

THE NATIONAL HISTORICAL MACHINERY ASSOCIATION Inc.

Insurance Guidelines June 2004

One of the functions of the NHMA is to arrange affordable public liability and other insurance cover as directed by the AGM of the association. The following is an overview of the policies that the NHMA currently have in place; their cost; the issuing of insurance cards; age limits; what to do in the event of an incident etc.

What policies are currently in place?

1.0 POLICIES: The NHMA currently hold a public liability and a personal accident / voluntary workers policy. Both policies have been arranged through the Austnet Group Insurance Services. It is not mandatory that nominated members take both of the following types of insurance.

1.1 Public Liability:

Insured name: National Historical Machinery Association Inc. and affiliated clubs

Class of Insurance: Broadform Public / Products Liability

Interest Insured: Legal liability to third parties in respect of bodily and property damage.

Sum Insured: \$10,000,000 any one occurrence

Situation: At & from anywhere in Australia

Policy Number: 73 A 136298 PLB

Expiry Date: 31/07/2004

Insurer: QBE / Mercantile Mutual Limited

1.2 Voluntary Workers Personal Accident:

Insured name: National Historical Machinery Association Inc. and its nominated members.

Class of Insurance: Voluntary Workers Person Accident Insurance

Sum Insured: Benefits – Death and/or Permanent Disablement \$50,000

Weekly loss of income \$500

Non-Medicare medical costs \$500

Situation: Anywhere in Australia

Policy Number: 73 A 136289 PAD

Expiry Date: 31/07/2004

Insurer: QBE Mercantile Mutual

2.0 THE COST and Insurance Cards:

The NHMA seeks a satisfactory estimate of the cost of the above cover each year. This can be either from the current insurer or another insurer as directed by the NHMA Committee. The insurance cover is paid in full within 30 days of the due date. To avoid interest payments to our banker, prompt payment is required from all the affiliated clubs.

2.1 How is the cost per member arrived at? The quote that is received is for the total cost of the insurance cover required for each policy. The total cost for each policy is then divided by the estimated number of nominated members to give a cost per nominated member for each policy. This gives an equitable amount for all to pay. At present this amount is \$11.00 for each nominated member. Clubs should be aware that insurance

cover can be bought for most situations, but consideration must also be given to the cost. Many of our nominated members may not be able to afford 'total security'.

- 2.2 When & where to send payment: After the renewal fee is calculated the secretary of the NHMA forwards a 'NHMA Membership Levy & Insurance Renewal' form to all club secretaries. This completed form along with a list of nominated financial members of the club is then returned to the NHMA secretary with a cheque to cover the calculated levy and insurance renewal fee.
 - 2.3 The NHMA secretary then receipts the money. The cheque and a 2nd copy of the receipt is then forwarded to the treasurer of the NHMA, who banks the cheque. The original receipt and the signed (NHMA Secretary) insurance cards (a different colour each year) are posted to the club secretary. Cards are only issued for public liability insurance. A record of names is all that is required for the Personal Accident/Injury policy.
 - 2.4 The club secretary then fills out the card, and records the card number along with the nominated members name. Nominated members are reminded that the insurance does not become effective until the member receives the card and ceases on expiry or when the member becomes unfinancial.
 - 2.5 A person can be a member of a number of clubs, but only needs to hold an insurance card from one club. The nominated member is then covered for public liability insurance for all events that he attends, provided the event is organised through or by an NHMA affiliated club and the event is run in strict accordance with the NHMA Safety Guidelines.
 - 2.6 The insurance card covers the holder only and that person must be a financial member of the nominating club. Cards are not transferable.
- 3.0 **AGE Limits:** At present members can hold insurance from ten years to eighty years.
 - 3.1 Most clubs have a 'junior membership' available but a junior must be supervised by a responsible adult at all times during the event.
 - 3.2 The age limits mainly apply to the Personal Accident Policy. It is the responsibility of the nominated member, the club and Safety Officers to ensure that 'Duty of Care' is provided for other exhibitors and the public at all times.

4.0 What does the insurance cover?

THE BUSINESS DESCRIPTION – NHMA adequately describes the majority of the NHMA activities

"AN ASSOCIATION OF CLUBS COVERING ALL ACTIVITIES WITH THE OBJECTIVES OF BUT NOT LIMITED TO FOSTERING RESTORATION AND EXHIBITION OF ANTIQUE MACHINERY OF ALL TYPES INCLUDING BUT NOT LIMITED TO SMALL STATIONARY INTERNAL COMBUSTION ENGINES, FARM EQUIPMENT, TRACTORS (INCL TRACTOR PULLS WHERE VINTAGE TRACTORS DEMONSTRATE THEIR PULING CAPACITY), STATIONARY STEAM PLANT, STEAM TRACTION ENGINES, VINTAGE MOTOR VEHICLES, HAY MAKING, CHAFF CUTTING, HORSE DRAWN EQUIPMENT, SMALL MUSEUMS, BLACKSMITHING, SAW MILLING IN STRICT ACCORDANCE WITH THE NHMA SAFETY GUIDELINES, VARIED COLLECTIONS, DOMESTIC AND OTHERWISE".

Every exhibitor at an event organised by an affiliated NHMA club must have written proof of public liability insurance cover of at least \$10,000,000. **It is the organizing club's duty to check this before setup!**

- 4.1 Vintage Tractors must be of at least 30 years of age.
- 4.2 Rides of any description are NOT covered by our insurers.

- 4.3 Vintage tractors engaged on a tractor trek are not covered unless at a designated stop and the tractors are held in a compound that excludes the public. Only cardholders are permitted in the compound.
- 4.4 All vehicles, tractors and other equipment of all types must be in compounds and have signage to indicate that no member of the public is allowed admittance.
- 4.5 If owners require comprehensive or third party property damage for vintage vehicles or tractors they are advised to contact their usual motor vehicle insurer for this type of cover.
- 4.6 Please carefully read through the NHMA Safety Guidelines for other conditions that may apply to the NHMA insurance policies.

5.0 What to do if an incident occurs:

5.1 If there is an injury:

If necessary give immediate first aid
Seek further medical advice if required
Fill out the injury report form as soon as the injured have been taken care of.
Take all steps to ensure that the same problem does not re-occur.
Have the Safety officers investigate the incident, if necessary close down the event.
As soon as possible, copy the completed injury report form, and send a copy to the secretary of NHMA
Await any claim. If a claim is made inform the NHMA secretary.

- ##### 5.2
- If there is no injury, be sure that the Safety Officers investigate the incident and if necessary close down the exhibit. The owner can appeal to the event committee if not satisfied. It is the owner's responsibility to show/exhibit/demonstrate machinery etc. in a safe manner. The investigating Safety Officer/s should compile and sign a short incident report. The club secretary should keep a copy on file. Inform the NHMA Secretary of the incident.

6.0 Further information:

As insurance becomes more complex and involved it is not to be expected that the NHMA secretary or the NHMA Committee have all the answers to a club's insurance questions. If your club has any unanswered questions, the club secretary may be directed to the current insurance providers, Austnet Group Insurance Services, PO Box 8063 Angelo Street, South Perth, WA 6151. Phone 08 9474 5200, please address all enquiries to Peter Huk.

In the first instance, however, it is expected that all enquiries would be discussed at a club meeting and then the club secretary would make the approach to either the NHMA or the Austnet Group. (preferably in writing) In following this protocol, enquires from other clubs that require information on similar matters can be more easily collated and acted on.

This information is for use by the club/club secretary. Please retain a copy in your club files for future use. Information may be changed from time to time, updates will be provided. Date of issue June 2004.