

Australian Mens Shed Association Group Insurance Summary
Insurance Period 28 February 2021 - 28 February 2022
As At 31 January 2021



As at 31 January 2021

Cost Per Member	\$	2021/2022	\$	2020/2021
Voluntary Workers - Insured by Chubb Insurance Australia Ltd			25.50	23.50
Accidental Death (ages up to 74 inclusive)		\$250,000		\$250,000
Accidental Death (Ages 75 to 84 inclusive)		\$50,000		\$50,000
Accidental Death (Ages 85 and above)		\$10,000		\$10,000
Lump Sum Benefits 2 - 19 (ages up to 74 inclusive)		\$10,000		\$10,000
Lump Sum Benefits 2 - 19 (ages 75 to 84 inclusive)		\$50,000		\$50,000
Lump Sum Benefits 2 - 19 (Ages 85 and above)		\$10,000		\$10,000
Weekly Benefits - Bodily Injury		\$750 per week x 104 weeks 100% salary - 7 day excess		\$750 per week x 104 weeks 100% salary - 7 day excess
Fractured Bones		\$5,000		\$5,000
Loss of Teeth - per tooth		\$250		\$250
Unexpired Membership Benefit		\$10,000		\$10,000
Visitors Benefit		\$10,000		\$10,000
Corporate Image Protection		\$15,000		\$15,000
Independent Financial Advice		\$5,000		\$5,000
Funeral Expenses		\$7,500		\$7,500
Coma Benefit		\$500 per week x 26 weeks		\$500 per week x 26 weeks
Partner Retraining Benefit		\$10,000		\$10,000
Non-Medicare Medical Expenses		85% of costs up to \$5,000 - excess \$50		85% of costs up to \$5,000 - excess \$50
Emergency Home Help		\$500 x 26 weeks		\$500 x 26 weeks
Aggregate Limit of Liability		\$5,000,000		\$5,000,000
Personal Vehicle Excess (to & from & whilst performing Shed Activities)		\$1,000		\$1,000
Out of Pocket Expenses		\$5,000		\$5,000
Rental Vehicle Reimbursement		Per Week - \$500 Max \$1,000		Per Week - \$500 Max \$1,000
Industrial Special Risks - Insured by Insurance Australia Ltd T/as CG		2021/2022		2020/2021
Declared Value - All buildings, contents, fixtures & fittings		As declared		As declared
Accidental Damage (Unspecified Damage) as defined below		\$100,000		\$100,000
Alarm Re-setting Costs		\$10,000		\$10,000
Cost of Clearing blocked drains, pipes, filters and pumps (b)		\$50,000		\$50,000
Damage Diminution & Accidental Discharge Costs (b)		\$10,000		\$10,000
Expediting Expenses		\$25,000		\$25,000
Exploratory Costs		Full Limit		Full Limit
Extra Costs of Reinstatement		\$50,000		\$50,000
Additional Extra Costs of Reinstatement		\$50,000		\$50,000
Fire Extinguishment Costs		Full Limit		Full Limit
Glass		Replacement Value		Replacement Value
Landscaping (C)		\$25,000		\$25,000
Liability to make enquiries		\$50,000		\$50,000
Liability for Duty		\$25,000		\$25,000
Loss of Land Value		\$50,000		\$50,000
Property of Employees & Clubs (D):		\$5,000 per person or club, \$10,000 any one event		\$5,000 per person or club, \$10,000 any one event
Property in the Open Air (Storm) (A)		\$10,000		\$10,000
Removal of Debris or 15% of the declared value (whichever is greater)		\$50,000		\$50,000
Replacement of Locks & Keys incl. electronic access/swipe cards		Full Limit		Full Limit
Rewriting of Records		\$5,000		\$5,000
Statutory Inquiries		\$25,000		\$25,000
Loss Minimisation Costs (Including Travel)		Full Limit		Full Limit
Temporary Protection		\$25,000		\$25,000
Works of Art, Antiques and Curios		\$5,000		\$5,000
Temporary Removal Exemption (B)		\$10,000		\$10,000
Theft or any attempt thereat		\$15,000		\$15,000
Money		\$2,500		\$2,500
Theft of Property in Open Air		\$5,000		\$5,000
Unpacking Expenses		\$25,000		\$25,000
Accompanied Baggage in Australia (C)		\$5,000 per person \$10,000 per event		\$5,000 per person \$10,000 per event
Customers Goods		\$5,000		\$5,000
Securities		\$5,000		\$5,000
Abandoned Undamaged Portion of a Building		\$25,000		\$25,000
Claims Preparation Costs		\$5,000		\$5,000
Additional Increased Costs of Working		\$50,000		\$50,000
Machinery Breakdown		\$5,000 any one breakdown and in the aggregate per location and applies only with respect to machinery less than 10 years old		\$5,000 any one breakdown and in the aggregate per location and applies only with respect to machinery less than 10 years old
Fusion		Included in Machinery Breakdown		Included in Machinery Breakdown
Flood		Not Insured		Not Insured

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Industrial Special Risks Excess:	2021/2022	2020/2021
Claims Lodgement	All property claims must be lodged and notified, in writing, with CGU no later than 30 days after discovery, as per Condition 6 of the Industrial Special Risks policy. No claim under this Policy shall be payable unless the Insured has complied with the terms of this condition.	All property claims must be lodged and notified, in writing, with CGU no later than 30 days after discovery, as per Condition 6 of the Industrial Special Risks policy. No claim under this Policy shall be payable unless the Insured has complied with the terms of this condition.
Asset Registers as proof of loss	Statutory Declarations will not be acceptable as proof of ownership or loss. At the time of a claim, your Shed must be able to produce an Asset Register, itemising those items in your Shed. It is incumbent upon Sheds to prove their loss, and will be necessary for claims. We suggest retaining an electronic copy, kept in the cloud, for access when required.	Statutory Declarations will not be acceptable as proof of ownership or loss. At the time of a claim, your Shed must be able to produce an Asset Register, itemising those items in your Shed. It is incumbent upon Sheds to prove their loss, and will be necessary for claims. We suggest retaining an electronic copy, kept in the cloud, for access when required.
*Named Cyclone	Building Year of Construction Deductible	\$20,000
	2002 Onwards \$25,000 1996 - 2001 \$50,000 1981 - 1995 \$100,000 1951 - 1980 \$250,000 Pre 1951 \$250,000	
*Earthquake, subterranean fire or volcanic eruption:	(a) \$20,000 or (b) an amount equal to 1% of the total Declared Values at the Situation where the damage occurs (\$1,000) whichever is the lesser.	(a) \$20,000 or (b) an amount equal to 1% of the total Declared Values at the Situation where the damage occurs (\$1,000) whichever is the lesser.
*Flood	Not Insured	Not Insured
*Burglary/Theft all Sheds suffering a Burglary claim in the prior 12	\$2,500	\$1,500
*Burglary/Theft of all Sheds	\$2,500	\$1,000
*All other claims	\$2,500	\$500

Public & Products Liability: Insured by Chubb Insurance Ltd	2021/2022	2020/2021
Each Occurrence Limit	\$40,000,000	\$40,000,000
Each Act Limit (Advertising Injury & Personal Injury)	\$40,000,000	\$40,000,000
Products Hazard Aggregate Limit	\$40,000,000	\$40,000,000
Advertising Injury Aggregate Limit	\$40,000,000	\$40,000,000
Pollution Aggregate Limit	\$40,000,000	\$40,000,000
Care, Custody & Control	\$250,000	\$250,000
Abuse or Molestation Aggregate Limit	\$500,000	\$500,000
Contract Works Liability (Maximum Contract Value)	\$500,000	\$500,000
Motor Fleet Contingency (Member Vehicles)	\$10,000	\$10,000
Motor Fleet Contingency (Shed Trailers)	\$5,000	\$5,000
Separation of Insureds (Member to Member)	Insured	Insured

Public & Products Liability Excess:	2021/2022	2020/2021
Each Claim	\$500	\$500

Association Liability: Insured by DUAL Australia Pty Ltd (100% Llyod)	2021/2022	2020/2021
Overall Limit of Indemnity - Any one claim during the insurance	\$10,000,000	\$10,000,000
Reinstatement of Overall Limit	One - For unrelated claims	One - For unrelated claims
Association Cover (Cover for the Shed INC), including the following:	\$10,000,000	\$10,000,000
* Professional Indemnity	Included in above limit	Included in above limit
*Association Reimbursement		
*Association Liability		
*Employment Practices		
*Trustee		
Crime	\$500,000	\$500,000
Taxation Investigation	\$100,000	\$100,000
Official Investigations & Inquiries (4.3a) Cover for YOU	\$5,000,000	\$5,000,000
Official Investigations & Inquiries (4.3b) Cover for the ASSOCIATION	\$5,000,000	\$5,000,000
OH&S Defence Costs	\$1,000,000	\$1,000,000
Statutory Liability	\$1,000,000	\$1,000,000
Public Relations Cover	\$100,000	\$100,000
Crisis Containment	\$100,000	\$100,000
Pollution (Defence Costs)	\$1,000,000	\$1,000,000
Cyber Risks (Third Party Liability)	\$100,000 overall limit applies to all Cyber Risks	\$100,000 overall limit applies to all Cyber Risks
Cyber Risks (First Party Hacker Damage)		
Cyber Risks (Cyber Extortion)		

Association Liability Excess:	2021/2022	2020/2021
Directors & Officers	Nil	Nil
Professional Indemnity	\$1,000	\$1,000
Association Reimbursement	\$1,000	\$1,000
Association Liability	\$1,000	\$1,000

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Employment Practices	\$10,000	\$10,000
Trustee	\$1,000	\$1,000
Crime	\$10,000	\$10,000
Taxation Investigation	\$1,000	\$1,000

** Please note, it is important the full policy schedule, endorsements and the policy document is read together with the above summary. The full terms, conditions, exclusions of the issued policy will prevail at the time of claim.*