

GALLAGHER MENS SHED INSURANCE PRODUCT

INSURED NAME: SHEDNAME

SITUATION ADDRESS: ADDRESS

DECLARED MEMBERS: XXX

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

DRAFT

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	\$25,000,000
Products Liability	\$25,000,000
Advertising Liability	\$25,000,000
Contract Works liability (Maximum contract value)	\$500,000

Sublimit

Property in care, custody & control	\$250,000
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Automatic Extensions

1. Member to Member Cover	Included
2. Counsellor's Liability	\$1,000,000
3. Indemnifiable Fines/Penalties	\$100,000 (Nil excess)

Optional Extensions

Contractual Liability Extension

To be confirmed**Geographical Limits:**

Anywhere in the world excluding USA and/or Canada

Motor Fleet Contingency – To be confirmed

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:

Sportscover Combined_Liability_Policy_Wording_02.21

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.

Excess:

\$1,000 each and every claim

Policy Wording:

Sportscover Combined_Liability_Policy_Wording_02.21

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 Sportscover

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:

Sportscover Combined_Liability_Policy_Wording_02.21

VOLUNTARY WORKERS PERSONAL ACCIDENT

Insured: Nominated Men's Shed

Geographic Limits: Australia Wide

Policy Wording: Sportscover Combined_Liability_Policy_Wording_02.21

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 Policy Wording

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.