

GALLAGHER MENS SHED INSURANCE PRODUCT

INSURED NAME: SHEDNAME

SITUATION ADDRESS: ADDRESS

DECLARED MEMBERS: XXX

BUILDING SUM INSURED: \$XXXXXX

SHED CONTENTS SUM INSURED: \$XXXXXX

FLOOD EXCESS APPLICABLE: \$1,000

QUOTATION	Premium	\$0
	FSL	\$0
	GST	\$0
	Stamp Duty	\$0
	Broker's Fee	\$0
	Broker's Fee GST	\$0
	Total	\$0

INDUSTRIAL SPECIAL RISKS

The Insured:

Nominated Men's Shed, Local Men's Sheds and Community Sheds, including Association, Officers, Committee, Members and Volunteers

and

(a) subsidiary companies, organisations and other associated companies as

defined under Section 50AAA of the Corporations Act 2001 (Commonwealth), and

(b) social and sports clubs (including the committees and officers from time to time of unincorporated bodies) and the trustees of the Insured's superannuation and pension funds and welfare organisations, and

(c) all organisations and other entities to whom (whether mortgagees, lessors, joint ventures or other parties with a legal or equitable interest in the Property Insured) the named Insured has a responsibility to maintain insurance;

all for their respective interests, rights and liabilities.

The Business:

Men Shed's predominantly represent, not for profit organisations and community social support groups, focused on the advancement and care of men's health and wellbeing through positive contribution, mateship and community spirit.

Principal activities include, manual workshop activities, project work such as metal work, woodworking and other associated work for the shed and local communities. Goods produced are for sale or donated to support various community and shed initiatives. Repair and restoration of items are for sale or donated where statutory certification is not required and any proceeds generated are to cover out of pocket expenses and/or to go back into the shed.

Community outreach projects, events and fundraising, organisation of markets, fetes and associated activities as such. Engagement with broader community programs and activities on varying social issues, including but not limited to various guest speaker sessions and educational seminars/forums on relevant items of topic.

Excursions and local outings, organised activities and events, but excluding any events/festivals held at premises other than your own where more than 500 attendees are expected unless specifically agreed by endorsement detailed within this document.

The Situation and/or Premises:

Principally all Situations listed in the Schedule of Declared Assets and any other situation/premises in Australia owned or occupied by the Insured for the purposes of the Business or elsewhere in

Australia where used by the Insured or where the Insured is undertaking work or has goods or property (including where goods or property are stored, or undergoing processing, repairs, maintenance, overhaul or improvements).

Limits of Liability:

The amounts set out hereunder represent the Insurer's maximum Limits of

Liability for any one loss or series of losses arising out of any one original source or cause at any one Situation, subject to any Sub-Limits of Liability specified elsewhere in the Policy and the Schedule.

The Limit of Liability applies in excess of any applicable Deductible.

Combined Section 1: Material Loss or Damage \$500,000

and Section 2: Consequential Loss

Sub Limits of Liability:

The liability of the Insurer shall be further limited in respect of any one loss or series of losses arising out of any one original source or cause at any one Situation as set out hereunder. The Sub-Limits of Liability apply in excess of any applicable Deductible.

Section 1 Material Loss or Damage

Accidental Damage (Unspecified Damage) as defined below	\$100,000
Alarm Re-setting Costs	\$10,000
Cost of Clearing blocked drains, pipes, filters and pumps (b)	\$50,000
Damage Diminution & Accidental Discharge Costs (b)	\$10,000
Emergency Evacuation Costs	\$50,000
Expediting Expenses	\$25,000
Exploratory Costs	\$100,000
Extra Costs of Reinstatement	\$50,000
Additional Extra Costs of Reinstatement	\$50,000
Fire Extinguishment Costs	\$100,000
General Property Cover - Australia (limit anyone Item \$3,000)	\$20,000
Glass	Replacement Value
Landscaping (c)	\$25,000
Liability to make enquiries	\$50,000
Liability for duty	\$25,000
Loss of Land Value	\$50,000
Money - excluding on premises outside business hours	\$10,000
Money - On Premises outside business hours	\$5,000
Property of Employees & Clubs (d):	
Per Person \$5,000	\$50,000

Personal Property of Employees and Others (b):	
Per Person \$5,000	\$50,000
Property in Open Air (Storm)	\$10,000
Property in Transit - Australia (excluding Money)	\$20,000
Removal of Debris	\$125,000
Replacement of Locks & Keys incl. electronic access/swipe cards	\$25,000
Rewriting of Records	\$50,000
Storm Damage to gates, fences, retaining walls, awnings, blinds	\$50,000
Statutory Inquiries	\$25,000
Temporary Protection	\$25,000
Temporary Relocation Costs	\$20,000
Works of Art, Antiques and Curios	\$20,000
Temporary Removal Exemption (b)	\$50,000
Temporary Hire Costs	\$5,000
Theft or any attempt thereat	\$50,000
Theft of Property in Open Air	\$10,000
Unpacking Expenses	\$25,000

Section 2 Consequential Loss

Item 1 - Gross Profit	\$50,000
Item 2 - Claims Preparation Costs	\$50,000
Item 4 - Additional Increase Cost of Working	\$25,000
Item 5 - Temporary Accommodation	\$250,000
Accounts Receivable	\$50,000
Contractual Fines and Penalties (b)	\$25,000
Rent Payable	Not Insured
Remote Premises of Public Utilities (b)	\$100,000
Premises in the Vicinity (Prevention of Access)	\$100,000
Unspecified Suppliers' &/or Customers' Premises' (Aust & NZ)	\$100,000
Trade Exhibitions	\$100,000

Aggregate Limit any one Period of Insurance (Section 2 - Consequential Loss of Profits)

Infectious or Contagious Diseases; Vermin, Pests or Defective Sanitary Arrangements; Food or Drink Poisoning; Murder, Suicide (b)	\$250,000
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Combined Section 1 Material Loss or Damage and Section 2 Consequential Loss of Profit

Flood - Included (Limit any one Situation (Unless otherwise noted)	\$100,000
Acquired Companies (d)	\$125,000
Declarations of Acquired Property (b)	\$125,000

Engineering

Machinery Breakdown cover is offered under the following policy wording and subject to the below limits:

Mechanical Breakdown	\$10,000
Boiler Explosion	\$10,000
Refrigerated Goods	\$5,000

Electronic Equipment cover is offered under the following policy wording and subject to the below limits:

Data media material and records	\$10,000
Increased Cost of Working	\$10,000

Deductibles:**Section 1 Material Loss or Damage**

The Insured shall bear the following amount(s) in respect of each claim or series of claims arising out of any one original source or cause:

Earthquake, subterranean fire or volcanic eruption:

(a) \$20,000 or

(b) an amount equal to 1% of the total Declared Values for Property insured at the Situation where the loss occurs;

whichever is the lesser.

Personal Property of Employees and Others	\$250
Voluntary Workers	
Engineering	\$1,000
Named Cyclone	\$20,000
All Other Losses	\$500

Section 2: Consequential Loss of Profits

The Insured shall bear the following amount(s) in respect of each claim or series of claims arising out of any one original source or cause:

Remote Premises of Public Utilities (b)	48 Hours
Premises in the Vicinity (Prevention of Access)	48 Hours
Infectious or Contagious Diseases; Vermin, Pests or Defective San	
Sanitary arrangement; Food or Drink Poisoning; Murder, Suicide (b)	48 Hours

Unspecified Suppliers' &/or Customers' Premises' (Aust & NZ)

48 Hours

Indemnity Period:

12 months as defined herein

Policy Wording:

* AUSPOLISR 201509 v3 Ansvar ISR Mark IV Modified Policy Wording

* COMSERVPOL Ansvar Insurance Limited Community Services Insurance Policy

Special Conditions: Flood Excesses to apply:

All Flood Risks with ARI above 1:101 \$1,000 standard excess to apply.

All Flood Risks with ARI of 1:26 – 1:100 \$5,000 excess to apply.

All Flood Risks with ARI below 1:25 return period to be referred to Pen/Ansvar for underwriting acceptance

All Risks above 23rd Parallel to Pen/Ansvar for review and acceptance.

GENERAL PUBLIC & PRODUCTS LIABILITY

Insured's Name:

Community Men's Shed's and all nominated member organisations including subsidiary or controlled companies now or previously existing or hereafter formed or acquired including subsidiary or controlled companies now or previously existing or hereafter formed or acquired.

Including mortgagees, lessors and other interested parties for their respective rights and interests.

Business Description: Community Men's Shed Organisation

Men Shed's predominantly represent, not for profit organisations and community social support groups, focused on the advancement and care of men's health and wellbeing through positive contribution, mateship and community spirit.

Principal activities include, manual workshop activities, project work such as metal work, woodworking and other associated work for the shed and local communities. Goods produced are for sale or donated to support various community and shed initiatives. Repair and restoration of items are for sale or donated where statutory certification is not required and any proceeds generated are to cover out of pockets expenses and/or to go back into the shed.

Community outreach projects, events and fundraising, organisation of markets, fetes and associated activities as such. Engagement with broader community programs and activities on varying social issues, including but not limited to various guest speaker sessions and educational seminars/forums on relevant items of topic.

Excursions and local outings, organised activities and events, but excluding any events/festivals held at premises other than your own where more than 500 attendees are expected unless specifically agreed by endorsement detailed within this document.

Limits of Indemnity

Public Liability	\$40,000,000
Products Liability	\$40,000,000
Advertising Liability	\$40,000,000
Contract Works liability (Maximum contract value)	\$500,000
Sublimit	
Property in care, custody & control	\$250,000
Automatic Extensions	
1. Counsellor's Liability	\$1,000,000
2. Indemnifiable Fines/Penalties	\$100,000 (Nil excess)

Optional Extensions

Contractual Liability Extension	INSURED
Member to Member Extension	INSURED

Geographical Limits:

Anywhere in the world excluding USA and/or Canada

Motor Fleet Contingency

We agree to provide indemnity in respect of Property Damage arising out of the use by Men's Shed official, member or volunteers' own vehicle but only whilst such official, member or volunteer is performing duties or activities in connection with your operations and which would otherwise be excluded by this Policy. Indemnity is subject to the following provisos:

- a) At the first renewal of the Men's Shed official, member or volunteers' vehicle insurance, the difference between the premium which would have been paid had the accident not occurred and the premium payable as a result of the accident to a maximum of \$5,000.
- b) Up to \$10,000 for repairs to the Men's Shed official, member or volunteers' Vehicle if the Men's Shed official, member or volunteer have a valid comprehensive vehicle policy in place and the insurer of that policy declines a claim under that policy and such declinature is beyond the control of the Men's Shed Member and/or volunteers'.
- c) Up to \$5,000 for any trailers owned by the Men's Shed.

There is no cover under this Extension if the vehicle is being used by a person under the influence of drugs, intoxicating liquor or by a person not holding a valid or appropriate licence.

In all other respects, this policy remains unaltered.

Excesses:

Any one claim: \$1,000 with the exception of any claim made under Automatic Extension 2 or Optional Extensions 2 & 7 in which case Nil excess applies.

Other Excesses

Claims for personal injury to labour hire and/or subcontractors each and every claim	\$5,000
Claims for personal injury to volunteers each and every claim	\$2,500

Policy Wording:

COMSERVPOL Ansvar Insurance Limited Community Services Insurance Policy

PROFESSIONAL INDEMNITY INSURANCE

Insured's Name:

Community Men's Shed's and all nominated member organisations including subsidiary or controlled companies now or previously existing or hereafter formed or acquired including subsidiary or controlled companies now or previously existing or hereafter formed or acquired.

Business Description:

Providing sustainable communities through the provision of community based programs for men's sheds.

Retroactivity Date

Continuous policy from inception with ANSVAR

This retroactive date is allowed from the information supplied to us provided we receive evidence of prior uninterrupted insurance coverage with a maximum retroactivity of 10 years. Retroactive date will be the start date of the policy if there was no previous or non-continuous cover in place.

Limits of Indemnity and Extensions

Limit of liability	\$1,000,000 any one claim
Aggregate limit of liability	\$3,000,000 any one period

Geographical Limits

Anywhere in the world excluding the USA and Canada

Excesses:

Any one claim: \$1,000

Special Terms & Conditions

PI – Full Bodily injury and Property Damage Exclusion

We are not liable to indemnify you, in respect of any claim, loss, investigation, loss or damage to documents or costs and expenses arising from or attributable to, or in consequence of:

- a) bodily injury, sickness, disease, mental injury, mental anguish, nervous shock, emotional distress or death of any person; or
- b) physical loss of, damage to, or destruction of any tangible property including any loss of use of tangible property.



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Excess: \$1,000 each and every claim

Policy Wording:

Professional Indemnity Insurance Policy Wording AUSPOLPIN 201506 v3

MANAGEMENT LIABILITY

Insured's Name:

Community Men's Shed's and all nominated member organisations including subsidiary or controlled companies now or previously existing or hereafter formed or acquired including subsidiary or controlled companies now or previously existing or hereafter formed or acquired.

Business Description:

Providing sustainable communities through the provision of community based programs for men's sheds.

Retroactivity Date

Continuous policy from inception with ANSVAR

Limits of Indemnity and Extensions

Insuring Clauses	Limit Any One Claim	Aggregate	Excess
Organisation Liability	\$1,000,000	\$1,000,000	\$1,000
D&O Liability	\$2,000,000	\$2,000,000	Nil
Organisation Reimbursement	\$2,000,000	\$2,000,000	\$1,000
Employment Practices Liability	\$1,000,000	\$1,000,000	\$5,000
Trustees Liability	Not Insured		
Statutory Liability	\$250,000	\$250,000	\$2,500
Internet Liability	\$250,000	\$250,000	\$1,000
Organisation Crisis	\$50,000	\$50,000	\$1,000
Aggregate Section Limit			\$3,000,000

Sub Limits

Value	Sublimit	Excess
Employee & Third Party Fidelity	\$50,000 in the aggregate	\$5,000
Tax Audit	\$20,000 in the aggregate	Nil

Geographic Limits

Please note the geographical limits of this section are:

Anywhere in Australia:

Fidelity,

Insuring Clause 4.

Employment Practices Liability and

Insuring Clause 6. Statutory Liability

Worldwide excl. USA and Canada:

All other Insuring Clauses

Special Terms & Conditions

Unaudited Premises Exclusion

The Exclusions section of this policy is amended to include the following: Loss arising from premises that are not audited by external auditors.

All other terms and conditions remain unchanged

Dual Signatories Exclusion

The Exclusions section of this policy is amended to include the following:

Loss arising from the failure of cheques and electronic fund transfers to have two signatories. All other terms and conditions remain unchanged.

Other Conditions

ML - Insolvency and change of ownership

The policy does not cover, and we are not required to make any payment in respect of, any loss, crisis loss or claim directly or indirectly arising out of, attributable to or in connection with:

Any act, error or omission which:

* whether actual or alleged would constitute insolvent trading contrary to the Corporations Act 2001 (Cth.);

* occurs after you enter liquidation, administration, receivership or any other insolvent administration; or

* occurs after any other entity acquires a majority or controlling interest in your organisation.

Policy Wording:

COMSERVPOL Ansvar Insurance Limited Community Services Insurance Policy.

All Policies

Insurer: - Ansvar Insurance Limited ABN 21 007 216 506, AFSL 237826

VOLUNTARY WORKERS PERSONAL ACCIDENT

Insured:	Nominated Men's Shed
Geographic Limits:	Australia Wide
Policy Wording:	COMSERVPOL Ansvar Insurance Limited Community Services Insurance Policy.
Scope of Cover:	Whilst engaged in voluntary work, authorized by and under the control of the Insured including direct uninterrupted travel to and from such work.
Type of Cover:	Voluntary Workers
Capital Benefits	\$250,000
Weekly Benefits Accident	\$750.00
Weekly Benefits Illness	Not Insured
Non Medicare Medical Expenses	Not Insured
Policy Aggregate Limit per Person	\$250,000
Policy Aggregate Limit	\$5,000,000
Note: Please refer to the policy wording for a full list of all benefits and automatic extensions.	
Number of Weeks	104 weeks
Excluded Period	1 week

Age limit: As per policy wording no limit applies although please refer to the following special condition.

All persons under the age of 18 or over the age of 75 are limited to a maximum capital benefit of \$50,000 and maximum Weekly Bodily injury of \$1,000 of the amounts specified in this insurance certificate, whichever are the lesser.

Endorsements attaching to & forming part of the ISR Mark IV Policy Wording

Section 1 - Material Loss of Damage

The Indemnity

Electronic access / swipe cards

Clause [e] of The Indemnity under Section 1 Material Loss of Damage extends to include loss of access / swipe cards up to the sub-limit stated in The Schedule against 'Replacement of locks and keys including electronic access / swipe cards.'

Emergency Evacuation - For emergency evacuation of residents in connection with the damage or threat of damage to the Situation by an insured peril or where evacuation is ordered by a civil authority, the liability of the insurer shall not exceed the sub-limit shown in the schedule and/or the certificate of insurance.

UNSPECIFIED DAMAGE, for the purpose of any Limit or Sub-Limit of Liability or Deductible as shown in the Schedule, means Damage caused by any peril or circumstance not more specifically covered or excluded by this Policy other than: fire; lightning; thunderbolt; explosion; implosion; collapse; earthquake; subterranean fire; volcanic eruption; impact; aircraft and/or other aerial devices and/or articles dropped therefrom; sonic boom; theft; breakage of glass; loss of money; the acts of persons taking part in riots or civil commotions or of strikers or locked-out workers or of persons taking part in labour disturbances or of malicious persons or the acts of any lawfully constituted authority in connection with the foregoing acts

or in connection with any conflagration or other catastrophe; storm and/or tempest and/or rainwater and/or wind and/or hail, and/or flood, and/or water or other liquids or substances discharged, overflowing or leaking from apparatus, appliances, pipes or any other system at

the premises or elsewhere; or other peril mentioned under the heading in the Schedule, SUBLIMITS OF LIABILITY

Change in Circumstances

If there are any material changes to the organisation Insured under this proposed insurance either prior to the insurance incepting or after the insurance has been incepted you must notify the insurer as soon as practicable.

Claims Made basis of cover

The cover provided in the Professional Indemnity and Management Liability policy is provided on a "Claims made" basis : This means that the Professional Indemnity and Management Liability Policy only cover the Insured for claims first made against the Insured during the Period of Insurance and notified to the insurer during the Period of Insurance or the Extended Notification Period whichever is applicable.

Section 40(3) of the Insurance Contracts Act 1984 may provide additional rights at law. That section provides that 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 during the period of insurance, 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.

Retroactive Date

Where a Limited Retroactive Date is specified in the Schedule in respect to Section 2, Section 2 of the Policy will not provide cover in relation to acts, errors or omissions committed or alleged to have been committed prior to the Retroactive Date.

Where a limited Retroactive Date is specified in the Schedule in respect to Section 3, Section 3 of the Policy will not provide cover in relation to Wrongful act(s) committed or alleged to have been committed prior to the Retroactive Date.