



ABN 35 181 681 594
REG A0048048P

Patricia McLean D23 Treasurer
25 Robinsons Rd, Frankston Sth Vic 3199
Tel (03) 5971 3465, Mob: (0414732852)
Email: trishoffice@bigpond.com
www.zonta.org
www.zontadistrict23.org.au

Dear Zonta Club Treasurers,

Attached are updated Certificates of Currency for our:

- 1) Liability Insurance
- 2) Voluntary Workers Insurance
 - Schedule of Cover
 - Endorsements
- 3) Insurance Event notification form – if applicable, please complete this and send to Pam Howarth at Arthur J Gallagher (insurance broker, whose contact details are on the Event notification form) : Pam Howarth - Arthur J Gallagher (pam.howarth@ajg.com.au). I would also like a copy sent to me so that I have some history of the events we are holding for discussion at the time of insurance renewal.

Arthur J Gallagher have also provided a summary of the events that do require notification (this has also been added to the actual Event Notification form). The most significant concern is where alcohol is served on unlicensed premises.

NOTIFIABLE EVENTS

QBE REQUIRES NOTIFICATION OF THE FOLLOWING EVENTS PRIOR TO THERE OCCURRENCE:

1. **Events where the client is directly in control of the Service of Alcohol or directly in control of the contractors providing the Service of Alcohol** - *This does not apply to events where the client is holding the event at a licensed premise and the premise owners/occupiers are responsible for the service of alcohol*
2. **Events where the client is in control of contractors and in particularly contracted Security, Health & Safety and/or other Specialised Personnel including but not limited to Bouncers, Crowd Control, Traffic control staff, Riggers etc.**
3. **Events involving Animals**
4. **Events involving Amusement Rides** - *including but not limited to bouncing castles, slides, teacup rides etc*
5. **Events that are expected to attract/have in attendance more than 200 patrons** - *All events where attendance is expected to exceed 200 people. Please note this condition is not applicable to fundraising Sausage Sizzle events (potential foot traffic could be higher than 200 patrons over the course of a day) unless the Sausage Sizzle event includes any of the notifiable events 1-4.*

ALL OF THE ABOVE EVENTS REQUIRE ACCEPTANCE OF COVER BY QBE ON A EVENT BASIS AND MAY INCUR AN ADDITIONAL PREMIUM OR A CHANGE IN THE POLICY TERMS AND CONDITIONS INCLUDING BUT NOT LIMITED TO EXCESS INCREASES OR COVERAGE CHANGES

- 4) There has been a query relating to payments to injured volunteers who are not in paid employment, an explanation of the coverage has been provided by OAMPS as below:

"In respect to the weekly benefit and who is able to claim this I explain below

Only injured volunteers of Zonta International District 23 (meaning they receive no payments from Zonta) whom earn a wage away from Zonta International District 23 can claim and only if the injury effects their income.

For example the income of a person receiving the pension would not be effected by an injury as it would not stop or limit them in obtaining their pension.

Another example a self-funded retiree's income could not be affected by an injury as it would not stop or limit their income from their investments."

Regards

Trish McLean
ZI District 23 Treasurer 2014-2016
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INSURANCE NOTIFICATION OF EVENTS

OTHER THAN BIRTHING KIT OR BREAST CUSHION EVENTS

Please complete and email to Pam Howarth at Arthur J. Gallagher and District Treasurer as above.
Two weeks before event.

BROKER	Pam Howarth Practice Leader, Brisbane Commercial Arthur J. Gallagher Direct: +61 7 3367 5004 Mobile: +61 418 514 478 Fax: +61 7 3367 5100 pam.howarth@ajg.com.au www.ajg.com.au
POLICY NUMBERS	Public/Products Liability Insurance Policy no. 02A741836BPK Voluntary Workers Personal Accident/Illness Policy no. 02 A030967 PAD
CLUB NAME & CONTACT PERSON (include contact details)	
NUMBER OF VOLUNTEERS & ATTENDEES	
WHEN	
WHERE	
WHAT TYPE OF EVENT	
NOTIFIABLE EVENTS	
<i>IS ATTENDANCE EXPECTED TO BE MORE THAN 200 PATRONS</i> (not applicable events such as sausage sizzles unless other notifiable events as below are included)	
<i>DOES THE EVENT INVOLVE ANIMALS AND/OR AMUSEMENT RIDES?</i> (details to be provided)	
<i>IS THE CLUB IN CONTROL OF CONTRACTORS?</i> (particularly contracted Security, Health & Safety and/or other specialised personnel including but not limited to Bouncers, crown control, traffic control staff, riggers, etc)	
<i>ALCOHOL OR SIMILAR INVOLVED</i> (where Zonta Clubs are directly in control of the service of alcohol or directly in control of the contractors providing the service of alcohol. If the event is at a licensed premise and the premise owners/occupiers are responsible for the service of alcohol, then notification is not required. <u><i>If you answer "yes" - you must provide details of who is responsible for serving and if they are licensed.</i></u>	

Businesswise Certificate of Currency

QBE Insurance (Australia) Ltd
Head Office
Level 5, 2 Park Street
Sydney NSW 2000
ABN: 78 003 191 035
AFS Licence No: 239545



Policy Number 02A741836BPK

Issued By
QBE Insurance (Australia) Ltd

Period of Insurance
From 03/06/2015
To 03/06/2016 at 4pm

This certificate acknowledges that the policy referred to is in force for the period shown.
Details of the cover are listed below.

The Insured

ZONTA INTERNATIONAL DISTRICT 23

Cover Details

Location AUSTRALIA WIDE, GLENELG SA 5045 **Risk Number** 1
Business WELFARE FUND RAISING
Interested Party None Noted

Broadform Liability Section

Particulars	Total Sum Insured	Limit
Limit of liability, any one occurrence		\$20,000,000
Products liability, in aggregate		\$20,000,000
Property in Your physical and legal control	\$100,000	
Excess		
	\$500 for property damage claims only	
	\$0 for personal injury claims	

Policy Number 02A741836BPK

Cover Details *continued*

Location AUSTRALIA WIDE, GLENELG SA 5045
Business WELFARE FUND RAISING

Risk Number 1

Clauses

- **B64**

Your Business

Your Business specified in the Schedule is more fully described as:
NON FOR PROFIT SERVICE ORGANISATION

- **B41**

B41: PARTICIPANTS ENDORSEMENT

Exclusion 3.23 Participants is amended to note the following additional activities:

Amusement involving bodily contact with persons, machines or devices.
(amusement includes but is not limited to sumo wrestling, bar flying, arm wrestling and mud wrestling.)

Machines or devices means machines or devices designed to challenge the user to contests of strength and/or other physical skills.

Additional Clauses

- **T00006**

** TERRORISM ATTACHMENT **

TERRORISM EXCLUSION ENDORSEMENT

Notwithstanding anything contained in this Policy or any endorsement attached to the contrary it is agreed that this Policy excludes death, injury, illness, loss, damage, liability, cost or expense directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with any act of terrorism, as defined herein, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

An act of terrorism includes any act, or preparation in respect of action, or threat of action designed to influence the government de jure or de facto of any nation or any political division thereof, or in pursuit of political, religious, ideological or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or de facto, and which:

- i) involves violence against one or more persons; or
- ii) involves damage to property; or
- iii) endangers life other than that of the person committing the



Policy Number 02A741836BPK

Cover Details *continued*

- action; or
- iv) creates a risk to health or safety of the public or a section of the public; or
- v) is designed to interfere with or to disrupt an electronic system.

This Policy also excludes death, injury, illness, loss, damage, liability, cost or expense directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with any action in controlling, preventing, suppressing, retaliating against, or responding to any act of terrorism.

Please also note that the words "and terrorism" are deleted from Additional Benefit 5.1.1 in the Business Interruption section of your policy. (Page 12)

- **A00007**
** ASBESTOS ATTACHMENT **
Asbestos Exclusion Endorsement

This exclusion applies to the Broadform Liability Section
This policy does not cover Liability resulting from the existence, mining, handling, processing, manufacture, sale, distribution, storage or use of asbestos, asbestos products and/or products containing asbestos.

End of Certificate



Certificate of Currency

Name of Insured: ZONTA INTERNATIONAL DISTRICT 23

Policy Number: 02 A030967 PAD

Expiry Date: 03/06/2016

Policy Class: Voluntary Workers Policy

Interest Insured: Injury only

Sum Insured: Capital Benefit - \$75,000
Weekly Benefit - \$750

REDUCED DEATH COVER

It is hereby declared and agreed that section A event 1 (Accidental Death) cover in respect of Insured persons under 18 years and over 80 years to a maximum of 85 years shall be limited to \$10,000

C31 -ADDITIONAL COVER FOR NON MEDICARE MEDICAL EXPENSES

Extent of cover

Subject to the terms, conditions & exclusions of the policy if during the period of Insurance and whilst the person is an Insured Person providing services, without payment, to an educational, religious, charitable or benevolent organisation on behalf of the Insured, the Insured Person suffers from a Bodily Injury, We will pay the Non-Medicare Medical Expenses incurred up to a maximum of \$5,000 per occurrence Non-Medicare Medical Expenses means expenses:

- a) incurred within twelve (12) months of sustaining a Bodily Injury; and
- b) paid by an Insured Person or by the Policyholder for Doctor, physician, surgeon, nurse, physiotherapist, chiropractor, osteopath, hospital and/or ambulance services for the following treatments:

- ò Medical
- ò Surgical
- ò X-ray
- ò Chiropractor
- ò Osteopathic
- ò Physiotherapy

ò Hospital
ò Nursing Treatment

But does not include dental treatment, unless such treatment is necessarily required, to teeth other than dentures and is caused by the Bodily Injury referred to in (a) above.

Conditions applying to Non-Medicare Medical Expenses

1. The benefit is less any recovery made from any private health insurance fund with respect to the expense.
2. No benefit is payable in respect of the Medicare gap being the difference between payments made by Medicare and the Medicare Benefits Schedule fee for the expense.

Exclusions applying to Non-Medicare Medical Expenses

1. No cover is provided for Insured Persons engaging in voluntary work experience with the Policyholder (except to the extent that they are engaged in providing services, without payment, to an educational, religious, charitable or benevolent organisation on behalf of the Policyholder).

This policy is current until 4.00 pm on the expiry date shown unless it is cancelled in the meantime.



QBE INSURANCE (AUSTRALIA) LIMITED
ABN: 78 003 191 035
AFS Licence No. 239545

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Issuing Officer: Alan Welch
Title: Underwriter
Date Issued: 26/05/2015