



## INFORMATION STATEMENT

### Everest Risk Group (ERG)

ERG is a Corporate Authorised Representative (No 276869) of Insurance Advisernet Australia Pty Limited. (IAA - Australian Financial Services Number 240549). We suggest reviewing our Financial Services Guide for information relating to our business and how we are remunerated.

[Click Here to View our Financial Services Guide](#)

### Use of information

The information you provide will be shared with authorised representatives of the Australian Men's Shed Association (AMSA), Everest Risk Group; and, any other party for the purposes of administering the products provided to the Australian Men's Shed Association as part of the AMSA Insurance Program; and, any other program forming part of the AMSA

Everest Risk Group values your privacy. Our Privacy Policy sets out how we collect, disclose and handle personal information under the Privacy Act and the Australian Privacy Principals. By providing us such information you consent to these practices unless you tell us otherwise. Our Privacy policy is available at <https://www.insuranceadviser.net/ia-privacy-policy> or by contacting us.

### Frequently Asked Questions regarding the AMSA Insurance Program

[Click here](#) for the Frequently Asked Questions prior to completing this declaration; as, many of the questions you may have could already be answered.

A copy of the base policy wording can be accessed by clicking - The policy schedule will be available following renewal:

- [Industrial Special Risks](#)
- [Voluntary Workers Personal Accident](#)
- [Public & Products Liability](#)
- [Group Personal Accident](#)
- [Association Liability](#)

### Summary of Covers

A summary of covers afforded and changes from expiry (excluding endorsements) can be downloaded [here](#)

### To print a sample of the 2021 Application & Additional Content

The application cannot be saved halfway through completion. If necessary, we suggest you print a copy of the application in order to familiarise yourself with the 2021 content as a number of additional questions have been added for 2021. To familiarise yourself with this additional content, you may download and print a sample of this application by clicking [HERE](#)

**Please select to continue... \***

We have read and understand the use of information statement

**Please select the category your association falls into \***

Mens Shed

Womens Shed

Community Shed

Repair Cafe

**Shed Name (Legal Entity Name) \***

**Postal Address \***

Suburb

**Postal Postcode \***

**State/Territory \***

**Primary Contact Person \***

**Number of Members as at the date of this declaration (a minimum of fifteen applies) \***

Random audits could occur, particularly at the time of a claim. Members include all persons recorded in the membership record, regardle

**Does your location participate in the Mutual Obligation program administered by Centrelink? \***

Yes

No

**Primary Email Address \***

Please double check your address prior to submission

**Secondary Email Address**

**Contact Phone Number \***

Please use ONLY numbers. No spaces, brackets or otherwise. Example 0400123456

**Please Select the Date From Which Cover is to be Effective \***



Day    Month    Year

**Please enter the details of your landlord or other interested party to be noted on your Certificate of Insurance**

## **Please read and acknowledge the following when completing the declaration questions.**

### **Your Duty of Disclosure - What you must tell us**

Under the Insurance Contracts Act 1984 (the Act), you have a Duty of Disclosure. You are required before you enter into, renew, vary, extend or reinstate your Policy, to tell us everything you know and that a reasonable person in the circumstances could be expected to know, is a matter that is relevant to our decision whether to insure you, and anyone else to be insured under the Policy, and if so, on what terms.

### **You do not have to tell us about any matter**

- that diminishes the risk
- that is of common knowledge
- that we know or should know in the ordinary course of our business as an insurer, or
- which we indicate we do not want to know.

If you do not comply with your Duty of Disclosure your insurer may reduce or refuse to pay a claim or cancel your Policy.

If your non-disclosure is fraudulent your insurer may treat this Policy as never having operated.

## **Under-insurance**

Industrial Special Risks property insurance is written on a "Reinstatement/Replacement" basis which means replacing the property destroyed or restoring the damage with new materials without any deduction for depreciation or volunteer labour.

### **The following is an example illustrating the under-insurance clause.**

- Full replacement value \$2,000,000
- Declared Value to insurer \$1,000,000

According to these declared values, the insured is in effect self-insuring for 50% of the property's full value. Therefore in the event of claim:

- Actual amount of damage \$200,000
- Amount insurer would pay \$100,000

Roughly 50% of the total damage would be payable by the insurers due to the under-insurance of the property.

The calculation of "full value" for the purposes and application of the under-insurance clause may change from one policy to another. These variables must be taken into account when calculating the "full value" of your property. Please review these with your Adviser if you have any doubts

## **Waiver of Liability Agreements**

Where another person would be liable to compensate you for any loss or damage otherwise covered by the policy, but you have agreed with that person either before or after the loss or damage occurred that you would not seek to recover any monies from that person, the insurer will not cover you under the policy for any such loss or damage.

## **General Advice Warning**

The information provided is to be regarded as general advice. Whilst we may have collected risk information, your personal objectives, needs or financial situations were not taken into account when preparing this information. We recommend you consider the suitability of this general advice, in respect of your objectives, financial situation and needs before acting on it. You should obtain and consider the relevant product disclosure statement before making any decision to purchase this financial product

## **Your Privacy**

We value your privacy. Our Privacy Policy sets out how we collect, disclose and handle personal information under the Privacy Act and the Australian Privacy Principles. By providing us such information you consent to these practices unless you tell us otherwise. Our Privacy policy is available at <https://www.insuranceadviser.net/ia-privacy-policy> or by contacting us.

## **Who do we contact with questions related to 'the insurance'**

Everest Risk Group Pty Ltd  
Sean McDermott (Authorised Representative # 447131)  
Phone: 02 8880 0653  
Email: [amsa@everestrg.com.au](mailto:amsa@everestrg.com.au)

## **When sending ERG an email, please place the name of your Shed in the 'Subject' line.**

When contacting ERG, you should be aware of our Privacy Policy. The Privacy Policy sets out how we collect, disclose and handle personal information under the Privacy Act and the Australian Privacy Principles.

**Please Acknowledge your acceptance \***

We have read and accept all of the above

## Activities of a Shed

The activities the insurers note as being standard, for a Shed, are below.

Community Non for Profit Organisation with activities such as:

1. Fundraising BBQ's for the shed & community
2. Holding and/or organisation of Fete's, Markets & the Like including car parking direction (not a valet service) where there will be less than 2,500 participants, no fireworks or pyrotechnics and each exhibitor would be responsible for their own insurance coverage.
3. Project work within a shed space, including all workshop type activities and subsequent installation where statutory certification is not required
4. Project work in the community excluding trade services where statutory certification is required.
5. Mentoring and tutorage of students and those from Youth Justice Programmes from the age of 12
6. Instruction of others within the shed on correct use of workshop tools and equipment
7. Production and sale of woodwork and other products in order to support fundraising objectives of the shed
8. Exercise programmes for mind, body & spirit including workout space where weight blocks do not exceed 5kg
9. Repairs to machinery &/or equipment including lawnmowers or small calibre motorised equipment where statutory certification is not required
10. Book Clubs
11. Excursions, including by bicycle or foot, on designated tracks, pathways and other outside locations
12. Tours & Tour accompaniment within Australia
13. Provision of guest speakers on relevant topics
14. Model aircraft flying and tutorage
15. Working with local retailers to construct equipment as per manufacturers specifications
16. Tutorage and assistance of those with special needs
17. Cookery classes where the instructor has relevant food handling certification
18. Testing & Tagging of Shed owned equipment where the work is done by those holding appropriate certification - This does not extend to equipment being readied for sale.
19. Working with participants provided from external agencies

We ask you review the above activities; and, if necessary advise of others you may perform: - Please note, the additional activities do not form part of the policy unless you are advised otherwise.

\*Note: Cover for activities not noted in (1) - (19) above are not covered until confirmation is provided by the insurer/Everest Risk Group

It is not the intention of the policy to cover high hazard activities (example - welding off site)



**Please acknowledge your acceptance \***

We have reviewed the activities above

**DO YOU HAVE ASSETS TO INSURE?**

If your Shed has physical assets to insure, you **MUST** select "Yes" to the next question.

The Standard AMSA Insurance Package includes a Total Declared Value of \$100,000 for Fire & Other Perils as well as \$15,000 of Burglary for one location.

If you have property to insure (assets/contents/fixtures/fittings/building and other Shed property, including property you assume responsibility to insure, please select "Yes" to the next question.

**The Industrial Special Risks policy does not define a Building or a Content. It refers to all tangible assets which are your responsibility to insure. Tangible Assets can include building, contents, fixtures, fittings etc.**

**Does your Shed require the Industrial Special Risks insurance which forms part of the AMSA Insurance Program? Industrial Special Risks covers Tangible Assets at the insured location \***

Consider whether your Shed has assets/contents/fixtures/fittings/building and other Shed property requiring coverage (including property, buildings and contents you assume the responsibility to insure)

**Property Coverage**

## Important Property Insurance Notes

### Property Claims

**All property claims must be lodged and notified, in writing, with CGU no later than 30 days after discovery, as per Condition 6 of the Industrial Special Risks policy**

On the happening of any loss, destruction or damage, the Insured shall forthwith give notice thereof in writing to the Insurer(s) and shall (within thirty (30) days after such loss, destruction or damage or such further time as the Insurer(s) may in writing allow), at the Insured's own expense, deliver to the Insurer(s) a claim, in writing containing as particular an account as may be reasonably practicable of the several articles or portions of property lost, destroyed or damaged and of the amount of loss, destruction or damage thereto, having regard to their value at the time of the loss, destruction or damage, together with details of any other insurances on any property hereby insured.

The Insured shall use due diligence and do and concur in doing all things reasonably practicable to minimise any interruption of or interference with the Business to avoid or diminish the loss and shall also deliver to the Insurer(s) a statement in writing of any claim certified by the Insured's auditor, with all particulars and details reasonably practicable of the loss and shall produce and furnish all books of accounts and other business books, invoices, vouchers and all other documents, proofs, information, explanations and other evidence and facilities as may reasonably be required for investigation and verification of the claim together with (if demanded) a statutory declaration of the truth of the claim and of any matters connected therewith.

**No claim under this Policy shall be payable unless you have complied with the terms of this condition.**

### Asset Registers and Proof of Ownership

At the time of a claim, your Shed must be able to produce an Asset Register, itemising the contents of your Shed. It is incumbent upon Sheds to prove their loss and value of each item at the time of a claim. We suggest retaining an electronic copy of your Asset Register, receipts and other proof of ownership documentation, in the cloud, for access when required.

In addition to an asset register, a video log of the shed interior and contents could also assist in quantifying your loss to the insurer in the event of destruction or major burglary.

You can download a sample [Asset Register here](#) for your own implementation

### Industrial Special Risks Declared Values

Industrial Special Risks property insurance is written on a "Reinstatement/Replacement" basis which means replacing the property destroyed or restoring the damage with new materials without any deduction for depreciation or volunteer labour.

Please note the minimum, combined contents & building, declared value for the Industrial Special Risks policy is \$100,000\*.

You need to assess whether the declared values you have chosen are adequate every year before you renew your Policy.

\*Additional charges apply for cover above this limit.

**Please select to continue \***

We acknowledge the Property Insurance Notes

**Shed Address (Location 1) \***

Line 2 (if applicable)

Suburb

Postcode

**State/Territory \***

**Please select the declared value you require for the replacement (new for old) of your Tangible Assets (all property you are responsible to insure) for "Location 1" \***

\$100,000 is the standard declared value provided - Any amounts higher than this (or, where you select a higher than standard burglary limit) will attract additional cost invoiced by Everest Risk Group

**Is the Total Amount Declared also intended to insure the building you operate from? \***

Yes

No

**Burglary Cover for "Location 1" (underinsurance does not apply) \***

- Standard Sublimit is \$15,000 any one claim- Additional premiums apply for limits above \$15,000

**Wall Construction \***

**Roof Construction \***

**Floor Construction \***

**Number of Levels Including Ground Floor \***

**Approximate year of building construction \***

Please enter only numbers as YYYY

**Does your Shed have a dust extraction system installed? \***

Yes

No

**Fire & Theft Protection Details**

Yes No

Are sprinklers installed and active?

Are fire extinguishers on site; and, holding current certification?

Are there fire hoses present?

Are there smoke detectors connected; and, functioning?

Are there deadlocks on all externally accessible doors (where legally allowed)?

Is there a connected, burglar alarm system?

Are there window locks and/or security bars on all windows?

Are there CCTV (Closed Circuit TV) monitors installed?

**Do you have another location with property to insure? (Additional Costs apply and will be invoiced by Everest Risk Group) \***

Yes

No

**Do you have an operational Shed or facility with which your members are able to conduct manual work activities? \***

Yes

No

# SARS-CoV-2 (CoV-19)

**Did your Shed cease operations during 2020 due to CoV-19? \***

**Please advise the approximate date your facility reopened or plans to reopen**



Day    Month    Year

## Liability

### Health & Safety Risk Management

The following section is used to identify the risk management protocols your Shed has in place to identify and remove risk.

Associations & Committees generally owe an obligation to provide and maintain a safe, healthy working environment.

'Risk management' is a formal and structured process of identifying and managing risk. It involves assessing and then actively managing a Sheds potential exposure to injury, loss, damage, or litigation. Effective practical strategies for reducing risk, such as safety protocols and security devices, can work together with insurance to reduce risk exposure. It is important to employ these protocols as a first step, before relying on insurance coverage.

### **Basic risk management steps**

- Identify each risk with a thorough analysis of the association's operations, activities and business.
- The association needs to decide how to manage risks by determining the likelihood of a risk occurring against the potential consequences. For example, an association may choose to remove the risk by not continuing with a particular activity or determine existing controls are satisfactory as the impact would be very minor and it is extremely unlikely to occur.
- Treat risks by considering any existing risk control measures (eg management procedures, training, warning signs), deciding whether the existing measures are adequate and considering any additional measures that may be required.
- Monitor and review the process on a regular basis. It is important to regularly review if there has been any change in the association's risk position and, if necessary, repeat and review the process set out above.

### **Policies & Induction**

AMSA has developed following base documents to assist you craft and develop your own risk management strategies. We recommend you review, adopt and tailor these to documents to suit your individual shed circumstances.

- [Complete Health & Safety Manual](#)
- [Health & Safety Lock Out/Tag Out Procedures](#)
- [Weekly Equipment Checklist Template](#)
-

[Guide to Machine Safety](#)

- [Thickneser Maintenance Checklist](#)
- [Saws Maintenance Checklist](#)

Please also refer to the Australian Institute of Health & Welfare document relating to [DIY Injuries](#)

**Do you have written Health & Safety Policies covering the following areas?**

**Yes No**

**a. Risk Assessments**

**b. Personal Protective Equipment (PPE)**

**c. Manual Handling Procedures**

**d. Induction/Training**

**e. Prestart Inspections (for larger items of Shed machinery i.e bench Saws)**

**f. Preventative Maintenance**

**g. Skills Registers**

**Please outline your Shed induction process for new members \***

**Are all members trained to use each item of machinery prior to use? \***

**Is this documented in their membership record? \***



## Hazard Identification & Reduction

Yes No

Are any of your members exposed to chemicals or other toxic or carcinogenic substances which are known to be associated with conditions such as dermatitis, cancer, asbestosis or respiratory problems etc?

Are members exposed to noise levels above 85 decibels?

Have any of your members complained of repetitive strain injuries?

Have any of your member complained of stress?

**What is your reporting procedure for Stress, Bullying & Harassment allegations? \***

**Outline the procedures in place where members are identified as not having correct PPE or the necessary training for the equipment they are using \***

**Is smoking permitted at, or on, the Shed premises? \***

**Who is responsible within your Shed for the implementation and management of Health & Safety procedures? \***

Either an individuals name or position within the committee

**Is there a designated person responsible for site management on Shed open days? \***

**At all normal Shed operating hours, is there always a qualified first aid provider on site? \***

## **Liability Continued**

**Outline the procedures in place when machinery is identified as having ill fitting or missing safety equipment \***

**What is your replacement procedure for equipment older than 15 years old? \***

## **Machinery Specific**

**Yes No**

**Is each item of machinery tagged with a corresponding Go/No Go start up procedure checklist?**

**Are all items of larger machinery (i.e table saws) appropriately tagged for workshop use? (i.e. Identified as being built for the workshop and not domestic use only)**

## **Policies & Induction**

Please refer to the following documents provided by the Australian Mens Shed Association

- [Complete Health & Safety Manual](#)
- [Health & Safety Lock Out/Tag Out Procedures](#)
- [Weekly Equipment Checklist Template](#)
- [Guide to Machine Safety](#)
- [Thickneser Maintenance Checklist](#)
- [Saws Maintenance Checklist](#)

## Declaration & Claims History

Yes No

Has any Claim been made, or has any negligence been alleged in the last ten (10) years against the Shed or its committee?

After enquiry, are the committee aware of any facts or circumstances which might afford valid grounds for any future claim(s) or which would indicate the probability of any such claim(s) eg Breach of Duty/Trust or Negligence/Discrimination?

Have any of the committee ever been refused the type of insurances applied for, or had similar insurance cancelled, or had an application of renewal declined, or had special terms imposed?

In the last 5 years, have any of the Shed committee been subject to administration proceedings?

In the last 5 years, have any of the Shed committee been convicted of a criminal offence?

In the last 5 years, have any of the Shed committee made any claim(s) on an insurer for loss or damage in the name of the Shed?

## Authorisation & Declaration

I the undersigned, after inquiry of the committee, declare as follows:

- I, as recorded in the meeting minutes, am authorised by the committee to make this Proposal
- I have read and understood the Notice to the Proposed Insured
- I have read this Declaration; and, acknowledge the contents of same to be true and complete
- I understand; up until a contract of insurance is entered into, we are under a continuing obligation to immediately inform your Insurer and Everest Risk Group Pty Ltd of any change in the particulars of statements contained in this Proposal or in the accompanying documents
- I understand Everest Risk Group and Insurers reserve the right to request further information in relation to this application prior to acceptance for the AMSA Insurance Package

Although the signing of this Proposal does not bind the Applicants to effect insurance, the Applicants acknowledge that the particulars and statements contained in this Declaration and in the accompanying documents shall be the basis of the contract should a Policy be issued; and further, the Applicants acknowledge that the Proposal and the accompanying documents will be incorporated in the Policy.

**Acknowledgement \***

I have read and agree to the statement above

**Your Name \***

**Your position on the committee \***

**Shed Name \***