SUMMARY OF INSURANCE

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, risk management and child safe program 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 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 MEMBERS OF THE INSURANCE, RISK MANAGEMENT & CHILD SAFE COMMITTEE ARE:

CHAIRPERSON:
PDG Peter Lamb (Helen)
T 08 9586 6631
E insurance@lions.org.au

MEMBER (INSURANCE):
TBA
T
E

MEMBER (INSURANCE):
Lion John Duignan (Yvonne)
T 0439 979 070
E duignanj@bigpond.net.au

MEMBER (INSURANCE):
PDG John Houghton OAM (Jennefer)
T 0407 303 691
E john.houghton@eiua.com.au

MEMBER (RISK MANAGEMENT):
Lion Garry Bates (Beverley)
T 0488 723 572
E riskmanagement@lions.org.au

MEMBER (CHILD SAFETY):
PDG Donna Hedges (Kevin)
T 0402 180 509
E childsafe@lions.org.au

THE INSURANCE BROKER APPOINTED BY THE MD 201 COUNCIL IS

AB Phillips Pty Ltd as part of the AEI Insurance Broking Group Pty Ltd

✉Level 12, 1 Elizabeth Plaza, North Sydney NSW 2060
PO Box 1316, North Sydney NSW 2060
P 1300 242 136 ABN: 91 007 075 934 | AFSL 234457
E lionsinsurance@abphillips.com.au | **W** www.aei.com.au

https://www.abphillips.com.au/policies

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.

SUMMARY OF INSURANCE

1.INSURANCES POLICIES COVERING ALL CLUBS AND DISTRICTS

The premiums for the policies arranged under this section by the MD Council are paid from insurance charges invoiced to clubs and districts on the semi-annual dues account.

TYPE OF POLICY	INTEREST INSURED	SUM INSURED	COMMENTS
1(a) Public / Products Liability	Legal Liability to Third Parties arising from an Occurrence and happening in connection with the business of the Lions Organisation.	AU$1,000,000 AU$29,000,000 in excess of the above AU$1,000,000 Total Indemnity Limit: AU$30,000,000	Covers all club and district activities, subject to policy exclusions. Premium cost covered by international dues. This is a second layer cover over the above policy.
1(b) Voluntary Workers Insurance (previously known as Personal Accident Insurance)	On all members of Lions Clubs, Club Branches, and Leo Clubs, Accompanying Partners, Voluntary Workers, and YOTY Contestants, whilst attending any officially constituted Lions Activity or Meeting. (Subject to Policy Terms, Conditions and Exclusions.)	Personal Accident Cover * Capital Benefits up to $50,000 * Weekly benefits, max. $500 * Age Limits 12-95 years Non-Medicare medical expenses * Up to $2,500 Personal vehicle excess waiver * Up to $2,000 Other Benefits / Limits as Per Policy	This Policy is placed through AFA Pty Ltd and replaces the previous personal accident and motor vehicle excess reimbursement policies.
1(c) General Property	Regalia and administration equipment, stock of Lions cakes, puddings & mints	Regalia & admin equipment: Clubs $3,500 Districts $7,500 (Includes Leo Clubs and Club branches) Stock of Lions cakes, puddings and mints $75,000	Subject to a $250.00 Excess. This policy is placed through Marine Bind and replaces the previous separate general property policies for regalia & admin equipment and stock of cakes, puddings, and mints.
1(d) Association Liability	Directors & Officers Liability Association Liability Crime Cover	$1,000,000 any one Claim and in the Aggregate during the Insurance Period	This policy is placed through DUAL Australia and replaces the previous separate Directors & Officers Liability and Fidelity Guarantee policies.

FOR FURTHER DETAILS ON THESE INSURANCE POLICIES PLEASE REFER TO THE SUMMARY OF POLICY CONDITIONS BELOW AND THE DETAILED POLICY DOCUMENTS AVAILABLE FROM THE INSURANCE BROKER.

SUMMARY OF INSURANCE

2. OPTIONAL EXTRA INSURANCES – ORGANISED BY INDIVIDUAL CLUBS AND DISTRICTS

The following items and activities **ARE NOT** covered in the above insurance policies:

- Items borrowed or hired including property owned by members.
- Project Equipment of any kind, including Buildings and Contents.
- Any business activity of your club - e.g. opportunity shop or raffle prizes (Note: Public Liability still insured).
- Catering Caravans, Trailers and the like or members' motor vehicles.

If cover is required for these or any other additional items and activities, or if you require a higher sum insured than that provided by the policies outlined above, then please contact AB Phillips – Part of AEI Insurance Broking Group, for assistance.

An "Optional Insurance – Project Equipment" form is provided at the end of this document, to assist you with requesting a cover quotation for any project equipment.

3. MONEY LOSS CONTINGENCY RESERVE – COVERING ALL CLUBS AND DISTRICTS

The contributions for this reimbursement facility arranged by the MD Council are invoiced to clubs and districts on the semi-annual dues account.

LOSS REIMBURSABLE	INTEREST REIMBURSABLE	SUM REIMBURSABLE	COMMENTS
Money Loss	Money loss whilst: • In transit anywhere in Australia • At any meeting or project site • At the residential premises of a Lions Club member	Up to $10,000 for any one event	This reimbursement facility replaces the previous loss of money insurance policy, which is no longer available as a suitable separate policy. Reimbursement is contingent upon sufficient funds being available in this separate MD reserve. Reimbursement is subject to terms and conditions, including money collected must be banked within 5 business days, and unexplained disappearance or shortage is not covered.

An application form to apply for reimbursement from this reserve is available from the Insurance Centre on the Lions Australia website.

4. OTHER SPECIFIC INSURANCES

Workers Compensation Insurance

Lions Clubs in all States/Territories who employ staff must make their own arrangements for this cover in accordance with the respective Workers Compensation Act(s). The MD 201 Insurance Committee or Insurance Broker is unable to assist you in this regard.

Travel Insurance

There is currently no arrangement in place between Lions Australia and any Travel Insurance company. If Travel Insurance is required, please refer to your travel agent for advice.

SUMMARY OF INSURANCE

SUMMARY OF POLICY CONDITIONS

1(a) PUBLIC / PRODUCTS LIABILITY

This policy is arranged on a worldwide basis by The International Association of Lions Clubs.

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 the Chairperson - Lions Insurance, Risk Management & Child Safe Committee.

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. 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 organisation'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 in Australia, and the fact that owners of premises often demand higher coverage, the MD201 Council has arranged an excess layer of AU$29,000,000.

Coverage (General Liability)

This Policy covers MD 201 of Lions Clubs International Inc as the insured, including Lions and Leo Clubs, Club Branches, 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.

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.

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.

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. 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 all parties provide you with the following information: **Name of Insurer, Sum Insured, Due Date, and Policy Number.**

SUMMARY OF INSURANCE

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.

Certificates of Currency

Certificates of Insurance should be downloaded by Clubs from the Lions Australia insurance website where other parties/entities do not request their interest be noted, in lieu of contacting AB Phillips – Part of AEI Insurance Broking Group. Go to www.lionsclubs.org.au/members/resources/insurance_centre

Where necessary, Certificates of Insurance can be issued noting an "Interested Party" (e.g. Local Government Authority) and if you are asked for this, contact AB Phillips – Part of AEI Insurance Broking Group - who will issue the relevant Certificates. The following information will need to be provided:

- The name of third party to be listed
- The name of the Lions Club or Lions Association requesting the certificate
- The reason for the request e.g. the name of and explanation of the activity that the request is made for.
- The location and date of the event / activity

Please allow at least ten (10) days' notice for processing.

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 Lions 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 the Insurance Committee Chairperson, 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, AB Phillips – Part of AEI Insurance Broking Group, or the Lions Insurance, Risk Management & Child Safe Committee Chairperson.

1(b) VOLUNTARY WORKERS INSURANCE (FORMERLY PERSONAL ACCIDENT INSURANCE)

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, Club Branches, Leo Clubs and Accompanying Partners in MD201, as well as voluntary workers, as defined, whilst:

- Actually attending any officially constituted Lions/Leo's function or project anywhere in Australia, Papua New Guinea, Mandated Territories or Norfolk Island.
- Travelling from their residence, place of business or temporary residence to any venue or place of function (including convention venues) until return to their place of residence or business

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.

The definition of a voluntary worker is the person who offers his/her services in a voluntary capacity to any Lions Club, Club Branch 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.

Claims Procedure

The club must advise the Insurance Committee Chairperson, who will notify AB Phillips – Part of AEI Insurance Broking Group, as soon as practicable (and no later than 30 days after) that an accident has occurred, and they 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

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 the Insurance Committee Chairperson.

SUMMARY OF INSURANCE

1(c) GENERAL PROPERTY

Regalia and Administration Equipment

This policy covers all items of regalia and administration equipment (excluding road signs) belonging to Lions Clubs, Club Branches, Leo 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 AB Phillips – Part of AEI Insurance Broking Group will provide a quote if requested.

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

Stock of Lions Cakes, Puddings and Mints

This general property policy also covers stocks of Lions cakes, puddings and mints for any Lions Club, Club Branch, Leo Club or District within Multiple District 201.

Terms, conditions and exclusions apply as set out in the policy documents, including that stock of such merchandise must be stored undercover at enclosed and locked premises.

Sums Insured

Regalia and administration equipment (Lions Clubs, Club Branches and Leo Clubs) - $3,500

Regalia and administration equipment (Districts) - $7,500

Stock of Lions Cakes, Puddings and Lion Mints - $75,000

Note that 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) ASSOCIATION LIABILITY INSURANCE

This policy replaces the previously separate policies for Fidelity Guarantee and Directors & Officers Liability.

This policy covers districts, clubs and club branches for misappropriation of money, and the theft of goods or equipment, by a club member. It also provides cover for districts, clubs and office bearers if they have an action taken against them for wrongful acts as defined in the policy.

NOTE: This cover DOES NOT apply to Lions Foundations or commercial ventures of Districts or Clubs (such as caravan parks, opportunity shops or other similar operations).

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 & Child Safe Committee Chairperson.

Insurance Summary Revision Date: 30 October 2026

SUMMARY OF INSURANCE

LIONS RISK MANAGEMENT STATEMENTS

Safety

The MD201 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 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

The Club Safety/Security Officer should also complete the Incident & Work Related-Illness/Injury Report for any incidents that do occur. This form can be found in Appendix C of the Risk Management Manual, and once completed should be forwarded by email to the following people (and also tabled at the next Club Board Meeting):

- District Governor
- District Safety Coordinator
- Lions Australia Risk Management Consultant
- Club President and Club Secretary

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 5 business days. **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, Lion Garry Bates for assistance & advice.

Lion Garry Bates | **T** 0488 723 572 | **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 can be downloaded from the Lions Australia 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.

A copy of the Lions Australia Child Safe Policy can be found on the Lions Australia website at:

https://lionsclubs.org.au/our-governance-structure/md201-child-safe-policy-resources/

If you have any questions or concerns at any time, please refer your enquiry to:

Lions Child Safe Officer | PDG Donna Hedges | **M** 0402 180 509

E childsafe@lions.org.au

SUMMARY OF INSURANCE

OPTIONAL INSURANCE APPLICATION
PROJECT EQUIPMENT

The General Property policy which is arranged by the MD201 Insurance Committee covers only Regalia and Equipment belonging to Lions Clubs or Districts which is used for Meetings and Administration purposes.

IT DOES NOT COVER PROJECT EQUIPMENT OR EQUIPMENT ON LOAN, HIRE, OR BELONGING TO MEMBERS.

If your Club desires a quote to insure your Club's Project Equipment, please complete the following Questionnaire and return it to **AB Phillips Pty Ltd part of AEI Insurance Broking Group Pty Ltd**, lionsinsurance@abphillips.com.au who will arrange for a quotation to be sent to your Club.

NOTE: If you have already arranged this Insurance Coverage previously, a Renewal Notice will be forwarded to you before the renewal date of 30th September.

CLUB:	DISTRICT:
SECRETARY:	PHONE:
POSTAL ADDRESS:	POSTCODE:

EMAIL ADDRESS:

ADDRESS WHERE PROPERTY STORED & DETAILS of SECURITY.

	POSTCODE:

PLEASE LIST FULL DETAILS OF EQUIPMENT BELOW, including FULL COST of equipment.
Please supply photos of equipment. (add a page if insufficient space below)

SUMMARY OF INSURANCE

DESCRIPTION OF ITEMS	PURCHASE DATE	PURCHASE COST
		$
		$
		$
		$
		$
		$
		$
		$
		$
		$
		$
		$
		$
		$
		$
		$
		$

Scan
to visit the
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Centre