

## Insurance Scheme Summary of Covers The Garden Clubs of Australia (GCA)

Prepared 20<sup>th</sup> January 2017

The Information contained in this circular should be retained and read by all club committee members and then filed in a safe place for future reference.

### Personal Accident (Voluntary Workers)

The policy provides benefits in the event of death, incapacity of a member, resulting from an accident whilst the member is engaged in voluntary work on behalf of their Club, including direct uninterrupted travel to & from such activities.

**Insured Persons:** All Voluntary Workers of the Insured including club directors & committee members

**Age Limit:** It is hereby noted and agreed that the age limit under this policy is extended to one hundred (100) years of age. All cover shall cease for any member upon attaining the age of one hundred (100) years of age.

It is further noted and agreed that the INSURED EVENT 1 ACCIDENTAL DEATH is reduced to \$10,000 for any INSURED PERSON eighty one years (81) or over.

It is further noted and confirmed that INSURED EVENT 2 - PERMANENT TOTAL DISABLEMENT is deleted from the policy for any INSURED PERSON seventy six (76) years of age or over.

It is further noted and confirmed that no weekly BENEFITS-INJURY are to apply to an INSURED PERSON over the age of eighty (80) years of age.

**Scope of Cover:** Whilst on Voluntary Work for and on behalf of the Club including direct uninterrupted travel to & from such activities.

### Benefits:

Death & Capital: \$75,000

Weekly Accident: 85% of weekly salary to a maximum of \$750 per week for a period of 52 weeks.

Student Tutorial: 80% of all actual & reasonable incurred charges to a maximum weekly benefit of \$750, limited to 26 weeks & a 7 day waiting period.

Domestic Home

Help: 80% of all actual & reasonable expenses up to a maximum weekly benefit of \$1,000. Limited to a maximum of 26 weeks & a 7 day waiting period.

Non-Medicare

Medical Expenses: Up to \$2,000 maximum. An excess of \$50 applies per claim.

***The Health Insurance Act does not permit insurers to provide coverage for Medicare Medical Expenses.***

**Example of Cover:** A member sustained a deep cut to the hand after setting up chairs for a meeting. As a result, the member could not attend work for 4 weeks and was therefore able to make a claim.

**Potential Claim:** If any member wishes to make a claim, all relevant paperwork must be forwarded to the GCA\* and should be not be lodged through any other channel. Please refer to the Policy Wording held by the GCA.

\*GCA current postal address is 38 Harding Street, Kallangur QLD 4503. Please reconfirm prior to sending.

### **Public & Products Liability**

This policy indemnifies The Garden Club of Australia and all affiliated Clubs against negligence claims bought against them by third parties for personal injury or property damage as a direct result of the clubs activities

The policy now also extends to include property owners cover in respect of open gardens held at a members home where the property owners' home insurance policy does not provide cover because of the insured activity, whether or not a fee is charged.

Subject to the property owner being a member of an affiliated club.

<b>Limit of Indemnity</b>	Public Liability	
	Any one Occurrence	\$20,000,000
	Products Liability	
	any one Occurrence and in the in aggregate	\$20,000,000
	Property in Your Care, Custody or Control	\$50,000

**Deductibles** \$500 each and every claim or series of claims arising from the one occurrence.

All occurrences of a series consequent upon or attributable to one source or original cause shall be deemed one occurrence for the purpose of the application of the above deductible

**Additional Extensions :** Covering events organised by the affiliated clubs, with up to 1000 attendees over the entire duration of the event (noting number of attendees excludes members of the hosting club)

**Special Policy Comments :** Included Member to Member cover

#### **Public Liability Claim Example:**

The Clubs hold a Garden Show at local town hall. One of the stalls collapses, injuring passer-by's, the injured persons hold the Club responsible for all costs & expenses.

#### **Product Liability Claim Example:**

The Clubs sell raffle tickets for fundraising. The prize is a food hamper, including meats. The winner of the hamper contracts salmonella poisoning, holds the club responsible for all costs & expenses.

**Contractual Liability, Subrogation, Assumed Liabilities & Legal Expenses Incurred:**

You will prejudice your rights of a claim if, without prior agreement from our Insurer:

- a) You make any agreement assuming additional liability unless such liability would have attached to you notwithstanding such agreement
- b) You make any agreement that will prevent the Insurer from recovering the loss from a third party
- c) You incur or agree to incur Legal Expenses without first receiving written consent from our Insurer.

\*\*These "agreement" clauses are often found in leased and/or contractual agreements. Please review all your contractual agreements to make sure that you have NOT breached your policy terms & conditions. If you are doubt, please contact Trident Broking.

**Certificates of Currency:**

Will be held and issued by The Gardening Clubs of Australia. If the insurance premium is not paid by 30<sup>th</sup> April, there will be no insurance coverage in place and the Certificate will not be valid.

***Disclaimer***

The information provided in this document is a summary only and is always subject to the Terms and Conditions of The Garden Clubs of Australia insurance contracts.

