

## Summary of Insurance Policies Held by NHMA

For and on behalf of Affiliated Clubs and Their Members.

Periods of Insurance

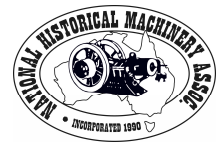
- 16:00 AEST, 31<sup>st</sup> July 2021 – 16:00 AEST, 31<sup>st</sup> July 2022

### General and Products Liability

- Insured
  - NHMA
  - Member clubs
- Limits of liability
  - Public Liability - \$20M – Each and every occurrence
  - Advertising Injury - \$20M – Each and every occurrence
  - Products Liability - \$20M – Each and every occurrence and in the aggregate
  - Property in physical or legal control - \$250k – Each and every occurrence and in the aggregate
  - Molestation - \$5M – Each and every occurrence and in the aggregate
- Excess
  - \$1,000 any one Occurrence except:
    - \$25,000 each and every occurrence with respect to injury to contractors and their employees
  - \$1,000 any one claim in respect of claims arising out of or in any way connected with Molestation
  - \$5,000 any one Occurrence in respect of claims arising out of or in any way connected with Personal Injury to any member or voluntary workers of the Insured
- Exclusions
  - Cyber incident or act
  - Data loss
  - Pandemic

### Professional Indemnity Insurance

- Insured
  - NHMA
  - Member clubs
  - Insured Person
    - Director, officer, employee of NHMA or member club
- Limit of liability
  - \$2M in total for all covers
- Policy coverage
  - Professional Indemnity
  - Directors and Officers
  - Association Reimbursement
    - Where the association is legally required to indemnify an Insured Person
  - Association Loss
    - Where association suffers loss due to wrongful act of an Insured Person
  - Employment Practices
  - Fidelity Loss
    - Loss from dishonest or fraudulent acts of an Insured Person
  - Taxation Investigation costs
  - Unintentional Defamation
  - Loss or damage to documents



- Unintentional infringement of patent
- Unintentional breach of confidentiality
- Unintentional breach of section V of the Trade Practices Act
- Excess
  - Professional Indemnity - \$5k
  - Directors and Officers - \$NIL
  - Association Reimbursement - \$2K
  - Association Loss - \$5k
  - Employment Practices - \$10K
  - Fidelity Loss - \$2K
  - Taxation Investigation costs - \$2K

## Volunteers Insurance

- Insured
  - NHMA
  - Member clubs
- Insured Persons
  - All Voluntary Workers of the Insured
- Scope
  - Only whilst the Volunteer is undertaking authorised work for and under the control of the Insured
  - Travelling directly to and from the place of work
- Limit of liability
  - Aggregate limit - \$1M
- Benefits
  - Range of benefits stipulated, depending on the nature of the injury
- NHMA Requirements
  - Volunteers need to be appropriately inducted for the task they are performing, including:
    - Job requirements
    - Associated risks (e.g. safe materials handling, safe work methods)
    - General risks associated with the site (e.g. operating machinery)
  - Volunteers are entered in the event daybook recording:
    - Time commencing/finishing work.
    - Role.
    - Any incidents.
  - Volunteers are not to enter compounds whilst any displays are **operating**.
    - Volunteers delivering items to members in compounds should do so at the compound gate or across the fence.