

bms.

NATIONAL
HISTORICAL
MACHINERY
ASSOCIATION
INCORPORATED

INSURANCE MANUAL
2025/2026

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1. General

1.1. Introduction

This Insurance Manual has been prepared to present a broad outline of your Insurance Program and to provide general information and assistance in understanding the various insurances which have been effected.

The Insurance Program set out in this Insurance Manual contains a brief description of individual insurances, but it should not be treated as a replacement for the relevant policy documents. Each policy should be carefully read by the Insured and, in particular, note taken of the description in the policy of the coverage provided as well as the exclusions and policy conditions. These should not in any way be regarded as being fully or minutely described in this Manual.

For convenience, the Insurance Manual is divided into the following sections:

SECTION 1	GENERAL
SECTION 2	INSURANCE PROGRAM
SECTION 3	CLAIMS PROCEDURES

It is important that Section 1 be read in full and, if there is any matter on which clarification is required, please contact BMS.



1.2. Directory of Service Personnel

For insurance claims or risk management services, please contact the following:

Top Level Contact:	David Toyne NHMA Secretary +61 447 015 991 secretary.nhma@gmail.com
Primary Servicer:	Ben McKinnie Account Director +61 434 798 413 Ben.mckinnie@bmsgroup.com
Account Support:	Kirren Shea Assistant Account Executive +61 499 019 075 Kirren.shea@bmsgroup.com
Claims Management:	Sharyn Irwin Claims Manager +61 424 180 150 Sharyn.irwin@bmsgroup.com

Your Service team can be contacted for all insurance and claims information.

1.3. Name of Insured & Description of Business

Unless shown otherwise in Section 2, all covers have been placed in the Name(s) of Insured and using the Description of Business outlined below. Please check the accuracy of both descriptions for the forthcoming insurance year.

It is essential that you advise BMS of any alteration necessary to the Name of Insured or the Description of Business, and of any changes which may increase the original risk, including acquisitions or disposals, adoption or cessation of processes or systems. Your Insurers have assessed and accepted the risks at the agreed premiums on the basis of the information given. Any variations of these details, if not advised to them, could result in an uninsured loss.

If you are asked to name another party as an insured or to note the interests of another party on your policy, contact your Account Manager immediately for assistance

Insured

National Historical Machinery Association Incorporated and its affiliated clubs and societies.

Insured Business

NHMA is a voluntary, not for profit organisation being the peak body for the heritage machinery movement in Australia. Its members collect, restore, operate and display historic machinery and memorabilia typically depicting the agricultural and industrial history of Australia.

This includes, but is not limited to, the running of vintage tractor pulling and ploughing demonstrations, swap meets, club and Association rallies where vintage machinery, tractors and vehicles etc. are displayed and demonstrated and may also include working draft horse/bullock displays, the operation of historical water pumping stations and railways of 2-foot gauge and under, where all passengers are enclosed inside carriages. The Association and its members may run fundraising events to support and promote the movement in Australia and all other occupations incidental thereto.

Period of Insurance

From: 4:00 pm on 31 July 2025

To: 4:00 pm on 31 July 2026

Both local standard time



2. Insurance Program

2.1. Insurance Program Summary

POLICY CLASS	INSURER	POLICY NUMBER	LIMIT OF LIABILITY	DEDUCTIBLE
Public & Products Liability	Insurance Australia Group t/as CGU Insurance (A+)	10M1792939	\$20,000,000 any one Occurrence for Public Liability \$20,000,000 any one Occurrence for Advertising Injury \$20,000,000 any one Occurrence and in the annual aggregate in respect of Products Liability \$500,000 any one Occurrence and in the annual aggregate for Property in the physical or legal control \$1,000,000 any one claim and in the aggregate for Molestation Various Sub-Limits of Liability Apply	\$1,000 any one Occurrence, except for \$25,000 Molestation
Group Personal Accident	Arch Underwriting at Lloyd's (Australia) Pty Ltd (A+)	Q0179622AH2025AU	\$1,000,000 Event Limit of Liability Not Covered for Unscheduled Flights \$1,000,000 Aggregate Limit of Liability Various Sub-Limits of Liability Apply	7 Days for Temporary Total Disablement, Temporary Partial Disablement, Coma Benefit, Domestic Help Benefit 48 Hours for Bed Care \$50 Non Medicare Medical Expenses 24 Hours for Homemaker Assistance Benefit
Association Liability	Arch Underwriting at Lloyd's (Australia) Pty Ltd (A+)	Q0179895AS2025AU	\$10,000,000 Aggregate Limit \$5,000,000 Associations	\$2,500 Associations Liability \$2,500 Professional Indemnity \$10,000

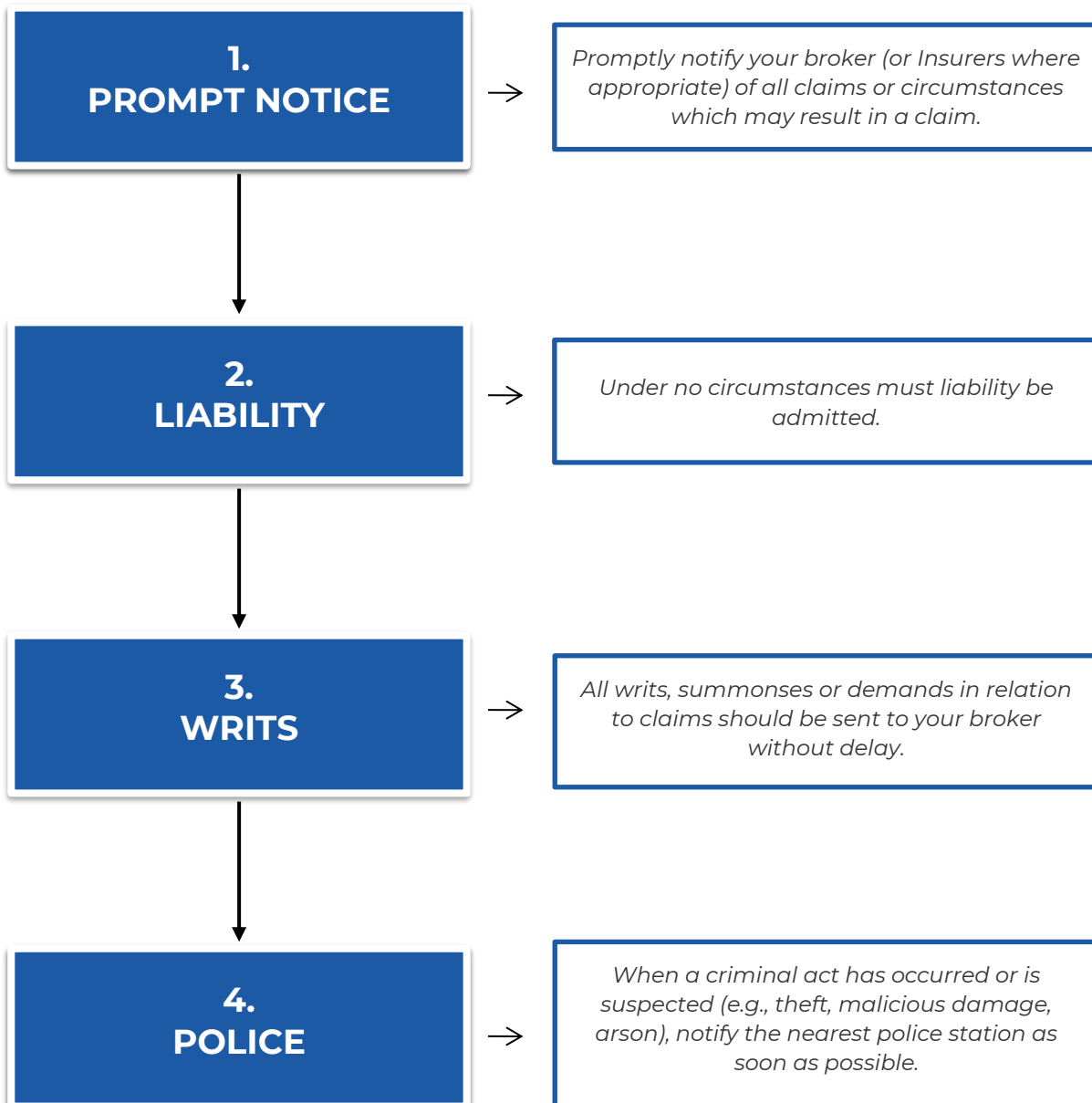


			Reimbursement \$5,000,000 Associations Liability \$5,000,000 Professional Indemnity \$5,000,000 Employment Practices Liability \$1,000,000 Statutory Liability \$250,000 Commercial Crime \$50,000 Tax Audit Costs Various Sub-Limits of Liability Apply	Employment Practices Liability, except; \$5,000 Third Party Sexual Harassment \$10,000 Statutory Liability \$10,000 Commercial Crime \$1,000 Tax Audit Costs
Marine Cargo	National Transport Insurance (security provided by AAI Limited t/as Vero Insurance 50% and Insurance Australia Group t/as CGU Insurance 50%) (A+)	53397741	\$9,000,000 Exhibition Limit \$50,000 Inland Sendings Limit Various Sub-Limits of Liability Apply	\$500

Refer to the attached Policy Schedules and corresponding Policy Wordings for full details of Cover.

2.2. Claims

In the general reporting and actioning of claims, there are four core rules which all personnel involved with insurance claims should be aware of:



3. Claims Procedure

3.1. General

To complement the careful planning in establishing your Insurance Programme, it is obviously necessary that in the event of an incident which will or may give rise to a claim, a procedure must be adopted for the proper and expeditious conduct of the claim.

By carefully following this procedure, the impact on your business operations will be minimised.

There are number of steps which must be taken immediately:

1. Report the incident to BMS by telephone, facsimile or email, wherever practicable, within 24 hours of the incident.

Regardless of whether or not the claim has been reported or a loss assessor appointed, you must immediately do whatever is necessary to prevent further loss of life or property damage. For example:

- Call the fire brigade, ambulance, police or other appropriate emergency service.
- If during business hours, ensure the evacuation, if necessary, of staff and neighbours.
- If critical machinery fails, commence investigations to locate replacement plant or services.
- Have a security company install boarding over smashed windows and, if appropriate, employ an overnight security watchman.
- Remove property which is exposed to further loss or damage to a more secure place if possible.
- Providing no danger to life or limb is involved, ensure the safe removal and storage of vital business records.

Complete all claims documentation as soon as practicable (ensuring your ABN No. and Input Tax Credit entitlement are included) and forward to BMS with any supporting documents.

Whatever the circumstances of the incident, **DO NOT ADMIT LIABILITY EVEN IF YOU THINK YOU ARE AT FAULT.** Your Insurer is entitled to deny a claim or pay a reduced amount if statements made by you or your employees prejudice the Insurer's position.

It is impossible to give guidelines for procedures to follow in every claim, simply because of the nature of accidents –

- they cannot be predicted
- they do not follow set patterns

However, the following general procedures for various major classes of insurance can be relied upon to cover most circumstances. For any other claim involving other classes of insurance, contact BMS without delay.

3.2. Public & Products Liability

UNDER NO CIRCUMSTANCES MUST LIABILITY BE ADMITTED EITHER VERBALLY OR IN WRITING

Upon the happening of any incident likely to give rise to a claim, the following procedure should be implemented:

All reasonable steps should be taken following an occurrence to protect the person or property from any further injury.

Obtain all details you can –

- Of the incident;
- Of the Third Party;
- Of the witnesses.

In all cases, contact BMS immediately for advice on how to handle the matter.

Do not give any interview or make any statement to a loss adjuster or other person investigating any accident or damage UNLESS such person is acting on behalf of your Insurer or your own organisation.

No correspondence should be entered into with a third party except acknowledgment of receipt of the claim.

