



Federation of Historic Motoring Clubs Inc

CLUB INSURANCE PACKAGE

Overview August 2010

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Federation of Historic Motoring Clubs Inc

Overview

For several years our company set about providing a cost-effective insurance facility for non profit motoring clubs and their members. We are pleased to advise our scheme has continued to grow putting us in a strong negotiating position when dealing with insurers. Premium is power in the insurance industry and with our facility representing over 400 recreational motoring clubs we now have the market presence we need to ensure rates remain competitive while covers extend to meet clubs needs.

Our goal is to create a substantial pool of specialist business not subject to radical market movements as experienced in recent years. The market is still potentially unstable, further terrorist actions could easily tip us back into the rate hikes etc as we faced a couple of years ago.

What does your club need?

All clubs should be covered for both Public and products liability (Broadform Liability) and Associations and Officials Liability (Directors & Officers). Those clubs involved in working bees for show and shines, field days, interclub events or Nationals, should extend cover to include Voluntary Workers.

Lack of competition has seen many insurers reduce the scope of cover offered, further they are very reluctant to build up cover to meet specific requirements. TCIS has adopted a different approach, tailoring three insurance covers to meet the needs of the vast majority of clubs.

Our policies cover your basic needs and some obvious extensions of cover all clubs should have, many we know do not.

One area of primary concern in regard to liability covers in general is the issue of member to member liability. This cover is vital if your club and its members are to be fully protected. This extension treats each member as an individual insured opening the way for one member to seek damages from another should negligence occur. Many club's existing policies do not provide this cover – it is a necessity and has been included in our policy.

Associations an Officials Liability protects those who volunteer as committee members or other club officials. It protects them from actions taken against them personally, all clubs should have this cover.

What do we offer?

We have established master policies providing Broadform Public & Products Liability, Associations & Officials Liability (office bearers) and Voluntary Workers Accident Protection for all affiliated clubs, which are renewed annually on the 1st of October. To participate clubs will be required to submit simple applications with the appropriate payment.

Certificates, will be issued to all participating clubs on receipt of payment.

Premium will be calculated on the number of members in each club, thereby keeping cost relative to club size. Associations and Officials Liability being the exception where a fixed cost is applied per club.

Clubs joining throughout the policy year will be charged on a pro rata basis.

How does it work?

Bulk purchasing power is what it is all about. The program is based on substantial numbers of clubs participating and is available nationally to all historic motoring clubs.

Cover placement procedures

Applications are required for all clubs wishing to join or renew. Please note, there is no automatic cover facility for your club. We **MUST** receive your completed applications and payment.

Certificates of Insurance / Tax Invoice

The Insurance Certificates issued by TCIS on receipt of payment will double as tax invoices for those clubs registered for GST and claiming a tax input credit.

Policy Wordings

All three policy wordings, incorporating additional specific extensions, are available from TCIS on request.

Claims

Good records of club events, who attends and any incidents arising should be maintained with club minutes registers. Ensure you keep records, such as tour sheets, after events are completed. All potential claims should be reported to **TCIS** immediately you become aware an incident has occurred. Early advice will assist greatly in gathering facts we may need to defend you. Injured parties have years in which to lodge claims, don't assume it will 'just go away'.

Package Cover Options

Associations and Officials Liability and Voluntary Accident covers are only available in conjunction with Public and Products Liability.

Public and Products Liability cover can be taken out in isolation but TCIS strongly recommends acceptance of the entire package.

Public and Products Liability

Details of Cover

SUM INSURED :	1. Public Liability	\$ 10,000,000
	2. Products Liability	\$ 10,000,000
INCLUSIONS:	Goods in physical & legal control	\$ 100,000
	Voluntary workers & first aid	To full sum insured
	Liability of property owners	To full sum insured
	Member to member liability	To full sum insured
WARRANTIES:	Timed motor events and/or events where the public is charged for access to be declared prior to cover being considered, if CGU accepts the specific risk an additional premium may be required	
EXCUSIONS :	Any clock or timed trial, racing, pacemaking, reliability trial, speed or hill climbing test or whilst being tested in preparation thereof	
	Any event organised, controlled or undertaken by the Confederation of Australian Motor Sport (CAMS) or any event which requires the authorisation of CAMS.	
	The repair, servicing, sale supply or distribution of mechanically propelled vehicles including parts and accessories	
EXCESS :	\$ 500.00	
INSURER :	CGU Insurance Limited Adelaide ABN 27 004 478 371	
DISCLAIMER :	These notes serve as a overview of the cover provided by the insurer, terms and conditions of cover as described in the policy wording determine actual cover. Should a variation occur between this overview and the policy wording, the policy wording will prevail.	

Premium

Premium will be calculated on a per member basis with clubs required to supply member numbers by way of yearly declaration. Cost quoted per member inclusive of GST and all other charges.

Club membership up to 300	\$ 5.00 per member
Club membership 301 – 500	\$ 3.75 per member
Club membership over 500	\$ 3.25 per member

Minimum Premium

A minimum annual premium is **\$ 320.00** per club, equivalent to 60 members.

Scope of cover

Of importance is the definition of your activities. This policy is designed to cover activities normally associated with non-competitive recreational motoring, ie. touring trips, non timed rallies, picnics, meetings etc. It is **NOT** intended to cover higher risk activities such as abseiling, caving, water slides, and powered children's amusements. Timed events and events where the public are charged for admission may be covered subject to declaration. It is NOT our intention to become involved in events currently insured via CAMS. Clubs should check with us **PRIOR** to planning such activities to ensure cover can be granted and at what, if any cost. Where you contract the supply of items such as mechanical amusements please ensure the contractor has adequate insurance cover naming your club for its legal interests.

Visitors

Are they covered? Visitors are covered if they are injured or suffer a loss caused by negligence of the club, its officers or members in the same way as property owners or members of the general public are covered. ie the fact they are a visitor is irrelevant. On the other hand, if they are the party causing the injury or loss to another they will only be covered if they were acting under control or guidance of the club or its officers (tour leader etc.)

Events Requiring Declaration

We must declare ALL timed motoring events and or any events where the public is charged a fee for entry. If cover is granted additional premiums may be charged for such events. Further, any unusual activities should be declared early in the planning stage. If in doubt, send us a fax or email. Events not declared may not be covered!

Events Not Requiring Declaration

Club meetings, non-timed tours of any duration, show & shine days, static displays, picnics and other social functions to not need to be declared they are automatic covers.

Associations & Officials Liability

Details of Cover

SUM INSURED : \$ 5,000,000 Sum Insured

COVER: a) The club against Loss in respect of claims made against it and arising from any Wrongful Act committed or allegedly committed by it in connection with its activities as a club, association or community group.

b) the committee or office bearers against any Loss in respect of claims made against them jointly or severally arising from any Wrongful Act committed or allegedly committed by them in their capacity as Directors, Trustees, Officers, Employees or Committee Members of the Club.

IMPORTANT : This policy is issued on a claims made and notified basis which means that it will only respond to claims first made against any of the Insured Parties and notified to the insurer during the Period of Insurance .

EXCESS : \$ 1,000.00 except employment related claims \$ 5,000

INSURER : JUA Underwriting Agency Pty Ltd ABN 70 004 566 465

DISCLAIMER : These notes serve as a overview of the cover provided by the insurer, terms and conditions of cover as described in the policy wording determine actual cover. Should a variation occur between this overview and the policy wording, the policy wording will prevail.

Premium

Premium will be calculated on a per club basis at **\$ 135.00**

The cost is inclusive of GST and all other charges.

Voluntary Accident Policy

Details of Cover

SUM INSURED :	Income Earners – Up to 65 years of age 1. Weekly benefit to 75% of earnings up to a maximum of \$ 400 2. Capital benefits \$ 40,000 NB death cover limited to \$ 5000 of under 18 year olds. Income Earners 65 – 75 years of age 1. Weekly benefit to 75% of earnings up to a maximum of \$ 200 2. Capital benefits \$ 10,000 – death only cover Non Income earners 1. Weekly benefit to 75% of earnings up to a maximum of \$ 200 2. Capital benefits \$ 5000 Non Medicare medical Expenses 75% of actual cost up to a limit of \$ 1,000 NB Excess of \$ 100 applies to those 65 – 75 years of age
BENEFIT PERIOD :	52 Weeks for Income Earners under 65 years of age 26 Weeks for Non Income Earners and those aged 65 - 75
WAITING PERIOD	7 days under 65 years of age 14 days 65 – 75 years of age
EXCLUSIONS :	Any pre existing conditions Suicide Stress Driving whilst exceeding legal alcohol limit
BENEFIT REDUCTION :	Benefits will be reduced by any payments received from Workers Compensation or other legislative benefits.
EXCESS :	\$ 500.00
INSURER :	AFA Pty Ltd Sydney ABN 83 067 084 333 on behalf of Certain Underwriters at Lloyds
DISCLAIMER :	These notes serve as a overview of the cover provided by the insurer, terms and conditions of cover as described in the policy wording determine actual cover. Should a variation occur between this overview and the policy wording, the policy wording will prevail.

Premium

Premium will be calculated on a per member basis with clubs required to supply member numbers by way of yearly declaration. The annual cost is \$ 0.50c per head.

Minimum Premium

Minimum annual premium is \$ 60.00, equivalent to 120 members

The cost is inclusive of GST and all other charges.

Federation of Historic Motoring Clubs Inc

PUBLIC / PRODUCTS LIABILITY RENEWAL APPLICATION 10/11

Name of Club : _____

Principal Address : _____

Postal Address : _____ PC _____

Affiliated with which State Association : _____

Contact Name : _____ Position : _____

Contact Phone No : _____ Email : _____

If you answer YES to any of the following, please attach details;

Has there been or is there now pending any claim against the club? YES NO

Does the club, after specific enquiry of committees or membership, have any knowledge or information of any incident which may give rise to a claim of the type as would be covered by the policy? YES NO

Maximum Number of Financial Members last 12 Months : _____

Fee payable is Total Members : _____ by \$ 5.00* + \$ 16.50 Policy Fee = \$ _____ #

***** MINIMUM ANNUAL PAYABLE IS \$ 320.00*****

* Clubs 300 – 500 members \$ 3.75 per member, 500 and over \$ 3.25 per member

Premium includes GST - on payment a certificate / tax invoice will be issued.

NB 1. Total members is defined as the maximum number of financial members in the Club during last 12 months.

2. Those holding dual club memberships are to be included in both club returns.

Period of Insurance : Receipt of Payment to 1/10/11 Policy Number : 10M0748502

This offer of insurance is presented in conjunction with TCIS Insurance Brokers Pty. Ltd.
CGU Insurance Ltd Adelaide ABN 27 004 478 371 underwrite the policy.

Limits of Indemnity : \$ 10,000,000

Certificates of insurance will be forwarded to all participating clubs on receipt of this declaration and payment.

Cheques are to be payable to: TCIS Insurance Brokers
P O Box 425
BLACKWOOD SA 5051

**IMPORTANT NOTICE
COVER IS NOT IN PLACE UNTIL PAYMENT IS RECEIVED**

Signed on behalf of the club : _____ Date _____

TCIS Insurance Brokers Pty Ltd

ABN 94 071 275 306

Underwritten by JUA Underwriting Agency Pty Ltd

Federation of Historic Motor Vehicles Associations and Officials Liability Insurance Application / Proposal Form

'IMPORTANT FACTS' RELATING TO THIS PROPOSAL

You should read the following advice before proceeding to complete this Proposal Form.

DUTY OF DISCLOSURE

Before you enter into a contract of general insurance with an insurer, you have a duty, under the Insurance Contracts Act 1984, to disclose to the insurer every matter that you know, or could reasonably be expected to know, is relevant to the insurer's decision whether to accept the risk of insurance, and if so, on what terms.

You have the same duty to disclose these matters to the insurer before you renew, extend, vary or reinstate a contract of general insurance.

Your duty, however, does not require disclosure of any matter

- that diminishes the risk to be undertaken by the, insurer;
- that is of common knowledge;
- that your insurer knows or, in the ordinary course of his business, ought to know;
- as to which compliance with your duty is waived by the insurer.

Non-Disclosure

If you fail to comply with your duty of disclosure, the insurer may be entitled to reduce its liability under the contract in respect of a claim or may cancel the contract. If your non-disclosure is fraudulent, the insurer may also have the option of avoiding the contract from its beginning.

An Associations and Officials Liability Policy is issued on a claims made basis

This means that the policy responds to:-

- (i) Claims first made against you during the policy period and notified to Vero Insurance Limited during that policy period, provided that you were not aware at any time prior to the policy inception of circumstances which would have put a reasonable person in your position on notice that a claim may be made against him/her, and
- (ii) Facts, pursuant to Section 40 (3) of the Insurance Contracts Act 1984 which states:

"where the Insured gave notice in writing to the Insurer of facts that might give rise to a claim against the Insured as soon as was reasonably practicable after the Insured became aware of those facts but before the Insurance cover provided by the contract expired, the Insurer is not relieved of liability under the contract in respect of the claim when made by reason only that it was made after the expiration of the period of Insurance cover provided by the contract."

When the policy expires no new notification can be made on the expired policy even though the event giving rise to the claim against you may have occurred during the policy period.

You will not be entitled to indemnity under your new policy in respect of any claim

- (i) arising out of facts or circumstances of which you were aware at any time prior to inception which would have put a reasonable person in your position on notice that a claim may be made against him/her, and/or
- (ii) **resulting from act error or omission occurring or committed by you prior to the retroactive date, where one is specified in the Policy terms which are offered to you.**

When completing your proposal you are obliged to report and provide full details of all circumstances which have become known to you and which would put a reasonable person in your position on notice that a claim may be made against him/her

This is Important to ensure:

- (i) If you are currently insured with Vero Insurance Limited, and you notify such circumstances prior to the expiry of the policy, that you are covered under your current policy in respect of any claim arising out of those circumstances and
- (ii) that you make proper disclosure (refer "Duty of Disclosure" pursuant to the Insurance Contracts Act) in order that your entitlement to full indemnity under your new policy is not placed in jeopardy.

Please answer all questions fully

1. Name of Club:
2. Address for Notices:
3. Period of Insurance: From to 01/10/11 at 4.00 pm
4. Nature of Insured's Activities Historic Vehicle Recreational Club
5. Date your Organisation was established:
6. Is your Organisation Incorporated? Yes / No Year Incorporated:
7. (a) Please advise number of members in your organisation:
8. During the past three (3) years, have you merged with any other Group or Entity?
Yes / No If yes, please supply details below:
.....
.....
.....
.....
9. Does your Organisation publish any magazines, periodicals or newsletters? Yes / No
If yes, please attach a copy of each type of publication.
10. Has your Organisation ever been refused this type of cover or had a similar policy cancelled?
Yes / No If Yes, please provide details
.....
.....
11. From your latest annual Financial Report please provide the following:
 - (a) Gross Income from all Sources \$.....
 - (b) Gross Expenses \$.....
 - (e) Total Assets (Including cash in bank) \$.....
 - (d) Total Liabilities \$.....
 - (e) Total amount of Remuneration (wages/salaries) Paid \$.....

Premium payable \$ 135.00 per club

12. Do you anticipate that the information provided in Question 11 will be similar for the next financial period? Yes / No
If No, please provide details

13. Has your Organisation previously held insurance of this type, for the protection of your officers and officials during the past 3 years. Yes If yes, please advise:

- (a) Insurer: JUA Underwriting Agency Pty Ltd
- (b) Expiry date of policy: 01/10/2010
- (e) Indemnity Limit: \$5,000,000 any one claim
- (d) Premium: \$135.00

14. (a) Has there been or is there now pending any claim or are you aware of any allegations made against your Organisation, or any Director, Officer, Committee Member or Employee individually or otherwise, arising out of the discharge of his/her duties to your Organisation?

Yes / No

- (b) Is any person proposed for coverage aware of any, facts or circumstances:
 - (i) which he or she has reason to suppose might afford valid grounds for any future claim(s) which would fall within the scope of the proposed coverage or
 - (ii) which indicates the probability of any such claim(s)?

Yes / No

If answer to either 14 (a) or (b) above is 'Yes', please supply details below, or if insufficient space, attach details :

.....
.....
.....

Declaration

The undersigned authorised officer of the organisation named in Question 1 of this Proposal, declares on behalf of all Insured Parties that to the best of his/her knowledge and belief statements set forth herein are true and complete and no information material to this **Proposal** has been withheld. Although the signing of the **Proposal** does not bind the undersigned, (on behalf of the organisation), to effect this insurance the undersigned on behalf of the organisation, agrees that the form and the said statements shall be the basis of the contract should cover be effected and will be incorporated in the policy.

I have also read the **Important Notices** which you have put before me and I understand the advice given in relation to the **Duty Of Disclosure**, and the **Claims Made** basis of this insurance. I understand that no insurance is in force until such time as the Insurer has confirmed acceptance of the Proposal.

Signed: Dated:

Please Print Name: Title:
(Chairperson, President Secretary or Treasurer)

Contact Phone No.: (if convenient)

Federation of Historic Motoring Clubs Inc

VOLUNTARY ACCIDENT POLICY APPLICATION 10/11

Name of Club : _____

Principal Address : _____

Postal Address : _____ PC _____

Affiliated with which State Association : _____

Contact Name : _____ Position : _____

Contact Phone No : _____ Email : _____

If you answer YES to any of the following, please attach details;

Has there been or is there now pending any claim against the club? YES NO

Does the club, after specific enquiry of committees or membership, have any knowledge or information of any incident which may give rise to a claim of the type as would be covered by the policy? YES NO

Maximum Number of Financial Members last 12 Months : _____

Fee payable is Total Members : _____ by \$ 0.50 per head = \$ _____ #

****** MINIMUM ANNUAL PAYABLE IS \$ 60.00**

Premium includes GST - on payment a certificate / tax invoice will be issued.

NB 1. Total members is defined as the maximum number of financial members in the Club during last 12 months.

2. Those holding dual club memberships are to be included in both club returns.

Period of Insurance : Receipt of Payment to 1/10/11

Policy Numbers : 5361181NSW, 5361193SA, 5354800QLD & 5380306VIC

This offer of insurance is presented in conjunction with TCIS Insurance Brokers Pty. Ltd. AFA Pty Ltd Sydney ABN 83 067 084 333 on behalf of Certain Underwriters at Lloyds

Sums insured : Weekly benefit \$ 400, Capital benefit \$ 40,000 Refer policy wording for Full schedule of cover and limitations

Certificates of insurance will be forwarded to all participating clubs on receipt of this declaration and payment.

Cheques are to be payable to: TCIS Insurance Brokers
P O Box 425
BLACKWOOD SA 5051

**IMPORTANT NOTICE
COVER IS NOT IN PLACE UNTIL PAYMENT IS RECEIVED**

Signed on behalf of the club : _____ Date _____