be conducted and resolved in accordance with the 'Official Rules of Netball' as amended or revised from time to time.

16.7 NetSetGO and Rookies Teams may participate in a round robin instead of finals.

16.8 The Committee will determine awards for premiers and runners-up in competitions.

17. PLAYER QUALIFICATION

17.1 Subject always to Bylaw 15, players shall be permitted to play in one age division(s) per day/night.

17.2 Players must play a minimum of 3 games played in that section throughout the season to qualify to compete in the finals.

17.3 Teams found playing an ineligible player during finals will be deemed to have lost that game.

Penalty: If the individual does not play the number of 3 games or as stipulated above, the player will be ineligible to participate in finals for that section.

18. FORFEITS

18.1 In the event that a Team or Club forfeits prior to the game clock starting, only players of the non-offending Team or Club will be deemed to have participated in that game. Players of the offending Team or Club will not be deemed to have participated in that game.

19. CANCELLATIONS

19.1 When games are cancelled on account of a factor beyond the control of the relevant Teams (e.g. power outage, or other extenuating circumstances, weather or some other cause) the match will be deemed a draw, both Teams or Clubs will be credited with two (2) points and five (5) goals each and the competition will continue as per the fixture.

19.2 Four (4) points can only be awarded to a Team or Club for winning a fully completed game or those with a bye.

19.3 In the event that a game is cancelled due to weather a maximum of twelve players for each Team or Club can be deemed to have participated in the game.

19.4 Should circumstances occur which require successive rounds to be cancelled, the Committee will consider the position and determine a suitable course of action.

20. SELECTION OF REPRESENTATIVE TEAMS

20.1 The Association will develop a representative subcommittee to develop a team selection policy.

20.2 Nominated Association selections will complete the 'Select for Success' online learning program or equivalent as appropriate

20.3 The Association will organise the representative squad selection trials.

20.4 Selection trials will be conducted under the following conditions:

(a) All players who have submitted a player registration form shall be informed of the date, time and place where selection trials are to be held.

(b) Notice of selection trials will be provided at least ten (10) days prior to the date of the selection trials.

20.5 Team Selection Panels

(a) Team Selectors will be appointed for each team and may be made up of the Team Coach and other nominated selectors.

(b) Team Selectors may be appointed to more than one panel.

20.6 Players shall be notified of the outcome of selection trials within the timeframe nominated by the Association.

20.7 Players may request feedback from the Team Selectors.

20.8 The Team Selector's decision shall be final and no appeals regarding selections made under this Bylaw are available.

21. TEAM OFFICIALS

21.1 The Team Officials shall consist of the following roles:

(a) Coaches

(i) All coaches must have a minimum 'Foundation Coaching Level Accreditation' in order to coach a Team or Club.

(b) Team Managers

(i) A team manager shall be appointed for each selected Team or Club.

- (c) Primary Carer
 - (i) Each Team or Club must have an appointed primary carer who is qualified (minimum of basic first aid) to treat injury or illness. The primary carer is permitted on the court during a stoppage for injury/illness of a player or blood issues.
 - (ii) The primary carer must wear identification as specified by the Association.
- (d) Scorer and Timekeeper
- (e) Umpires
 - (i) An umpire shall be appointed for each match.
 - (ii) An individual must, at a minimum, have completed the online theory exam to be eligible to be appointed as an umpire.
- (f) Captain & Vice-Captain
- (g) Each Team and Club is allocated a team bench where Team Officials and bench players are located during play.

22. AWARDS

- (a) All NetSetGO and Rookies participants will receive a participation award as deemed appropriate by the Association.
- (b) All players who participate in a grand final will receive an award to be determined by the Association.

23. PRESENTATION NIGHT

- 23.1** A presentation night shall be held by the Association.
- 23.2** The date and format shall be determined annually by the Committee.
- 23.3** Presentation of all Association awards shall be made on the presentation night.
- 23.4** Recognition of achievements shall be made on presentation night.

24. FUNDRAISING

- 24.1** The Association shall conduct fundraising activities during each year.
- 24.2** The Committee shall determine the specific fundraising activities to be conducted.
- 24.3** All members are required to support the fundraising activities of the Association.

25. COURSES, SEMINARS & OTHER OPPORTUNITIES

- 25.1** The Association shall provide notification of opportunities for all members to improve their skills by attending courses, seminars and other personal development activities.
- 25.2** The Association shall encourage and support members who wish to attend appropriate courses, seminars and other personal development activities.

26. ACCREDITATION

26.1 The Association shall take all reasonable steps to ensure that all Team Officials have the appropriate minimum qualifications.

26.2 Where minimum accreditation standards are not met, the Association shall encourage and support the member(s) to achieve the minimum accreditation standard.

26.3 The Association will not appoint any person to a Team Official position unless that individual has achieved the minimum standard accreditation or is in the process of acquiring the minimum standard accreditation.

27. RISK MANAGEMENT

27.1 Injury Reporting

(a) All Teams and Clubs are responsible for recording all injuries of the injured player (or players' guardian for players under 18) on the Association Injury Report Form.

27.2 Child Safety in Netball

(a) The Association and all Teams and Clubs are responsible for the observance, promotion, enforcement and monitoring of the Child Safety in Netball Policy and Code of Conduct.

(b) The Association and all Teams and Clubs are responsible for the management and administration of the application of the Netball Victoria Working with Children Check Regulation.

(c) The Association and all Teams and Clubs are responsible for the management and administration of complying with the 11 Child Safe Standards

27.3 Game Day Checklist

(a) A Game Day Checklist must be completed prior to all Association and Team and Club competitions, tournaments, games, programs and training.

(b) Any hazards identified will be:

(i) Documented;

(ii) Rectified if possible; and

(iii) Reported to the appropriate agency (local council, reserve committee) if major repair is required.

27.4 First Aid

(a) The Association will provide a first aid kit for competitions played at the Association's venues.

(b) Teams and Clubs must provide their own first aid kit when playing away from an Association venue.

(c) The first aid kit will be stored in the netball pavilion and all appropriate personnel (including court supervisors, umpires and coaches) will have access to it.

(d) The committee will maintain the first aid kit supplies.

(e) The Association will ensure that a qualified first aider is present at all competitions.

27.5 Emergency procedures

Emergency phone numbers - ambulance, police and an emergency procedure plan is to be displayed at the Association venue.

27.6 Weather

In the case of extreme weather conditions, the Association shall refer to the Association's weather policy.

27.7 Smoke Free

The Association adopts a smoke free policy.

Smoking is banned within 10 metres of an outdoor public sporting venue during organised underage sporting events and training sessions.

27.8 Responsible Serving of Alcohol in Sporting Clubs

The Association will adopt a responsible serving of alcohol policy.

27.9 Sun Protection

The Association will adopt a sun smart policy.

27.10 Netball Australia and Netball Victoria Policies

The Association will adopt all codes, policies, procedures and regulations from Netball Australia and Netball Victoria as amended from time to time.

28. DISPUTE RESOLUTION

28.1 Where a member breaches a Bylaw, and that Bylaw prescribes a penalty for such breach, then the Committee may impose such penalty. For any other breach of the Bylaws, the Committee will impose any other penalty it sees fit in accordance with these Bylaws and the Constitution.

28.2 Any member who does not agree with a penalty or action of the Committee made under this Bylaw, may advise the Committee in writing within a timely manner following the penalty or decision being made. The Committee may then:

- (i) Discuss the issue with the relevant party and then make a decision regarding the matter. The Committee shall inform the party/s involved of their decision either verbally or in writing; or
- (ii) Have an informal meeting with the relevant party/s in order to discuss and resolve the dispute.
- (iii) Engage a Dispute Representative to convene and resolve the matter.

28.3 Any penalty imposed under Bylaw 28.2 is final.

29. SPECIAL CIRCUMSTANCES/PROVISIONS CLAUSE

Where these Bylaws are silent on a particular matter, a decision can be made by the Committee. In exceptional or extenuating circumstances, the Committee may, acting reasonably, alter, vary or waive the requirements set out in these bylaws relating to the Association.

30. INDEMNITY

Except where provided or required by law and such cannot be excluded, the Association and its respective directors, officers, members, servants or agents are absolved from all liability however arising from injury or damage, however caused, arising whilst participating in the Association's activities as a member.