

# Country Women's Association of NSW Insurance Update Newsletter

March 2025

You should retain this information for future reference.

All CWA of NSW Branches, that are responsible for CWA of NSW property, will receive an Insurance Tax Invoice for Branch Property, Contents and Casual Hall Hirers' Public Liability, where applicable.

This account must be remitted directly back to Scott & Broad's office no later than **31 March 2025**, as per payment details on the Insurance Tax Invoice (*if paying via EFT, please ensure you use the EFT details noted on the Insurance Tax Invoice and include the Branch name on the reference details*).

CWA of NSW State Office has arranged these Insurance policies via Scott & Broad. Please note the policy documents are held by State Office and separate policies will not be issued to individual branches.

## BRANCH PROPERTY & CONTENTS INSURANCE

The Industrial Special Risks policy provides insurance cover for your Branch Building & Contents.

It is recommended that all Branches insure the Branch Property and/or Contents under this policy. Branches will be charged for Building and/or Contents insurance, based on the Sum Insured selected by the individual Branch. You have the option to revise the Building and/or Contents Sums Insured on the Insurance Tax Invoice, by notifying us in writing. Please note the insurer will charge the applicable premium for any changes at the time the alteration is made. Any Branch who does not have custody of CWA of NSW Property or Contents will not be charged for this policy.

### SUMMARY OF COVER

- Accidental loss or damage to the property insured, including limited Flood damage
- Architects, Surveyors & legal fees (necessary to rebuild your premises)
- Burglary &/or Theft - \$5,000 minimum limit & \$50,000 maximum limit, or 20% of the contents at the situation
- Accidental breakage of fixed glass

**BRANCH SUMS INSURED**

It is the Branches’ responsibility to ensure that the Association’s property is insured for its full reinstatement and replacement value i.e. the amount it would cost to rebuild the Property.

If you are not sure if your sum insured is correct, we recommend that you seek professional assistance from a suitably qualified valuer to provide you with the reinstatement and replacement cost of the CWA of NSW property. A Real Estate market appraisal for sale and/or a land valuation from the Valuer General NSW office will not provide this information.

**POLICY DEDUCTIBLES (EXCESS)**

Earthquake, subterranean fire or volcanic eruption	\$20,000, or an amount equal to 1% of the total value at the Situation where the Damage occurs, whichever is the lesser
Members Personal Property	\$1,000
Flood	\$2,500
EXCEPT Flood at <u>specified locations</u>	\$10,000 Refer to State Office for further details
Named Cyclone (named by BOM)	\$5,000
Asbestos Removal of Debris	\$5,000
All other losses	\$2,500
Extra Cost of Reinstatement	\$10,000
Deductible (excess) applicable when undamaged asbestos materials are to be removed (see below)	

Should more than one deductible (excess) apply under this Policy for any claim or series of claims arising from the one event, such deductibles (excesses) shall not be aggregated - the highest single level of deductible (excess) only shall apply with the only exemption being the application of Extra Cost of Reinstatement Deductible (excess), which applies in addition to the Asbestos Removal of Debris excess.

These minimum deductibles (excesses) could impose a significant additional cost to claims. As such the Association will be assisting every branch in the following way:

First \$1,000 will be payable by the Branch

Any additional deductible (excess) will be payable by the Association.

Hardship consideration will be given to Branches unable to afford the full \$1,000 deductible (excess).

## PERSONAL ACCIDENT INSURANCE

This Policy provides benefits for Members working in a voluntary capacity in activities organised or sponsored by CWA of NSW.

There are benefits in the event of death or incapacity of a Member of the Association, resulting from an accident occurring whilst such Member is engaged in carrying out voluntary work in connection with any activity organised by the Association.

In addition, the cover is to apply as from the time such Member leaves their place of residence or business, whichever is the last departed from, for the purpose of engaging in CWA of NSW activities and whilst returning to such place of residence or business, whichever is reached first.

This policy also covers CWA of NSW Voluntary Workers - Male or Female (i.e. non CWA of NSW Members) whilst they are engaged in voluntary work in connection with any activity arranged by the Association.

### SUMMARY OF COVER PROVIDED

#### Up to & including 90 years old

Death & Capital Benefits	\$30,000
Temporary Total Disablement:	If employed, 85% of Gross Weekly earnings up to a maximum of \$1,000 per week, limited to 104 weeks
Domestic Help &/or Student Tutorial Benefits	\$500 per week up to a maximum of 26 weeks (non-income earners)
Non-Medicare Medical Expenses (as allowed)	100% of expenses to a maximum of \$2,500
Out of Pocket Expenses	Maximum \$2,000

#### From 91 years old and above

Death & Capital Benefits	\$10,000
Temporary Total Disablement:	Not Insured
Domestic Help &/or Student Tutorial Benefits	\$500 per week up to a maximum of 13 weeks (non-income earners)
Non-Medicare Medical Expenses (as allowed)	100% of expenses to a maximum of \$2,500
Out of Pocket Expenses	Maximum \$2,000

### Children in CWA Pre-Schools

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Death & Capital Benefits	\$7,500
Temporary Total Disablement:	Not Insured
Domestic Help	Not Insured
Student Tutorial Benefits	\$500 per week up to a maximum of 26 weeks (non-income earners)
Non-Medicare Medical Expenses (as allowed)	100% of expenses to a maximum of \$2,500
Out of Pocket Expenses	Maximum \$2,000

The Health Insurance Act does not permit an Insurance Company to cover Medicare expenses reimbursement or the Medicare gap.

### EXAMPLE OF A POTENTIAL CLAIM

Member's husband (aged 58) injures leg whilst cutting grass at a CWA of NSW property and therefore could not attend work for four weeks.

Husband could claim maximum of \$1,000 per week for four weeks - Total \$4,000. The amount would be limited to 85% of his normal gross weekly earnings.

## **PUBLIC & PRODUCTS LIABILITY INSURANCE**

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This Policy protects the CWA of NSW for sums which they shall become legally liable to pay for compensation, excluding punitive or exemplary damages, in respect of Personal Injury or Property Damage occurring within the geographic limits during the period of insurance as a result of an occurrence or happening in connection with the CWA of NSW.

### **SUMMARY OF COVER PROVIDED**

Public Liability	\$30,000,000 any one occurrence
Products Liability	\$30,000,000 in the aggregate any one year
Deductible (excess)	\$500
	\$25,000 injury to a contractor or sub-contractor

### **EXAMPLE OF A POTENTIAL CLAIM**

During a CWA activity, tea is accidentally spilled on the floor and a visitor slips on wet surface and is injured. (Public Liability Claim)

A CWA Branch sells cakes which they made. A third party alleges they had food poisoning from the cake. (Products Liability Claim)

### **CERTIFICATE OF CURRENCY**

From time-to-time Branches who rent or use premises will be requested by the owners or councils to supply evidence of Public & Product Liability Insurance. A Certificate of Currency is available via a link on the Premium Summary email. Please download when needed and retain on file for these requests.

Should your Branch need a specific interest noted on the Certificate of Currency, please email [ea@cwaofnsw.org.au](mailto:ea@cwaofnsw.org.au) providing as much information as possible e.g. specific event, date of event, full name of Interested party (e.g. local Council, landlord).

## CASUAL HALL HIRERS' LIABILITY

If you have requested this cover, the policy will only provide Public Liability coverage for the 'Casual Hall Hirer' whilst they occupy a CWA of NSW property.

'Casual Hall Hirers' shall mean a hirer who hires the hall and/or room no more than six times within a 12-month period. Any hirer who hires the hall more than six times will be deemed as a 'Permanent Hall Hirer' and no coverage whatsoever is provided.

The cost of the insurance will be included in the Insurance Tax Invoice for all branches that have a hall which is permitted to be hired.

### SUMMARY OF COVER PROVIDED

Public Liability	\$10,000,000 any one occurrence
Deductible (excess)	\$500

### EXCLUSIONS

The Policy excludes liability for Personal Injury or Property Damage arising in connection with or resulting from the following:

- School activities
- The serving of alcohol unless a licence to serve and or sell alcohol on the premises has been obtained (i.e. a Responsible Service of Alcohol [RSA] certificate if serving alcohol or a Liquor Licence if selling alcohol). Intoxication of any person is not insured.
- Any person who is participating in any body contact sport, game, contest, display, event or practice

Any 'Casual Hall Hirer' who is using the property for any of these activities must provide a copy of their own Liability Insurance Certificate of Currency to the Branch.

### HALL HIRE AGREEMENTS

Prior to any 'Casual Hall Hirer' using the property a Hire Agreement must be completed and signed by the 'Casual Hall Hirer' and an Office Bearer of the Branch. Hire Agreements must clearly state the period of hire and for what purpose. A copy should be retained on file for your records. Scott & Broad do not require a copy.

*For Example: Period 8:00 am 1/5/2025 to 9:00 pm 1/5/2025 - 50<sup>th</sup> Birthday Party.*

### SPECIAL REQUEST FROM CWA OF NSW STATE OFFICE

All 'Permanent Hall Hirers' (more than six hire events in 12 months) must:

- Supply a copy of their own Liability Insurance Certificate of Currency to the Branch
- Complete a Hall Hire Agreement
- Hall Hire agreement must not exceed 12 months

For Permanent Hirers the Hire Agreement must clearly state the period of hire and for what purpose.

*For Example: 1/3/2024 to 1/3/2025 each Tuesday from 9:00 am to 5:00 pm – Doctors Consultation Room.*

### HOW TO MAKE A CLAIM

Please notify all claims to Scott & Broad immediately by sending an email to Nerida Paterson.

Phone 02 9932 6412

Email [neridap@scottbroad.com.au](mailto:neridap@scottbroad.com.au)

Mail Level 2, 924 Pacific Hwy, Gordon NSW 2072

### CLAIMS PROCEDURE

If any Member becomes aware of any potential claim, all particulars must be immediately sent to Scott & Broad and on **no account** should a claim be lodged through any other channel.

Property Claims	Provide photos and a detailed report of damage
Theft or malicious damage	As above and notify Police
Personal Accident	Provide a copy of the completed Injury Report Form
Public & Products Liability	Provide a detailed report of the incident and/or a copy of any correspondence you receive and <u>do not</u> admit any liability
Casual Hall Hirers Liability	Provide a copy of the Hire Agreement and a detailed report of the incident and <u>do not</u> admit any liability

### DO NOT NEGOTIATE, ADMIT OR REPUDIATE ANY CLAIMS BY ANY PERSON.

## GENERAL COMMENTS

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We recommend the use of the following attachments:

**Event Duty of Care Checklist** – should be completed prior to any CWA of NSW activity, whether on CWA of NSW owned property or not.

**Injury Report Form** – to be used when a person sustains an injury during a CWA of NSW function or on CWA of NSW property.

## SCOTT & BROAD PTY LTD

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If you have any questions regarding the insurance details, please contact us:

Phone 02 9932 6444

Email [officeadmin@scottbroad.com.au](mailto:officeadmin@scottbroad.com.au)



## EVENT DUTY OF CARE CHECKLIST

This form should be completed prior to an event being held & kept on file. Scott & Broad do not require a copy.

Lighting	Is lighting adequate and are all exit signs fully illuminated?	YES / NO
Aisles and Hallways	Are they free of clutter, adequate space between tables to allow people to move freely?	YES / NO
Telephone and Power cords	Will they be routed away from doorways and walkways? If they run across the floor will they be taped down?	YES / NO
Flooring	Are they in good condition? i.e. is floor slippery are carpets firmly tacked?	YES / NO
Stairs and Ramps	Are they in good condition i.e.: Sturdy handrails, Stairs have non-slip treads, Ramps are not slippery?	YES / NO
Public Restrooms	Are they properly maintained, and easily accessible to seniors and persons with disabilities?	YES / NO
Furniture	Are they sturdy, free of splinters, with no protruding nails or screws?	YES / NO

### Off-Site Activities or Events:

Does the event require council approval?	YES / NO
Have local police been advised of the event?	YES / NO
Will local medical assistance be available for the event?	YES / NO
Stall Holdings and or other Activity suppliers should have provided evidence of current Liability Insurance?	YES / NO

### During Events:

- Areas which should be monitored during event:
- Garbage should be taken out on a regular basis
- Spills cleaned up promptly; "Caution - Wet Floor" signs placed in appropriate areas
- Trip, slip and/or fall hazards should be removed immediately
- Public restrooms should be checked on a regular basis

Name: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_

## INJURY REPORT FORM

### Details of Injured Member

Name

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Address

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Date of Birth

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Occupation

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Location of Injury

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Details of Injury

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What CWA activity was the Member engaged in at the time of injury?

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Date of Injury

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Time of Injury

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Cause of Injury

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First Aid Treatment

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Doctors Comments

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Details of any Medical Referral (if applicable)

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### First Aid Attendant

Name: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_

### Injured CWA of NSW Member

Signature: \_\_\_\_\_ Date: \_\_\_\_\_