



## Risk Warning

Pursuant to Section 5M of the Civil Liability Act 2002 this RISK WARNING is issued to all persons participating in rowing and related activities conducted by Mosman Rowing Club Inc. Participants are warned that, regardless of the precautions taken by experienced persons, rowing can be a potentially dangerous pursuit and participants are exposed to significant risk of property damage, physical harm and possible death. These risks may include, but are not limited to:

- Impact with other vessels, the shore, or fixed objects such as moorings, buoys, navigations poles and similar.
- Impact with wholly or partially submerged objects such as logs and rocks.
- Grounding in shallow water.
- Being swamped or run over by another vessel such as a power boat or sailing boat.
- Failure of equipment leading to loss of vessel control.
- Capsizing or entanglement in the water which may result in drowning.
- Vicissitudes of weather and sea conditions which may change suddenly and without warning.
- Over-exertion while rowing, training or competing.
- The absence of immediate medical care and the likelihood that significant delays may occur before medical assistance becomes available.
- Exposure to the elements for extended periods.

The risks associated with rowing may result in injury, and in rare cases could lead to loss of life or permanent disablement. Mosman Rowing Club also warns participants it may be unable to render assistance to participants who are in distress in all situations. Participants are warned to consider the above risks and all other risks before deciding to participate in any rowing activities with Mosman Rowing Club Inc. Participants are also advised that although Mosman Rowing Club is covered by third party liability insurance, this cover DOES NOT extend to participants in a rowing vessel. Any participant who considers they have a need for insurance must make their own private arrangements with an insurer.