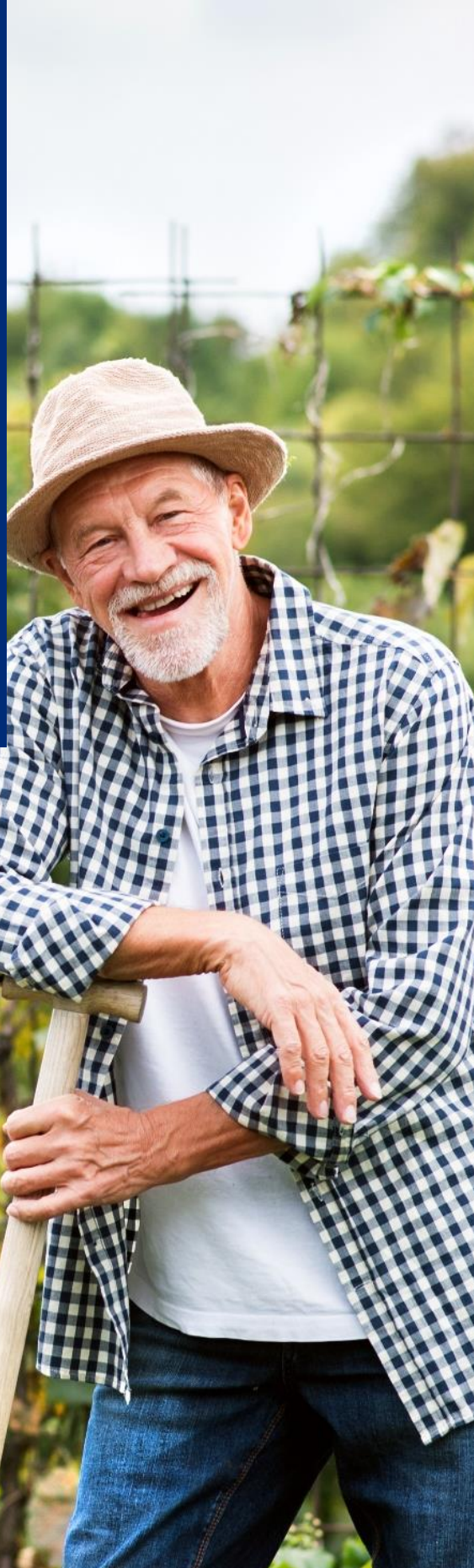




Men's Sheds

Membership and Insurance Proposal

2023 -2024



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CONTENTS

1. Overview	3
2. Proposal	3
3. Jobs Australia membership	3
4. Blanket cover insurance program.....	4
4.1 Contents insurance	5
4.2 Age limitations	5
4.3 Yearly Member movement.....	5
4.4 Cancellation of insurance refunds	6
4.5 Avoiding claims.....	6
4.6 Building insurance	6
4.7 Excess.....	6
4.8 Making a claim	6
4.9 How do we submit a claim?	7
5. Next steps	7

Jobs Australia acknowledges the traditional owners of country throughout Australia and their continuing connection to land and community. We pay our respects to them and their cultures, and to the elders both past and present.

1. Overview

Jobs Australia is a national organisation that supports the largest network of Not for Profit Members who provide diverse employment services and pathways, education, training and skills development and community and social services.

We are the Peak Body for Not for Profit Employment Service Providers including those organisations delivering employment pathways programs.

We are funded solely by our Members allowing us to represent them with real insight and by activating and amplifying their collective and independent voice.

We provide relevant, timely and topical workplace relations advice and a wide variety of other services tailored to the unique needs of our Members across the full range of community and social services including access to the Blanket Cover Insurance Subscription Program.

We provide a one-stop, tailored and value driven range of services designed to ensure our vision of a connected, influential and informed membership reducing social disadvantage in our community is achieved.

Jobs Australia Associate Members are Not for Profit community and social service organisations that directly or indirectly assist people to fully participate in society, economically and socially, through the services they deliver.

2. Proposal

Jobs Australia is pleased to present a proposal to 'Men's Sheds' that encompasses a bespoke membership and insurance package discounted specifically for Peak Associations and Members.

To access the Jobs Australia Blanket Cover Insurance Program, you must be a Member with Jobs Australia. It is for this reason that we have developed a bespoke proposal designed for 'Men's Sheds' only.

3. Jobs Australia Membership

Jobs Australia Membership – Men's Sheds

- Membership subscription is \$2.33 per Men's Shed Member per annum (GST Included).
- Membership will be billed on a pro rata basis if you join throughout the year.

You will be registered as an Associate Member and this entitles you to numerous benefits such as risk management services, policies and procedures and training.

For all the details on Associate membership please refer to the [Jobs Australia Membership Brochure](#).

4. Blanket Cover Insurance Program

The Blanket Cover Insurance Policy is a group policy that runs annually from 30 June to 30 June. An overview of the cover is detailed in the table below.

Designed for the Not for Profit industry, to protect assets, staff, property, job seekers and participants		
Industrial Special Risks	Combined limit of \$47,000,000	Cover for your insured property (office assets) for loss or damage and consequential loss by an insured peril.
Public & Products Liability	Limit of Liability \$40,000,000	Covers your legal liability for bodily injury and property damage caused to a third party by you or your employees / volunteers etc.(including molestation cover).
Professional Indemnity	Limit of Liability \$20,000 any one loss and \$40,000,000 in the aggregate	Provides financial protection against an act, error, omission and breach of your professional duty in providing your services.
Management Liability	Limit of Liability \$25,000,000	Cover for legal liability of directors and officers arising out of claims first made against the director or officer for wrongful acts committed or alleged to have been committed.
Personal Accident	Limit of Liability \$250,000	Provides for financial compensation and reimbursement of out-of-pocket expenses if an accident results in an injury or death whilst undertaking duties on behalf of your organisation. (Includes cover for employees, volunteers, board/committee members, job seekers & participants).
Corporate Travel	Accident & Sickness \$10,000,000 Medical & Evacuation Unlimited Personal Liability \$10,000,000	Cover for all employees on authorised business travel that will involve a trip in excess of 50km from regular place of business.

Designed for the Not for Profit industry, to protect assets, staff, property, job seekers and participants

Motor Contingency	Limit any one loss \$10,000 Third party property damage \$30,000,000	Following a motor vehicle accident, reimbursement of claim excess paid by employee or volunteer when using own personal vehicle for business purposes.
Marine Transit	Limit of Liability \$200,000	Loss or damage to your office furniture, equipment, computers whilst in transit within Australia.

- To access the Blanket Cover Insurance Program, you will be charged a subscription fee of \$38.50 per Men’s Shed Member per annum (GST Included).
- Due to the administrative cost, a minimum of ten Members applies.
- Insurance will be billed on a pro-rata basis if you join throughout the year.

Membership Example

Men’s Shed Members	Membership Fee per Member	Insurance fee per Member	Total Fee
50	@ \$2.33 per Member (GST Inc.)	@ \$38.50 per Member (GST Inc.)	
	\$166.50	\$1,925	\$2,095.50

Quotes will be prepared on a pro-rata basis if you join throughout the year.

4.1. Contents Insurance

Contents insurance is included in the Blanket Cover Insurance Program. Cover will be provided based on the information supplied under "Property Insurance - Content" on page 16 of the Blanket Cover Insurance application form, where you should declare the organisations content value and locations.

4.2. Age Limitations

The personal accident policy cover is reduced for people between 75 & 80, 80 & 90, and then above 90. Cover is not removed for these ages, however only reduced as the age increases.

4.3. Yearly Member Movement

Jobs Australia does not require re-declaration of Member numbers throughout the year unless it changes with more than 10%.

4.4. Cancellation of Insurance - Refunds

Insurance subscription premiums are refunded pro-rata from the date selected by the Shed when cover should cease under the Jobs Australia Blanket Cover Insurance Program.

4.5. Avoiding Claims

Whilst it is difficult to avoid claims at times, you should actively work towards avoiding risks throughout your day-to-day business operations. This includes but is not limited to the following:

- Ensure the workplace is safe, in-line with the relevant Occupational Health and Safety Standards.
- Maintain a high standard of quality for your equipment. Replace/repair any faulty equipment, test and tag, and treat equipment with care.
- Treat all employees, workers, colleagues, clients and any other related parties with respect and care at all times. All workplaces should have strict guidelines around harassment, bullying and working with children.
- If you are ever unsure about a business activity or risk, reach out to your broker for advice immediately.
- When dismissing an employee or volunteer, ensure all due diligence is completed to avoid being sued.
- When signing a lease agreement, it is recommended that you read the contract in full, however pay particular attention to the insurance responsibilities section.
- The management committee must ensure well thought out risk assessment, risk management policies and procedures to mitigate identified risks.

4.6. Building Insurance

Owned building cover is issued separately to the Blanket Cover Insurance Program, directly through Marsh. If your organisation owns buildings, please complete section 13 on page 18 of the application form and advise Marsh that you require a quote for building cover.

4.7. Excess

Jobs Australia in collaboration with our brokers Marsh are working on reducing the excess applicable on public liability cover. Jobs Australia has implemented the Risk Relief Reserve (JARRR), to offer financial assistance to Jobs Australia Blanket Cover Insurance Members, to cover a percentage of out-of-pocket excess/deductibles. Men's Sheds can apply for the reimbursement of their public liability up to 90%. Maximum assistance of \$9,000 will be offered per individual claim, with an annual cap of \$16,000.

Any insurance claims disputed or denied may not be eligible for reimbursement of out-of-pocket excess/deductibles by the JARRR.

4.8. Making a Claim

When it comes to submitting a claim, or if you are anticipating a potential claim, it is essential that you notify your broker as early as possible. Your broker will then provide you with the relevant claim form and advice regarding the next steps.

Some key points relating to claims below.

- Never admit liability for any loss or damage or sign any agreements.
- Do not attempt to settle any claims yourself.
- In the event of a property claim, you may take necessary action to prevent any further damages whilst waiting for your claim to proceed.
- Ensure the area is made safe to prevent any further injuries.
- Always take images of any damage to include in your claim submission, request CCTV footage, police reports, incident reports, and any other documentation that will explain the incident accurately.
- Provide proof of purchase documents (invoices) to prove ownership/loss of items.
- Obtain quotes for replacement of the items you are claiming.

4.9. How do we submit a Claim?

For any claim submissions or related advice, contact your Marsh team:

Ashwin Udayasri

Mobile: 0429 539 063

Email: ashwin.udayasri@marsh.com

Sumaiya Nehrin Nur

Mobile: 0458 954 324

Email: sumaiya-nehrein.nur@marsh.com

5. Next Steps

Before your Jobs Australia membership is finalised, a formal insurance quote is prepared for your consideration. To request an insurance quote, please follow the steps below:

- Fill in the Jobs Australia Insurance Application Form.

The application form is unfortunately a standard form for all organisations. Jobs Australia acknowledges that the form requires information that is not applicable to Men's Sheds. As such, complete the below clauses only.

1. Business Details

2. Financial

Items not applicable should be filled in as N/A

Item (h) should include all the Men's Shed Members, including Committee Members

3. Business Activities

State Split of Your Business Activities

4. Directors and Officers

5. Crime

6. Claims

7. Content Insurance

Content insurance is included in the Blanket Cover Insurance Program. Cover will be provided based on the information supplied under "Property Insurance – Contents" on page 10 of the Blanket Cover Insurance Program application form, where you should declare the organisations content value and locations.

Contacts:

Please send the completed form to Ernst Ferreira or Marsh's Insurance team account executives, Ashwin Udayasri or Sumaiya Nehrin Nur so a formal quote can be provided as soon as possible. See details below.

If the insurance quote is accepted, the membership application process will be completed at that time. Note, organisations must be Members of Jobs Australia to access the insurance program.

To discuss this further please contact:

For Jobs Australia Membership:

Talie Collins

Membership Services Coordinator

General Number: 1800 331 915

Mobile: 0407 984 382

Email: ja@ja.com.au

For Insurance:

Ernst Ferreira

Chief Financial Officer

General Number: 1800 331 915

Mobile: 0409 185 241

Email: eferreira@ja.com.au

Marsh Insurance Team Senior Account Executives:

Ashwin Udayasri

Mobile: 0429 539 063

Email: ashwin.udayasri@marsh.com

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