

SUMMARY OF INSURANCE



All Insurance Enquiries should be directed to the LIONS AUSTRALIA INSURANCE COMMITTEE CHAIRPERSON.

SUMMARY OF INSURANCES FOR LIONS

THE ROLE OF THE MD201 INSURANCE, RISK MANAGEMENT & CHILD SAFE COMMITTEE

Established under the jurisdiction of the MD201 Constitution and By-Laws, this Committee has the responsibility of advising the Council of Governors on a suitable insurance, safety & risk management and child safe programme for the Lions Clubs in Australia and Papua New Guinea. Assisted and advised by the Council-appointed Insurance Brokers, the Committee reports to each council meeting and subsequently carries out its instructions and oversees the control of the various insurance policies.

The Insurance, Risk Management & Child Safe Committee cannot stress too strongly that successful communication is very much a two-way traffic. If a query is not answered as promptly as it should be, or a claim appears to be slow in being settled, it is imperative that you contact a member of this Committee. The contact details are listed in the preceding section of this Directory. *Following the retirement of PDG Bob Korotcoff OAM from the role of Lions Insurance Program Consultant, enquiries should be addressed as shown below, until further notice.*

LION GARRY GALVIN

Villa 513, 8 Carrak Road, Kincumber Nsw 2251

Chairperson – Lions Insurance, Risk Management & Child Safe Committee

PHONE: 0408 674 770

EMAIL: - insurance@lions.org.au WEB: - www.lionsclubs.org.au/insurance

The Insurance Broker appointed by the MD 201 Council is: -

J U A UNDERWRITING AGENCY PTY LIMITED ABN 70 004 566 465 AFSL # 235411

P O Box Q1205, Queen Victoria Building, Sydney NSW 1230

CONCISE SCHEDULE OF INSURANCES FOR LIONS CLUBS.

Nothing in this summary may be construed to extend, alter, vary or waive any provision of the various policies and, if unusual situations arise which require further explanation, enquiries should be directed to the Lions Insurance, Risk Management & Child Safe Committee Chairperson or in the event of the lack of an early response, to the Broker or any member of the Insurance Committee.

Insurance cover for Lions Clubs in Multiple District 201 is arranged or can be purchased in three different ways. The three ways are as set out below.

PLEASE NOTE THAT ALL PREMIUMS QUOTED INCLUDE THE GST AT THE CURRENT RATE.

1.INSURANCES CHARGED ON THE SEMI-ANNUAL DUES ACCOUNT TO ALL CLUBS.

The premiums for the policies arranged under this section by the MD Council are paid from part of the individual dues which Lions pay to Multiple District through their respective Districts and from premiums shown on the semi-annual dues account. The annual Multiple District Convention determines the maximum insurance premiums which Lions are required to pay, and this amount cannot be exceeded without the approval of Delegates at a Multiple District Convention.

TYPE OF POLICY	INTEREST INSURED	SUM INSURED	COMMENTS
1(a) Public Liability	Legal Liability to the General Public in respect of any negligent act by the Lions Organisation.	AU\$1,000,000	Covers all Lions Club activities, subject to policy exclusions
	Legal Liability to the General Public in respect of any negligence act by the Lions Organisation.	AU\$19,000,000 in excess of the above AU\$1,000,000 Total Sum Insured: AU\$20,000,000	This is a second layer cover over and follows the above policy.
1(b) Personal Accident	On all Lions, Leos, Accompanying Partners and Voluntary Workers whilst attending any officially constituted Lions Activity or Meeting. (Subject to Exclusions.)	\$50,000 Capital Benefits. Up to \$500 per week for 104 weeks. Subject to proof of loss of income. Non-Medical Additional Expenses following an accident up to \$5,000.	Subject to a 5-day franchise. Premium \$11.00 per member.

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TYPE OF POLICY	INTEREST INSURED	SUM INSURED	COMMENTS
1(c) General Property (Regalia.)	Lions Club Regalia and Equipment used in the administration of your Club (excluding Project Equipment and road signs) anywhere in MD201	Clubs \$3,500 Districts \$7,500 <i>(Includes Leo Clubs.)</i>	Subject to a \$250.00 Excess. Premium: \$25.00 per club. \$35.00 per District Refer to Summary for more details
1(d) Fidelity Guarantee	Misappropriation of goods or monies, the property of Lions Clubs, by club members anywhere in MD201	\$150,000	Subject to a \$1,000 Excess. Premium \$25.00 per Club. \$ 35.00 per District.
1(e) Association Liability Insurance (previously known as Directors and Officers Liability	Legal Liability of officers of Lions Clubs for personal actions brought against them for actual or alleged inappropriate actionable conduct.	\$1,000,000 any one loss \$5,000,000 any one year	Refer to Summary for outline of Policy Conditions.
1(f) Workers Compensation	Insurance of employees is a statutory requirement in every State or Territory and the MD Council has arranged a policy in each State, except Victoria, New South Wales, South Australia, and Northern Territory to cover casual employees of any Lions Club or District, e.g. waiters at functions, gate attendants and the like. In South Australia, New South Wales and Victoria, Workcover exists and all Clubs in those States must ensure that they register under the conditions and requirements of their respective Acts if they employ any labour . The MD 201 Insurance Committee is unable to assist you in this regard. PERMANENT OR PERMANENT-CASUAL EMPLOYEES ARE NOT COVERED.		
1(g) Loss of Cash	Cash in transit, including whilst at any meeting or project site. Includes Loss through hold-up. Whilst in member's home for 48 hours plus any intervening non-banking period	\$10,000 \$10,000 \$10,000	Premium \$15.00 per club , including Leo Clubs. Subject to \$250 excess. Unexplained disappearance or shortage is not insured.

2. PROJECT INSURANCES PAID BY MULTIPLE DISTRICT COUNCIL OR FROM SPECIFIC PROJECT FUNDS

TYPE OF POLICY	INTEREST INSURED	SUM INSURED	COMMENTS
2(a) General Property	Christmas Cakes, Puddings, and Lion Mints stocks anywhere in MD201.	\$50,000	Subject to a \$250 excess Premium: \$25.00 per Club. \$ 35.00 per District.
2(b) Travel Insurance (Youth Exchange)	Youth Exchange Programme travel insurance for outgoing Youth and Chaperons	As per Policy Wordings.	Premium is included in programme cost.
2(c) Personal Accident	Youth of the Year Quest Contestants	\$30,000 Capital Benefits. Up to \$150 per week subject to proof of loss of income.	Covers Entrants at all levels of the Programme for travel within Australia.

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2(d) Miss Personality Quest Entrants Personal Accident Insurance Cover. (or Other Similar Quests)

All insurance requirements for each state quest are the responsibility of each state committee. If any assistance is required, contact Lion Garry Galvin

EACH STATE COMMITTEE SHOULD REVIEW THEIR INSURANCE PROGRAMME TO ENSURE ADEQUATE PROTECTION.

J U A Underwriting Agency Pty Limited provides a Personal Accident Insurance facility for entrants and their voluntary workers on the following basis:

Cover: \$30,000 capital benefits; up to \$250 per week subject to proof of loss of income.

Premium: \$7.70 entrants only or \$12.65 Entrants and their Voluntary Workers.

To arrange this cover, the Quest Organisers should send a cheque for the appropriate premium based on the estimated number of entrants to Lion Garry Galvin . At the conclusion of that year's Quest, the actual number of Entrants should be advised, and the premium will be adjusted accordingly.

3. OPTIONAL EXTRA INSURANCES

The following insurances are optional and only apply if your Club has forwarded an optional additional insurance application and has paid the respective premium.

TYPE OF POLICY	INTEREST INSURED	SUM INSURED	COMMENTS
3(a) Personal Accident	Increase the \$50,000 Capital Benefit or the \$500 Weekly Benefit	See section 3(a) of the Optional Additional Insurance Allocation.	Must cover all members of the Club
3(b) General Property (Project Equipment)	Project Equipment or Stock of any kind. Catering Caravans or BBQ Trailers can also be insured.	As requested,	All details must be supplied on back of Optional Additional Insurances application form for quote
3(c) Motor Vehicle Excess Reimbursement.	Reimbursement of Excess and Loss of No Claim Bonus whilst using private vehicles on Lions Clubs Projects.	Up to \$2,000.00 any one claim	Club membership: - up to 15: \$ 121.00 up to 20: \$ 151.00 up to 25: \$ 181.00 up to 30: \$ 194.00 31 and over \$211.00

WHAT IS NOT COVERED?

The following ARE NOT insured. If cover is required, please contact the LIONS Australia Insurance Programme Consultant, Lion Garry Galvin , or a Member of the MD201 Insurance, Risk Management & Child Safe Committee and complete the Optional Additional Insurances Application: -

- Items borrowed or hired including property owned by members.
- Project Equipment of any kind, including **Buildings and Contents.**
- Any business activity of your club - i.e. opportunity shop or raffle prizes (Note: Public Liability still insured.)
- Catering Caravans, Trailers or members' motor vehicles, including any excess paid on members' own policy for damage to own vehicle unless club has purchased special excess reimbursement optional policy

SUMMARY OF POLICY CONDITIONS

1. INSURANCES CHARGED ON SEMI ANNUAL DUES ACCOUNT

1(a) PUBLIC LIABILITY

This policy is arranged on a World-wide basis by The International Association of Lions Clubs and neither the MD 201 Council, the Insurance Committee nor the Brokers have any control or authority over this policy.

Lion & Leo directors, officers, employees and members are included as additional insureds for liability incurred whilst acting in such capacities. Bona Fide Volunteer Workers are included as additional insureds for liability incurred whilst working on Lions' projects and working under the direct control of the Lions Club.

Clubs must make sure that all activities undertaken are approved by the Club Board and recorded in the Minutes.

NOTE: Provided certain proper steps are taken by the sponsoring Lions Club, then Auxiliaries are included as Additional Insureds. Proof must be available that the Lions Club owns and controls the Auxiliary.

If there is any doubt, you should seek detailed advice from Lion Garry Galvin

Persons or organisations, public or private, granting use of premises for Lions activities are included as Additional Insureds for their liability arising out of the use of such premises by Lions, except when liability is due to sole negligence of the person or organisation granting such use. Premises are defined as real property including structures thereon.

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Also included as Additional Insureds are States or political subdivisions who issue permits to a named insured for liability arising out of the named insured's activities under such a permit.

Limit of Liability

AU\$ 1,000,000 combined single limit per occurrence, bodily injury, and property damage. Regardless of the number of insureds under the policy, the Company's limit of liability is AU\$1,000,000 for bodily injury to one or more persons in one occurrence; AU\$1,000,000 for damage to property in one occurrence - subject, however, to a combined maximum liability of AU\$1,000,000 per occurrence.

Additional Public Liability Insurance

As the sum insured under the Worldwide Liability policy is only AU\$1,000,000, and in view of the awards frequently handed down by the Courts, and the fact that owners of premises often demand higher coverage, the MD201 Council has arranged an excess layer of AUS\$ 19,000,000. This cover follows the worldwide policy completely. The premium is partially paid from the MD201 Insurance Fund and the balance is recovered from Individual Clubs via the semi-annual dues.

Coverage (General Liability)

This Policy covers the insured, including Lions and Leo Clubs, Districts, individual members and volunteer workers, for amounts which they shall become legally obligated to pay as damages to third parties because of bodily injury or property damage caused by an occurrence arising out of, or in the course of, Lions' functions or activities.

Automobile Liability

Liability for the use of automobiles (including buses and trailers) owned by a named insured is not covered. The liability of a Lions organisation (named insured) for the use of rented, hired or non-owned automobiles (including member's automobiles) is covered, **but only as excess over the owner's insurance.**

If a Lions organisation owns an automobile, the vehicle must be separately insured. **Coverage IS NOT provided for the liability of the owner or operator of any automobile or for physical damage to any automobile used in connection with Lions' Activities.**

Products Liability (Goods Sold).

Coverage is automatically included. All Clubs and Districts who engage Caterers for any Lions Club Activity, should always request proof that those Caterers carry current Public and Products Liability Insurance and always request proof of such Protection, in writing and a copy kept in the Activity Records.

Member to Member Liability.

This Coverage is automatically included under this Policy.

Liquor Liability

In any Country or State where there is a Liquor Liability Statute in force, this Policy does not provide any Coverage under the Provisions of that Statute.

Fortunately, in Australia, no such Statute is in place and therefore Coverage is provided for any claims that might arise whilst a Lions Club is operating a Liquor Selling Activity.

However, all Lions Clubs must ensure that all local Laws in relation to the selling or provision of Alcohol are adhered to. They include obtaining any necessary Licences and the Responsible Selling of Alcohol Qualifications.

Exclusions

The policy is a standard Comprehensive General Liability form and contains the exclusions usual to such insurance. Liability arising out of the operation, maintenance or use of automobiles owned by a named insured is not covered. Liability arising out of the operation, use or maintenance of aircraft is not covered. Liability arising out of the operation, maintenance or use of watercraft owned by a named insured is not covered. The policy is excess over any other valid and collectable insurance policy.

Special Activities

In general, the policy applies to most operations and activities of Clubs and Districts with the exception of the operation, use or maintenance of aircraft, automobiles owned by the Club or District and certain watercraft. However, we emphasise that proper certificates of insurance should be obtained from any organisation or person who conducts or participates in any activity sponsored by Lions. Concessionaires or any parties conducting functions for Lions should carry their own liability insurance and their policy should also name the Club, District, and International as additional named insureds in connection with the particular event being sponsored. Make sure that any concessionaires provide you with the following information: **Name of Insurer, Sum Insured, Due Date, and Policy Number.**

Owners of premises used by Lions are included as additional named insureds under our policy in respect of their liability for your use of their premises. Where necessary, certificates of insurance can be issued and **if you are asked for proof of public liability insurance, contact Lion Garry Galvin who will issue the necessary Certificates.**

PLEASE ALLOW AT LEAST TEN (10) DAYS NOTICE FOR PROCESSING.

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These Certificates can also be downloaded from the Lions Insurance Web Site.

Log onto www.lionsclubs.org.au/members/resources/insurance_centre and go to Forms/Certificates and then download the Certificates for the Chubb Insurance Company of Australia Limited and Lloyds of London Insurance (both must be downloaded.)

Claims

When a claim arises, **DO NOT admit liability, or suggest that compensation will be offered.** If correspondence or any other communication is received indicating that a third party feels a Lion member, Club, or District is responsible for damage or injury, an immediate report should be made. Notification of any incident which might result in a claim should be given immediately to Lion Garry Galvin, who in these instances would represent the Insurance Committee, and on your behalf, he will report the situation to the Insurers, and will guide you in what actions you are to take. Satisfactory claim settlements can best be made by those properly trained for this function.

No Lion or Lion's Representative should enter into negotiations with a third party unless requested to do so by Chubb Insurance Australia Limited or the LIONS Insurance, Risk Management & Child Safe Committee Chairperson, Lion Garry Galvin.

1 (b) LIONS PERSONAL ACCIDENT POLICY

MD201 Of Lions Clubs International Inc. Personal Accident Insurance Scheme

Categories					
Sums Insured	1	2	3	4	5
	Age Under 15	Age 15 - 17	Age 18-79	Age 80- 89	Age 90-95
1. Accidental Death	Nil	\$20,000	\$ 50,000	\$ 50,000	Nil
2. Permanent Total Disablement	Nil	\$ 20,000	\$ 50,000	\$ 50,000	Nil
3. Paraplegia or Quadriplegia	Nil	\$ 20,000	\$ 50,000	\$ 50,000	Nil
4. Loss of sight in both eyes	Nil	\$ 20,000	\$ 50,000	\$ 50,000	Nil
5. Loss of sight in one (1) Eye	Nil	\$ 20,000	\$ 50,000	\$ 50,000	Nil
6. Loss of use of two (2) limbs	Nil	\$ 20,000	\$ 50,000	\$ 50,000	Nil
7. Loss of use of one (1) limb	Nil	\$ 10,000	\$ 25,000	\$ 25,000	Nil
8. Loss of hearing in both ears	Nil	\$ 20,000	\$ 50,000	\$ 50,000	Nil
9. Loss of hearing in one (1) ear	Nil	\$ 10,000	\$ 25,000	\$ 25,000	Nil
Weekly Benefits Injury Temporary Total Disablement Maximum Benefit period 104 weeks Subject to 5-day franchise.	Nil	Loss of Income maximum of \$500.00 per week	Loss of Income maximum of \$500.00 per week	Nil	Nil
Temporary Partial Benefit	Nil	Nil	Nil	Nil	Nil
Non-Medical Additional Expenses following an Accident Including Non-Medicare and medical expenses incurred following an accident <u>but excluding medical expenses prohibited by legislation</u>	\$ 2,000	\$ 2,000	\$ 5,000	\$ 5,000	\$ 5,000

This policy covers against accident only and there is no cover should an insured person become ill whilst at a function or a project. The insured persons are members of Lions Clubs, Leo Clubs and Accompanying Partners in MD201, as well as voluntary workers, as defined, whilst:

- a) Actually attending any officially constituted Lions/Leo's function or project anywhere in Australia, Papua New Guinea, Mandated Territories or Norfolk Island.
- b) Travelling from their residence, place of business or temporary residence to any venue, place of function (including convention venues) until return to their place of residence or business, (excluding voluntary workers.)
- c) Overseas for the purpose of attending an International Convention as a Delegate. (But only for Direct Travel.) Where other travelling is undertaken, a special Travel Insurance Policy should be arranged.
- d) **The definition of an accompanying partner for the purpose of this cover is the person who normally and regularly accompanies a Lion or Leo to a Lions function. This policy covers an accompanying partner if she/he was injured whilst travelling to or from a Lions club social evening or Convention, even if the Lions Club has not formally adopted an auxiliary as an Official Club Activity.**

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The definition of a voluntary worker is the person who offers his/her services in a voluntary capacity to any Lion or Leo club, such services being accepted by an authorised officer of the Club, or a person who is invited by a duly authorised officer or official of the club to perform services in a voluntary capacity for the club. He/she is NOT COVERED whilst travelling to or from the project.

SPECIFIC SECTIONS OF THE POLICY

Sections 1 & 2 of the **Personal Accident Policy** cover death or permanent disablement as defined as a result of an accident. Limited to \$50,000 (unless Extra Optional Extra Sum Insured has been purchased).

Section 3 of the policy covers temporary disability of 6 or more days up to \$ 500.00 per week (unless Extra Optional Sum Insured has been purchased.) **There is no Partial Disability Benefit payable.**

Section 4 covers non-medical additional expenses, not otherwise recoverable and subject to the Provisions of the Health Act 1953 and subsequent amendments, are claimable up to a limit of \$ 5,000 for any one accident. It must be stressed that recovery must first be made from any health fund, i.e. Medicare or similar fund, before this policy will respond. Funeral benefits up to a limit of \$1,000 after any recovery from any other source are claimable.

Under the Health Act 1953, general insurers are prohibited from reimbursing any medical gap shortfall.

When, as a result of injury and commencing within 30 days of sustaining such injury, the insured person is wholly, necessarily and continuously disabled and is thereby prevented from performing each and every duty pertaining to his/her regular business or occupation and is required to be under regular care and attendance of a legally qualified Medical Practitioner, other than himself/herself, the company will pay the weekly compensation for the period of such disability following the franchise period of five (5) days which shall be payable for the maximum number of weeks as stated in the schedule of compensation. The weekly compensation for temporary total disability is up to \$ 500.00 per week for 104 weeks. A valid Medical Certificate certifying that the claimant is not fit to work must be supplied every four (4) weeks along with a Statement from the claimant's Employers which clearly shows the claimant's 12 months Income.

Exclusions and General Notes

This policy shall not apply to any event, fatal or non-fatal, caused by or resulting from:

1. Any sickness or disease.
2. Directly or indirectly attributed to a person being rendered less capable than usual of taking care of themselves by the taking of alcohol or drugs other than under medical supervision, or intentional self-injury or suicide.
3. War, invasion or civil war.
4. Naval, military or air force service or operation.
5. Childbirth, pregnancy or miscarriage.
6. Racing any motor propelled conveyance, including reliability trials or rallies, hang gliding, rodeos, competitive winter sports, polo, underwater diving and mountaineering, kite or glider flying.
7. Air travel, other than as a passenger in any properly licensed aircraft.
8. Voluntary workers whilst travelling to or from club projects **or attending any Social Activity.**
9. Persons under the age of 15 years and over the age of 89 years, but this Exclusion shall not apply in respect to policy Section (4) Non-Medical Additional Expenses.

This policy has been written with the knowledge of normal Lions club activities and will not cover every hazardous activity. It does cover football, swimming, golf etc. If your club is contemplating any unusual activity, where the risk could be classified as hazardous, then it is in your club's interests to contact Lion Garry Galvin or a member of the Insurance Committee for an interpretation **BEFORE THE EVENT.**

This policy has a franchise period of five (5) days, which means that no compensation will be payable unless the certified period of disability exceeds five (5) days. An accident causing five (5) or less days certified disability will not be claimable, but a period of six (6) days or more is claimable in full.

Weekly Benefits are calculated at \$ 500 or based on the injured person's average weekly earnings for the past twelve months, whichever is the less. A non-wage earner may, however, claim reasonable expenses necessarily incurred, such as a nurse or a housekeeper, up to the additional expense limit of \$ 5,000.

In the event of death, the maximum benefit the Underwriters will pay to any individual injured person is the selected death benefit so that if a capital benefit has already been paid for an injury, and the injured person subsequently dies as a result of the injury, within the time specified in the policy, then the Underwriters will only pay the balance between what has been paid and the selected death benefit.

The attention of Club Secretaries is drawn to the limit of the Underwriters as follows:

- Aggregate any one aircraft other than a single engine aircraft or helicopter: \$3,000,000.
- Single engine aircraft or helicopter: \$150,000.

Based on \$50,000 cover on any one life, this only allows for a limited number of people to be covered. If a large party

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from a Club or District travel on the same aircraft, it is important that the LIONS Australia Insurance Programme Consultant be informed with sufficient time for him to arrange excess cover.

Claims Procedure

The club must advise Lion Garry Galvin, who will notify J U A Underwriting Agency Pty Limited, as soon as practicable, (and no later than 30 days) that an accident has occurred and he will send a special claim form to the Club Secretary for completion. If the injury is serious, it is advisable that notification is given by e-mail, telephone or SMS indicating the name of the injured person and the nature of the injuries. A Claim Form can be downloaded from the Lions Website – www.lionsclubs.org.au/members/resources/insurance_centre

Weekly Benefits are not normally paid by the Underwriters until after the period of disability is completed. However, where the disability is longer than a few weeks, and the club so requests, arrangements can be made for the Underwriters to pay every four weeks upon submission of a Medical Certificate.

It is important that the club official who signs the claim form on behalf of the club is satisfied that the injury did in fact occur in circumstances that would be claimable under this policy. In the event of a coronial enquiry, settlement of any loss will be withheld until the findings of the enquiry are handed down. If there is any doubt, please contact Lion Garry Galvin.

1c) GENERAL PROPERTY (REGALIA)

This policy covers all items of regalia and administration equipment (excluding road signs) belonging to Lions Clubs and Districts and which are normally used for their meetings and/or normal administration purposes. It is important to note that the policy contemplates only equipment, regalia and the like usual to club meetings and /or administration purposes which do not involve particular plant, equipment or stock-in-trade used for projects. This policy DOES NOT cover stock of an opportunity shop or any commercial enterprise. It would not insure goods assembled over a period and held in a store for a Trash & Treasure Market. Nor does it cover merry-go-rounds, trains, stalls etc. This property must be insured under a special policy for which the LIONS Australia Insurance Programme Consultant will provide a quote if requested. **Member's Property i.e. Computers, Cameras and the Like, not otherwise insured and whilst being used on the business of the Club, limited to \$ 500.00 any one Loss is insured.**

Other Exclusions are any type of motor vehicle, including member's vehicles, breakage of items of a brittle nature, cash or negotiable securities.

Only property owned by the Club or District is insured. The policy DOES NOT cover property leased, hired or on loan. To insure these items, please contact Lion Garry Galvin.

Sum Insured

The limit under the policy is \$3,500 for any one Club and \$7,500 for any one District, and the policy conditions include a "Co-insurance Clause" which requires that the Sum Insured represents the true total value of regalia, etc, on hand. If, in fact, a club is shown to own regalia in excess of \$3,500, then it would be at a considerable disadvantage in the event of a claim for they would have to carry a portion of the loss themselves. **This Policy is subject to a \$250.00 Excess.**

1(d) FIDELITY GUARANTEE (BONDING)

This policy covers misappropriation of cash, and the theft of goods or equipment, by a club member.

SUM INSURED: \$150,000 any one Loss.

EXCESS: \$1,000.00 Each and every claim.

PREMIUM: Each Club is billed by their District Cabinet Treasurer in July of each year an amount of \$35.00 for this cover.

The Policy covers: (a) All Lions and Leos in good standing.
(b) All District Cabinet Secretaries and Treasurers.

In view of recent experiences, it is strongly recommended that all club boards request that their Treasurers table a copy of the bank statements at each board meeting so as to certify that the funds are in fact, in the bank. If a Club or District suspects that there has been a loss of funds through misappropriation, they should inform Lion Garry Galvin immediately and he will guide the Club or District on what steps should be taken. **It is also necessary to report the matter to the Police and there must be a successful Prosecution for a Claim to proceed.**

1(e) ASSOCIATION LIABILITY INSURANCE (PREVIOUSLY KNOWN AS DIRECTORS & OFFICERS LIABILITY INSURANCE.)

This policy provides cover for office bearers if they have an action taken against them either individually or severally for inappropriate conduct pertaining to such things as discrimination, slander, sexual harassment, termination or rejection of membership.

NOTE: This cover DOES NOT apply to Lions Foundations or commercial ventures of Districts or Clubs, i.e. caravan parks, opportunity shops etc.

Claims Procedure

In the event of a District, Club or any officer of a club becoming aware of any suggestion of an action being brought against any officer, it is important that the matter be reported immediately to the Lions Insurance Risk Management &

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Child Safe Committee Chairperson, Lion Garry Galvin.

1(f) WORKERS COMPENSATION

In each State or Territory, where allowed by legislation, the Multiple District Council has arranged for a Workers Compensation policy to cover **CASUAL WORKERS**. Coverage is in accordance with the respective Workers Compensation Act.

These policies **ONLY** cover casual employees, and should any Club or District employ labour on a permanent basis, it is necessary to arrange your own workers compensation policy. If any assistance or advice is required, contact Lion Garry Galvin. Clubs in Victoria, New South Wales, South Australia or Northern Territory, who employ Staff must make their own arrangements for this Cover.

1 (g) LOSS OF CASH

This Policy provides cover for all Lions & Leo Clubs for Loss of Cash.

Sum Insured: (a) \$10,000 any one claim for loss of cash in transit.
(b) \$10,000 for loss of cash through hold up or theft from any meeting or project site.
(c) \$10,000 whilst cash is at a private residence of any member for 48 hours, plus any intervening non-banking period.

Premium: \$ 15.00 per club.

Excess: \$ 250.00 each and every Claim.

The sum insured can be increased to \$20,000 upon payment of an **extra \$25.00** per club. Should a loss occur, contact Lion Garry Galvin, as soon as possible. He will supply a claim form, or it can be downloaded from www.lionsclubs.org.au/members/resources/insurance_centre

Cash relating to on-going projects such as bingo or cash-a-can is covered, provided the cash is specifically drawn from the bank immediately prior to the project and re-banked no later than 48 hours plus any intervening period. However, note that the policy would not operate if the money is kept on a week-to-week basis without being subject to specific banking withdrawals and deposits. The Insurance Committee strongly recommends that Clubs arrange bank night safe facilities if collections from a project are high.

Cash at members' homes is covered but only up to **48 hours** plus any intervening non-banking period.

IT MUST BE BANKED PROMPTLY.

Lion Mint money is also covered, but not whilst in the dispensers at sales outlets.

Clubs are requested to ensure that cash is not left in unattended vehicles and /or stalls. By leaving your Vehicle unlocked, you could jeopardize any claim.

NOTE: Unexplained loss, shortage or disappearance is not covered.

2. INSURANCES ON MD PROJECTS AND PAID BY MD COUNCIL OR FROM SPECIFIC PROJECT FUNDS.

2(a) CHRISTMAS CAKES, PUDDINGS, AND LION MINTS STOCKS.

The MD Council has arranged a policy to cover stocks of the above merchandise for any Club or District in Australia, Papua New Guinea and Norfolk Island.

Sum Insured: \$ 50,000 any one loss or location. **EXCESS is \$ 250.00 any one loss.**

Events Covered: Fire, lightning, storm and tempest, rainwater, water damage, impact damage, explosion, aircraft, riots, strikes, civil commotion, malicious damage, earthquake, sprinkler leakage and burglary. **Vermin damage or infestation is not covered.**

The premium is paid from the Council's Project Fund. Should a loss occur, notify the LIONS Insurance, Risk Management & Child Safe Committee Chairperson, Lion Garry Galvin as soon as possible.

Stock of prizes for Lucky Number activities is not covered under this policy. If your club operates this style of fundraiser, you must arrange your own insurance. This can be arranged by contacting Lion Garry Galvin.

2 (b) TRAVEL INSURANCE FOR OUTGOING YOUTH EXCHANGE PROGRAMME

For participants in this programme going overseas travel insurance is automatically arranged by the MD201 Youth Exchange Committee through the LIONS Insurance, Risk Management & Child Safe Committee Chairperson, Lion Garry Galvin, and the premium is included in the cost of the programme. Before departure, each youth and chaperon are supplied with a copy of the policy wording and instructions on what to do in the event of an incident that would give cause for a claim to be made. Facilities are available to increase the cover upon contact with Lion Garry Galvin.

No travel insurance is arranged for Youth Exchange Programmes within Australia on a District/Club to District/Club basis. **With regards to any incoming Youth Exchange Hosting Programme, no insurance cover has been arranged by the MD201 Council as this is the responsibility of the overseas Sponsoring Club or District.**

For further advice on this programme, contact should be made with Lion Garry Galvin or the Chairman of the MD 201 Youth Exchange Committee.

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2 (c) YOUTH OF THE YEAR PROGRAMME

A special Personal Accident policy has been arranged by the MD Council to cover contestants, at all levels of the Programme as they travel within Australia. This policy carries a Capital Benefit of up to \$30,000 and Weekly Benefits of up to \$150.00 (subject to proof of loss of income.) There is no coverage on personal belongings. The premium is paid from the Programme project funds at MD level.

3. OPTIONAL EXTRA INSURANCES AS NEEDED AND PAID BY INDIVIDUAL CLUBS

Applications for cover under this method must be made on the optional application form which will be sent to every Club each July/August and which must be completed and returned with your cheque to Lion Garry Galvin. A copy of the application form is printed at the end of this summary. **Please ensure that your club considers these insurance covers.**

3 (a) PERSONAL ACCIDENT - INCREASED BENEFITS

Realising that some clubs may require higher sums insured, the following covers are available upon application to the Broker. It must be stressed that increased benefits are only available on a **TOTAL MEMBERSHIP** basis and not to Individual Lions or Leos.

EVENT "A" - To increase capital benefits from \$50,000 to:

\$60,000	an extra \$ 2.50	per Member.
\$70,000	an extra \$ 5.00	per Member.
\$80,000	an extra \$ 7.50	per Member.
\$90,000	an extra \$10.00	per Member.
\$100,000	an extra \$12.50	per Member.

EVENT "B" - To increase weekly benefits from \$ 500 per week to \$ 750 per week an extra \$2.50 per member is payable.

As an example, if a Club has 25 members, and wants to increase the Capital Benefits to \$70,000 and the Weekly Benefits to \$ 750, the additional premium payable would be \$187.50. **The MD Insurance Committee strongly recommends that clubs discuss this situation at a business meeting and records the Club's decision in the Club's Minutes.**

3 (b) LOSS OF CASH

The standard sum insured of \$ 10,000 can be increased to \$20,000 and the premium for this extra sum insured is \$15.00 per club. For an extra \$ 20,000 the extra premium is \$ 30.00. For higher Sums Insured, please contact Lion Garry Galvin.

3 (c) TRAVEL INSURANCE.

At the present time, the MD Insurance Committee **does not** hold any facilities for Members to purchase Travel Insurance. It is recommended that you ask your Travel Agent for this advice.

3 (d) REIMBURSEMENT OF EXCESS AND LOSS OF NO CLAIM BONUS INSURANCE

A special policy has been arranged to cover any excess a member has to pay under their Private Motor Vehicle Comprehensive policy when his/her private vehicle is damaged whilst using that vehicle on **Lions Clubs Projects**. The definition of Lions Club Projects includes Club meetings held to organise or manage Projects, Zone & District meetings including those set down for training purposes and travel to and from District & Multiple District Conventions. Travel to Conventions can only be claimed for the most direct route from a member's home to the Convention venue City (including whilst in the venue City) and return home by the most direct route. The cover will not apply if the trip deviates from the direct route to also include tourism on the way.

This cover is now available on an Optional basis and the premium is detailed elsewhere in this summary. Cover is **NOT** available if a vehicle is damaged whilst such vehicle is being driven to or from or whilst parked when the member is attending a dinner meeting. The Sum Insured is \$ 2,000 Any one Claim.

The Member's Motor Vehicle MUST BE fully insured under a Motor Vehicle Comprehensive Policy. Premiums are provided elsewhere and on the Application Form.

3 (e) GENERAL PROPERTY INSURANCE ON PROJECT EQUIPMENT

As detailed earlier, there is no automatic insurance coverage on project equipment. Therefore, any Club that owns project equipment and stock for use on fund raising projects should arrange their own insurance policy. This cover can be organised by sending full details and values to Lion Garry Galvin, who will forward a quotation. Application for this cover will be found on the reverse side of the optional additional insurance form. This cover can also be arranged for items on hire or loan to the Club or District.

3 (f) REGALIA FOR LEO CLUBS.

General Property insurance on Leo Clubs' Regalia and Club administration equipment is on the same basis as for Lions Clubs is now included in the Lions Club's Policy.

All Contact Addresses for the Members of the MD201 Insurance, Risk Management & Child Safe Committee are listed in another Section of this Directory.

SUMMARY OF INSURANCE

LIONS RISK MANAGEMENT STATEMENTS

Safety

The Multiple District 201 Council of Governors believes that it is possible to eliminate the great majority of accidents and injuries that occur to Lions and their voluntary helpers. Indeed, **accident-free** projects should be the constant aim of all Clubs.

It is clearly recognised that the safety of all Lions and Volunteers is of prime importance. Clubs, therefore, should make every attempt to reduce the possibility of accidents on all projects and at meetings, including whilst travelling to and from activities and meetings.

Each Club should plan projects with safety in mind. Members should not attempt physical activities for which they are not capable, or for which make them or their fellow Lions or volunteers susceptible to injury. Every Club should appoint a projects safety/security officer whose function shall be to advise the board in relation to safety and security aspects of a project. Total accident prevention is not possible until every Lion understands that he or she has a vital role to play in the prevention of accidents and has an obligation to act and work safely at all times, not only for his or her safety, but for the general safety of others. Please recognise your responsibility to yourself, your families, your fellow Lions and to others.

The Club Safety/Security Officer should complete the Safety Check List which can be downloaded from the Lions Insurance Website – www.lionsclubs.org.au/members/resources/insurance_centre

Security

Clubs and members should be security conscious and have appropriate security arrangements in place and take adequate precautions when handling and storing cash. Remember that cash should be banked as soon as possible after a function or project, but in any case, within 48 hours or on the next banking day. **Money or other valuables should not be left in unattended motor vehicles, tents, halls or in stalls.** It is also strongly recommended that the Board of each Club requires that their Treasurer tables a copy of the bank statements at each Board meeting so as to certify the bank balances. Every Board has a responsibility in this regard.

Liabilities

We are living in a Society where an injured or offended party is looking to take action against somebody. Clubs and members must take care that they do not do, or fail to do, something which could render them liable for an action against them.

Particular care should be taken by clubs when terminating or refusing membership or refusing transfers from other Clubs. If in doubt, it is strongly recommended that contact be made with the LIONS Safety & Risk Management Consultant, PDG Paul Cairnduff for assistance & advice.

LIONS Safety & Risk Management Consultant,
PDG Paul Cairnduff
(M) 0407 784 268
(E) riskmanagement@lions.org.au

Every Lion must realise that they have a Duty of Care to their Fellow Lion and all members of their community.

A copy of the Lions Risk Management Manual has been posted to every Lions Club and a copy may be obtained from the Insurance Website.

CHILD SAFETY STATEMENTS

Child Safety

The issue of Child Safety is of paramount importance to all Lions Clubs and Members, and every step should be taken to prevent and eliminate any risks related to Child Safety in our Organisation. If you have any questions or concerns at any time, please refer your enquiry to:

Lions Child Safe Programme
PDG Donna Hedges
(M) 0402 180 509
(E) childsafelions.org.au

Insurance Summary Revision Date: June 2024.

