



Royal Australian Historical Society

133 Macquarie Street, Sydney NSW 2000

Tel 02 9247 8001 | Fax 02 9247 7854 | www.rahs.org.au | history@rahs.org.au

16 March 2021

Dear Affiliate,

We hope your members are safe and well.

In 2021, the RAHS continues to deliver all of its services to members, although some of our processes have changed, including insurance. Similar to 2020, we would prefer you to:

- email us all the documentation rather than post it.
- pay by EFT, Online (RAHS Shop) or by providing credit card details

If you are having problems with completing the form, submitting the form or making payment then please email us at admin@rahs.org.au and we can give you a call to work out a solution. The insurance form and policy documents are available to download or read in the members area of the RAHS website.

Overleaf are details of the 2021/2022 RAHS Affiliated Insurance Scheme.

Each affiliate organisation will be receiving copies of the insurance documentation by post and it will also be available for download from the members' area on the RAHS website. Please contact us at admin@rahs.org.au if you have not received one of these formats as it means we need to update your contact details. Alternatively, call us on 9247 8001.

Best wishes,

Suzanne Holohan
RAHS General Manager

2021/2022 RAHS AFFILIATED INSURANCE SCHEME

Please find attached the RAHS Affiliated Societies Insurance Policy documents, which gives you the opportunity to renew or activate an insurance policy for your group.

- Combined Liability Insurance will be provided by CGU Insurance.
- Group Personal Accident Insurance (Volunteer Workers) will be provided by AFA Insurance on behalf of Allianz Australia Limited.

1.0 Price

Marsh, our insurance brokers, has negotiated the following rates. We will have a premium increase due to claims in the 2020 insurance year. If you are taking out both policies the total is \$377.60

Combined General Liability - \$30 million	\$316
Group Personal Accident Insurance – Extended (covers volunteers up to 95 years of age)	\$61.60

2.0 Deadlines

Current insurance policies for RAHS Affiliate members expire on **30 April 2021**. Please submit the attached forms as soon as possible in order to ensure continuous coverage. You must return all six pages to us for your renewal to be effective. Your membership must also be current for us to process your insurance.

This year, rather than posting the form, we would like forms emailed to admin@rahs.org.au with the subject line 'Attention Insurance Administrator'. The late fee will apply to all policies received after **26 April 2021**.

All policies are effective from the date the policy is receipted in the RAHS office. We will send out all new 2021/2022 Certificates of Currency as soon as possible.

3.0 Completing form

The form is a contract, so please read carefully and answer all the questions to the best of your ability. It is particularly important that you disclose:

- all the different business activities that your society plans to engage in for 2021/2022 period
- all interested parties

4.0 Important note on entering into contracts

Many societies are signing contractual agreements that have an impact on insurance (for example lease agreements with local councils). Some of these policies contain a provision that has the effect of limiting or excluding the Insurer's liability in respect of a loss if you have entered into an agreement that limits or excludes your right to recover damages from a third party. **Therefore, you should not sign any agreement, which contains a 'hold harmless' or waiver clause without reference to the Royal Australian Historical Society.**

Please do not hesitate to contact the RAHS if you require assistance or have any queries.



INSURANCE POLICY RENEWAL/APPLICATION FOR AFFILIATED SOCIETIES 30 APRIL 2021 – 30 APRIL 2022

Please complete this form in order to renew your Society's current insurance that will expire on 30 April 2020, or to apply for insurance for the first time. There are **six pages** in total that need to be completed and returned to the RAHS with your insurance payment by **5pm, 26 April 2021**. If you have any queries, please call (02) 9247 8001 or email accounts@rahs.org.au.

ABOUT YOUR SOCIETY

Name of Society: _____

Postal Address: _____

Email: _____ Contact Person: _____

Phone: _____ RAHS society member number : _____

Number of members of your society: _____ Number of volunteers in your society: _____

Number of volunteers in each age bracket: under 18 _____ 18-50 _____ 51-70 _____ 71-85 _____ 86 + _____

Frequency of volunteer work at your society? (daily, weekly, monthly) _____

Are you incorporated? Y N

What is your society's annual turnover? _____

Do you own your own premises? Y N

Please tick the box if you manage or operate the following: Museum Library Online Store Physical Shop

Digital Archival Resources Paper Archival Resources

ABOUT YOUR SOCIETY'S CONTRACTUAL AGREEMENTS

Contractual Agreements:

Have you signed any property leases, sales or other contractual agreements including maintenance contracts (e.g. burglar alarm, fire protection, computer maintenance) or contracts for building alterations or repairs? Some policies contain a provision that has the effect of limiting or excluding the Insurer's liability in respect of a loss if you have entered into an agreement that limits or excludes your right to recover damages from a third party. Therefore you should not sign any agreement, which contains a 'hold harmless' clause without reference to Marsh Pty Ltd.

Y N

If yes, please provide details or attach a detailed schedule to this document:

Are there Interested Parties that need to be noted on your policy (e.g. Council, etc.)

Y N

If yes, please provide details. If you lease your premises through your local Council then please provide the address of that premises.

ABOUT YOUR SOCIETY'S ACTIVITIES

Does your society participate in archaeology digs? Y N

If yes, please provide details:

Does your society sell second hand items excluding books? Y N

If yes, please provide details:

Does your society participate in activities involving amusement rides/animal rides/tractor rides/train rides/horse and carriage rides/children's playgrounds? Y N

If yes, please provide estimates such as average crowd size, number of yearly events, and number of volunteers that work on these events.

Does your society organise any open days/festivals/fetes/parades, live entertainment or performances, concerts, dancing (excluding recitals) Y N

If yes, please provide estimates such as average crowd size, number of yearly events and number of volunteers that work on these events.

Does your society run any events/excursions with school age children, where they are not accompanied by a teacher or school staff member? If so, do your volunteers/members responsible for them have the appropriate working with children checks? Y N

PART A: Combined Liability Policy

We wish to join the Combined Liability Policy as specified commencing on 30 April 2021. Y N

Insured with: Insurance Australia Ltd trading as CGU Insurance

Continuing from the policy, which will expire at 4pm on 30 April 2021, for the coming year until 4pm on the 30 April 2022.

Cover: Injury to members of the public (third party) and damage to third party property arising from the activities of the society.

Includes Public Liability

Products Liability and Advertising Liability.

Limits: \$30,000,000

Excess: \$500 each and every claim

Note: Policy excludes injury to volunteer workers of the society. All other policy terms, conditions and exclusions are per policy wording.

Your policy is subject to the following endorsements: Injury to volunteers exclusion; contractual liability exclusion; excluding liability arising from the sale and/or supply of any second hand, recycled and/or salvaged products. This exclusion does not apply to paper, books, documents, manuscripts, artworks, clothing, haberdashery, carpets, rugs and plants.

DETAILED DUTY OF DISCLOSURE: PLEASE TICK 'YES' OR 'NO' FOR EACH ACTIVITY IN THE 'DISCLOSURE TABLE' BELOW.

The group insurance policies, which the RAHS arranges for you, can only work if all societies covered by these policies are involved in similar activities.

Disclosure Table: Activities to be undertaken by your organisation from 30 April 2021 to 30 April 2022

Holding meetings	<input type="checkbox"/> Y	<input type="checkbox"/> N		
Research, writing and publication of history	<input type="checkbox"/> Y	<input type="checkbox"/> N	Live entertainment	<input type="checkbox"/> Y <input type="checkbox"/> N
Organise and conduct history tours	<input type="checkbox"/> Y	<input type="checkbox"/> N	Giving talks to other community groups	<input type="checkbox"/> Y <input type="checkbox"/> N
Holding exhibitions and lectures	<input type="checkbox"/> Y	<input type="checkbox"/> N	Dance/ handicraft workshops	<input type="checkbox"/> Y <input type="checkbox"/> N
Historical, Theatrical & Educational displays	<input type="checkbox"/> Y	<input type="checkbox"/> N	Run historical functions	<input type="checkbox"/> Y <input type="checkbox"/> N
Fundraising activities	<input type="checkbox"/> Y	<input type="checkbox"/> N	Market stalls	<input type="checkbox"/> Y <input type="checkbox"/> N
Amusement rides/animals	<input type="checkbox"/> Y	<input type="checkbox"/> N	Festivals	<input type="checkbox"/> Y <input type="checkbox"/> N
Parades and fetes	<input type="checkbox"/> Y	<input type="checkbox"/> N	Weddings	<input type="checkbox"/> Y <input type="checkbox"/> N
Photo and film shoots	<input type="checkbox"/> Y	<input type="checkbox"/> N	Special events	<input type="checkbox"/> Y <input type="checkbox"/> N
Owners and operations of trail hikes	<input type="checkbox"/> Y	<input type="checkbox"/> N	Historical re-enactments	<input type="checkbox"/> Y <input type="checkbox"/> N
Property owners and occupiers	<input type="checkbox"/> Y	<input type="checkbox"/> N	Selling clothing or accoutrement	<input type="checkbox"/> Y <input type="checkbox"/> N
Historical functions and tours, which could focus on fundraising	<input type="checkbox"/> Y	<input type="checkbox"/> N		
The management and opening of museum and research centres	<input type="checkbox"/> Y	<input type="checkbox"/> N		
Run museums, which are open to the public	<input type="checkbox"/> Y	<input type="checkbox"/> N		
Track machines for public rides and motorised rail trolley	<input type="checkbox"/> Y	<input type="checkbox"/> N		
Act as guard of honour for official ceremonies	<input type="checkbox"/> Y	<input type="checkbox"/> N		
Carry weapons, which are not loaded	<input type="checkbox"/> Y	<input type="checkbox"/> N		
Organising cemetery visits and holding working bees	<input type="checkbox"/> Y	<input type="checkbox"/> N		
Vintage aircraft inspection (static display)	<input type="checkbox"/> Y	<input type="checkbox"/> N		

EXCLUDED ACTIVITIES:

Historical Camps; mock battles and re-enactments using blunt metal and historical black powder; blank firing weapons; trike and pedal-powered rail bike operation including vehicle maintenance and inspection.

If there are any activities you participate in which are outside the usual activities of a society, or not included above, please note below:

PART A: Combined Liability Policy (continued)

Other underwriting information: In respect of your business, identify areas of exposure through ownership, lease, charter, operation, use or occupancy as follows: (Note, coverage may not be available in all cases under a 'standard' liability wording.

- | | | | | | |
|---------------------------------------|----------------------------|----------------------------|------------------------------------|----------------------------|----------------------------|
| a. aircraft | <input type="checkbox"/> Y | <input type="checkbox"/> N | b. aircraft landing areas | <input type="checkbox"/> Y | <input type="checkbox"/> N |
| c. jetties or slipways | <input type="checkbox"/> Y | <input type="checkbox"/> N | d. railroads/railway sidings | <input type="checkbox"/> Y | <input type="checkbox"/> N |
| e. boiler or pressure vessels | <input type="checkbox"/> Y | <input type="checkbox"/> N | f. car park (fee charges) | <input type="checkbox"/> Y | <input type="checkbox"/> N |
| g. lifts, elevators, hoists or cranes | <input type="checkbox"/> Y | <input type="checkbox"/> N | h. unregistered mobile plant | <input type="checkbox"/> Y | <input type="checkbox"/> N |
| i. welding/oxy-acetylene equipment | <input type="checkbox"/> Y | <input type="checkbox"/> N | j. water craft incl. private craft | <input type="checkbox"/> Y | <input type="checkbox"/> N |

If you ticked 'yes' on any of the above, please provide details:

Declaration and signature

The Duty of Disclosure notice set out above has been read by me/us

All answers and statements made in this application are true and accurate in every respect and no information has been withheld, which is likely to affect your decision about accepting this insurance.

I acknowledge that Insurance Australia Ltd t/a CGU Insurance reserve the right to decline an application subject to the receipt of information requested from the societies in the Disclosure of Activities on the previous page.

Applicant Signature: _____ Date: ____/____/____

Applicant's Title/Position in Society: _____

PART B: Group Personal Accident Policy

We wish to join the Personal Accident Policy as specified commencing on 30 April 2021. Y N

Insured with: AFA Insurance Ltd under the authority provided by and on behalf of the insurer Allianz Zurich Australian Insurance Ltd. Continuing from the policy, which will expire at 4pm on 30 April 2021, for the coming year until 4pm on the 30 April 2022.

Cover: Injury to any voluntary worker and work experience students of the Insured, including non- Medicare cover and broken bones benefit. There is no Permanent Total Disablement (PTD) cover provided.

Annual aggregate for all affiliated societies combined = \$1,000,000

All other policy, terms, conditions and exclusions are per policy wording

Option- Extended Cover from 10 years to 95 years

Item	
Death and Capital Benefits	\$150,000 for ages 10-74, \$25,000 for ages 75-84 and \$10,000 for 84 - 95 years
Weekly Benefit Injury	\$500 pw (up to 52 weeks) \$200 pw (up to 26 weeks for ages 86-95)
Deductible/Exclusion period	Nil
Broken Bones benefit	\$5,000
Non-Medicare medical expenses	\$5,000

ACTIVITIES

Working bees, stalls, running museums, historical talks and tours, school excursions to their premises, second hand books and bric-a-brac sales and exhibitions.

FREQUENCY

Some historical societies have volunteers undertaking work every day and some once a week or month.

LOCATIONS

Mainly at the historical societies' premises, community fairs, cemeteries, libraries, museums, councils, historical points of interest.

Non Medicare medical expenses means expenses that are not subject to any full or partial Medicare rebate nor recoverable by the **insured persons** or by the **policyholder** from any other source and incurred within 12 calendar months of the **insured person** sustaining **accidental bodily injury** and paid by a physician to a registered private hospital, physiotherapist, chiropractor, osteopath, nurse or similar provider of medical services, excluding the cost of dental treatment unless such treatment is necessarily incurred to sound and natural teeth, excluding dentures, and is caused by **Accidental Bodily Injury**. **Non Medicare Medical expenses** does not include any or part of any expenses for which a Medicare benefit is paid or is payable including the balance of monies due or payable by the **insured person** after deduction of any Medicare benefit or rebate from the actual expense incurred (commonly referred to as the 'Medicare gap').

Provided that we shall not be liable to make any refund in respect of:

Any expenses recoverable by the **insured person** or by the **policyholder** from any other insurance scheme or plan providing medical, physiotherapy or similar coverage or from any other source except for the excess of the amount recoverable from such other insurance plan or source.

- Any expense to which section 67 of the National Health Act 1953 (as amended) or any of the regulations made thereunder apply.

Note: You should note that the Voluntary Workers Policy is not a private Health Cover. It provides specific benefits in the event of any injury sustained whilst acting as a Volunteer for the society. The weekly injury benefit only applies if there is a loss of income as a result of an injury sustained whilst acting as a Volunteer for the society.

Declaration and Signature

- The conditions as set out above have been read by me/us.

- I acknowledge that AFA Insurance Ltd reserves the right to decline any application.

Applicant Signature: _____ Date: ____/____/____

Applicant's Title/Position in Society: _____

PAYMENT ADVICE

Please choose whether your society will be taking out Public Liability and/or Personal Accident insurance. Circle the amount, which corresponds to the policies you will be taking out and total them at the bottom of the page. The amount payable for your policy will be this amount.

If you send this documentation to the RAHS after 26 April 2021 please add a late fee of \$78.10 to the final amount. All fees include broker fee, administration fees and GST.

Part A - COMBINED LIABILITY POLICY

\$30,000,000 Limit of Liability

Amount Payable

We wish to commence/continue a Public Liability policy commencing at 4pm on 30/4/21 Y N

\$ 316

Part B - GROUP PERSONAL ACCIDENT POLICY

Group Personal Accident extended cover 10 - 95 years

We wish to commence/continue a policy commencing at 4pm on 30/4/21 Y N

\$ 61.60

If this policy is returned to the RAHS after 26 April 2021 please add \$78.10 to your total (late fee) Y N

TOTAL AMOUNT PAYABLE \$ _____

Payment Method (please circle) Cheque (made payable to The RAHS) or credit card (Mastercard/Visa)

Credit Card Number _____/_____/_____/_____ **exp** ____/____

Card Holder's Name _____

Signature _____

Position held in society _____

Total amount enclosed/authorised \$ _____

Alternatively payment can be made

via EFT to The Royal Australian Historical Society:

BSB 062 004

Account 2801 6675.

Please reference your society name or member number. We cannot process payment until we receive the 2021 Insurance Form.

via the RAHS online shop

<https://www.rahs.org.au/shop/>

HOW TO RETURN THIS INSURANCE FORM

Please post all **six pages** of this form to:

Insurance Administrator, RAHS, 133 Macquarie St. Sydney NSW 2000

Scan and email to admin@rahs.org.au

The insurance form is a key part of the contractual agreement with the insurance company. Therefore, we will reject low resolution scanned forms. The insurance company will not accept photographs/ jpg version of the forms.

We will acknowledge receipt of this paperwork. Please contact us on (02) 9247 8001 should you not hear from us.