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**2015/16
RENEWAL
CLUB INSURANCE PACKAGE**

Federation of Historic Motoring Clubs Inc

Arthur J. Gallagher
BUSINESS WITHOUT BARRIERS™



Overview

For several years our brokerage (TCIS and now **Arthur J Gallagher**) has provided 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 club's needs.

With the strength of being internationally resourced we have change your respective insurers as follows for a superior level of policy coverage all for no additional premium!

In respect of the Voluntary Accident policy we have increased the age limit to 85, the premium has increased slightly due to the age & superior policy benefits. Your current insurer had applied an increased premium and reduced benefits this is why we have changed insurers.

Public Liability: SLE Worldwide Australia Pty Limited (Specialized Insurer for Sports, Leisure & Entertainment Industry)

Management Liability: SLE Worldwide Australia Pty Limited (Specialized Insurer for Sports, Leisure & Entertainment Industry)

Voluntary Accident policy: Arch Insurance (Arch Underwriting at Lloyd's (Australia)).

*** Policy wording is available upon request ***

Public and Products Liability

Details of Cover

SUM INSURED:	INCLUSIONS:	EXCESS:	WARRANTIES:	EXCLUSIONS:
1. Public Liability \$ 20,000,000	Goods in physical & legal control Voluntary workers & first aid Liability of property owner's Member to member liability	\$ 500.00 for all claims	Timed motor events and/or events where the public is charged for access to be declared prior to cover being considered, if SLE Worldwide Australia Pty Limited accepts the specific risk an additional premium may be required	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.
2. Products Liability \$ 20,000,000				
3. Advertising Injury \$ 20,000,000				
4. Professional Indemnity \$ 5,000,000				
	Full sum insured Full sum insured Full sum insured			

Any clock or timed trial, racing, pacemaking, reliability trial, speed or hill climbing test or whilst being tested in preparation thereof.

CRITICAL PARTS EXCLUSION

This Policy does not cover any claims, costs, Injury or Damage arising directly or indirectly from the supply, manufacture, alteration or repair of motor vehicles or automotive parts, including but not limited to motors, brakes, suspension and wheels, other than non-safety critical accessories.

INSURER:

Underwritten for certain underwriters at Lloyd's of London & ACE Insurance Ltd. by their agent SLE Worldwide Australia Pty Ltd

WORDING:

Broadform Liability SPM-BFT55LE

DISCLAIMER:

These notes serve as an 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 51 – 100	\$ 6.10 per member
Club membership 101 – 300	\$ 5.20 per member
Club membership 301 – 500	\$ 4.30 per member
Club membership over 501	\$ 3.40 per member

Minimum Premium

A minimum annual premium is \$ 320.00 per club, equivalent to 50 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, i.e. 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. I.e. 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 do not need to be declared as they are automatically covered.

Privacy Statement & Duty of Disclosure

For all duty of disclosure information and our privacy statement please refer to enclosed Financial Services Guide Ref: Arthur J Gallagher FSG V1 05/15

Management Liability

Details of Cover

SUM INSURED: \$ 5,000,000 Limit of Liability and \$ 12,500,000 in aggregate

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: \$ 1,500

INSURER: Underwritten for certain underwriters at Lloyd's of London & ACE Insurance Ltd. by their agent SLE Worldwide Australia Pty Ltd

WORDING: ACE Australia Elite Plus Management Liability Insurance Policy (03.14)

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 \$ 125.00

The cost is inclusive of GST and all other charges.

Voluntary Accident Policy

Your renewal terms for 2015/16 have increased slightly.

In light of recent changes to the retirement age, we have increased the age limit to 85 but capped at 86 (All cover ceases after at age 86).

We also been able to enhance the level of cover provided by increasing the benefits and sum insured payable.

Details of Cover

SUM INSURED: Income Earners

1. Weekly benefit to 85% of earnings up to a maximum of \$ 500
 2. Capital benefits \$ 50,000
- NB death cover limited to \$ 5000 of under 18 year olds.

- Non Income earners
1. Weekly benefit to 85% of earnings up to a maximum of \$ 250
 2. Capital benefits \$ 5,000

Non Medicare medical Expenses 85% of actual cost
Up to a limit of \$ 1,000
Excess of \$ 100 applies

BENEFIT PERIOD:

- 104 weeks Income earners
- 26 Weeks Non income earners

WAITING PERIOD

7 days

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.

INSURER:

Arch Insurance (Arch Underwriting at Lloyd's (Australia)).

DISCLAIMER:

These notes serve as an 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 \$ 0.75c per head subject to a minimum premium.

Minimum Premium

Minimum annual premium is \$75.00

The cost is inclusive of GST and all other charges.