

## FREQUENTLY ASKED INSURANCE QUESTIONS

### **Q. Are there any age limits under the Voluntary Workers Personal Accident Policy?**

A. Yes the policy only covers members who are between the ages of 10 – 90.

**The age limits [10 –90] only apply to the ‘personal accident policy’ and claims can only be made by individual members of an NHMA member club.**

### **Q. Does the NHMA policy cover non-member volunteers?**

A. Not at present.

### **Q. What activities am I covered for?**

A. The occupation insured under the policy is listed as Voluntary and not for profit restoration and display of Historical Machinery. Standard Activities of Member Clubs include club and association rallies, social & fundraising events, swap meets, tractor pulls and display at shows. Where there are activities outside of this or if you are unsure whether something is covered you must refer your query to the NHMA Committee so that they can organise approval under the policy.

### **Q. Can I have a Certificate of Currency to include interested parties?**

A. Yes, depending on the nature of the interest. E.g. If a rally is being held on private or council property the policy can be endorsed to note their interests in respect of the particular event and property. Anyone requiring a Certificate of Currency noting an interested party should contact the NHMA Insurance Broker, Arthur J. Gallagher in Perth WA who will be pleased to assist.

### **Q. Are Miniature Rail Rides or Rail Related /Rolling Stock Activities covered?**

A. Not at present. Should you require additional cover for this the NHMA Broker, Arthur J. Gallagher can assist you with your Liability requirements for these activities

### **Q. Is Liability for Amusement or Mechanical Rides covered?**

A. These can be considered on a case by case basis. If you are unsure or require cover please direct your enquiry to the NHMA Committee or the NHMA Broker, Arthur J. Gallagher.

### **Q. Are livestock display, demonstration and rides covered?**

A. These can be considered on a case by case basis. If you are unsure or require cover please direct your enquiry to the NHMA Committee or the NHMA Broker, Arthur J. Gallagher.

### **Q. Are other agricultural or commercial activities covered?**

A. These can be considered on a case by case basis. If you are unsure or require cover please direct your enquiry to the NHMA Committee or the NHMA Broker, Arthur J. Gallagher.

### **Q. What is the difference between voluntary/hobby activities and commercial activities?**

A. The declared and insured activities of the NHMA are voluntary and hobby activities by nature which means not for commercial gain. If you operate a small business under an ABN or make/sell goods for commercial gain or profit, these activities are not automatically covered by the NHMA policies. If you are unsure, please refer to the NHMA committee for clarification on cover.

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### **Q. Is work on boats or other vessels over water covered?**

A. No the Liability policy is designed to cover land based activities around the restoration, preservation, display and demonstration of agricultural machinery. For clubs who require cover for vessels or alternative means of Liability coverage for activities over water the NHMA Broker, Arthur J. Gallagher can assist with these requirements.

### **Q. Is my equipment covered for theft or damage?**

A. No the NHMA does not provide cover for loss or damage to members equipment, machinery or other property and members should seek their own cover

### **Q. How do I know what permits I need for my vehicles/equipment?**

A. You should check with the relevant local/state authorities what is required. Be mindful that if you are passing through multiple states you will need to be sure you comply wherever necessary. It is the responsibility of each member to ensure that their equipment and vehicles comply with any relevant statute. Rally organisers/Event organisers should ensure any specific requirements are communicated to all taking part in their events.

### **Q. Why do we have Safety Guidelines?**

A. NHMA Safety Guidelines exist first and foremost to protect members, the public and ensure the longevity of the association so that they can continue preserving and promoting of historical machinery. The guidelines help members adhere to Occupational Health and Safety Law and other relevant legislation. They are also used by your Insurers as a means of risk management and help to keep insurance premiums down. It is important that all clubs and their members follow the guidelines for the benefit of all involved.

### **Q. Who do I contact about changes to the NHMA cover?**

A. All queries regarding changes to NHMA policy should be directed to Ken Bock or Alan Shepard in the first instance who will discuss. The NHMA Broker, Arthur J. Gallagher cannot take instructions to change the NHMA policies from individual clubs or members.

### **Q. Who do I contact with general insurance questions?**

A. You should contact the NHMA Broker, Arthur J. Gallagher in Perth WA on (08) 6250 8300. Do not contact the Insurance Company directly. The Insurer will direct you to speak with your Broker who manages the policies on behalf of all member clubs.

### **Q. Has the NHMA changed Insurance Brokers?**

A. No, Arthur J. Gallagher, the world's fourth largest insurance broking and risk management company, has expanded its presence in Australia through the acquisition of OAMPS Insurance Brokers. The OAMPS brand ceased with effect from 1st December 2014. There are no changes to your service team or how your policies will be managed.