



QuiltNSW

The Quilters' Guild of NSW Inc
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Availability of public liability insurance for member groups under QuiltNSW's insurance policy

The Quilters' Guild of NSW Inc. operating as QuiltNSW (QuiltNSW) has, in conjunction with and as distributor for its insurance broker, Jardine Lloyd Thompson Pty Ltd (JLT), established a scheme whereby member groups of QuiltNSW can have public liability insurance coverage under QuiltNSW's policy. Member groups who participate in this scheme will have aggregated public liability insurance of \$20 million, as described in this note.

The Public and Products Liability Insurance Policy covers the group for legal liability to third parties for injury and/or property damage caused by an occurrence in connection with the group's business activities, such as member group meetings, workshops and, for a further fee, exhibitions.

The policy also covers volunteers and members in respect to claims that may be made against them while they are acting within the scope of their duties or in connection with the activities of QuiltNSW. (i.e. a member authorised by the management committee of QuiltNSW to represent QuiltNSW at a function/meeting).

To take advantage of this scheme, the group must:

- Be a financial member of QuiltNSW and
- Complete the insurance application form, provide all required information and pay the required fee as calculated on the form.

The Committee believes this will make insurance affordable for all groups; however it is not compulsory for member groups of QuiltNSW to participate.

When all requirements are met, the group will be issued with a Certificate of Currency.

Insurance applies for the financial year 1 July – 30 June. (no part year insurance available). No part year insurance is available. Once all requirements are met, a certificate of currency evidencing insurance coverage is issued to the member group. For many groups insurance is a major expense, QuiltNSW hopes this will assist member groups.

To access this scheme, please contact QuiltNSW by email, insurance@quiltnsw.com.

The Policy

- A Certificate of Currency will be issued to each group when your application is accepted and all required payments are made.
- Public Liability Insurance - \$20M aggregated (i.e. shared amongst all named insureds). This covers all meeting venues, workshop venues and, if the option is taken, exhibitions.
- There is a small insurance cover for quilts and display apparatus for quilt exhibitions – a blanket cover of \$8000 per event, maximum \$4000 per item, maximum \$8000 per claim. An exhibition registration fee of \$30 applies.
- Quilt value – it is strongly recommended that quilts are valued to ensure you have an accurate record and value of quilts. In the event of an accident the insurance company will make estimations, which may not be accurate. Contact the Appraisal co-ordinator for more information, appraisal@quiltsw.com.
- Additional insurance cover can be arranged for the group library, equipment, and increased cover for quilt exhibitions. Additional charges apply and are payable by the group. Quotes can be arranged at any time.
- In the event of a claim, the member group making the claim must pay the insurance excess attributable to that claim.
- QuiltNSW's insurance is arranged through JLT, who places the insurance with the best available insurer.
- Membership renewal and capitation fees to be paid by 1 July each year to ensure continuous insurance.

Capitation fee

- \$5.00 capitation fee for each member of the group who is not an individual QuiltNSW member.
- The member group does not need to pay the \$5 capitation fee for any members of its group who are individual QuiltNSW financial members.
- Group membership does not give group members individual membership of QuiltNSW.
- The capitation fee is a method of calculating the fee payable and does not represent Personal Accident Insurance cover of the group members.
 - Note: Personal Accident Insurance for group members can be arranged – this is an additional charge to the group.
- An Exhibition fee of \$30, per exhibition, is payable.

Availability of scheme

Insurance under this scheme is only available to member groups of QuiltNSW. Groups must maintain their annual group membership with QuiltNSW to access this scheme.

Frequently asked Questions

When is insurance payable?

To ensure groups are covered by QuiltNSW insurance policy, it is vital that group membership fees and insurance capitation fees are paid prior to 30 June each year. Insurance ceases on 30 June each year.

If group membership fees and insurance capitation fees are not paid by the due date, insurance ceases and the group is not financial. To reinstate membership all fees (included joining fee) must be paid.

Please complete our application form and check you've met all requirements before sending in your application. Any questions, please email insurance@quiltsw.com.

When does insurance cease?

Group membership and insurance cease on 30 June. Annual membership fees and capitation fees must be paid prior to this date. If fees are not paid the member group is not financial and will not have Public Liability Insurance.

Can a group have half yearly membership and insurance?

NO – membership and insurance is for a financial year only 1 July – 30 June each year.

What happens when the groups gets new members?

It is very important that all capitation fees are paid for group members.

Please advise QuiltNSW of new members to the group and pay the appropriate capitation fee if they are not themselves individual financial members of QuiltNSW.

How much is the Excess?

The Public Liability excess is \$500 per claim.

Is group equipment covered by Public Liability Insurance?

No.

An additional quote can be obtained for group equipment, this is designed to cover actual loss or damage to group equipment. E.g. hanging frames, library etc

Can a group get additional insurance after the capitation fee has been paid?

Yes – if you would like additional insurance for library, equipment, personal accident etc., contact QuiltNSW Projects Officer (projects@quiltsw.com) and a quote can be arranged. The additional premium is payable by the group and a new Certificate of Currency will be issued.

If there is an accident and a potential claim, what does the group have to do?

The co-ordinator of the group must notify QuiltNSW President immediately. Accurate records of any incidents should be kept and an incident report sent to QuiltNSW President (president@quiltsw.com) and copy to insurance@quiltsw.com.

If a claim is made against the group, then the person making the claim would need to prove that the group was liable.

Our group is planning an exhibition - do we tell QuiltNSW?

YES – please complete details in the application form.

If you schedule an exhibition after the application form, please contact QuiltNSW President president@quiltsw.com and copy insurance@quiltsw.com with the date of the group exhibition, the venue, times etc. of your exhibition – please advise QuiltNSW as soon as a date is finalised as the Insurance company need to be notified.

An estimate of the number of visitors to the exhibition is required e.g. 400 per day.

An exhibition registration fee of \$30 applies for each exhibition – this fee is to register to the exhibition and activate the insurance for quilts.

Please be very aware that signage at your group exhibition is vital.

In the event of an accident at an exhibition, and a potential claim against the policy, the group must be able to prove that signage was adequate e.g. Do not touch the quilts. Do not touch the quilt frames. Do not walk between quilts etc.

Take some photographs of the exhibition area to demonstrate that the Group did have adequate signage.

To avoid injury it is important that there is minimal risk to the public.

- Block off areas between quilts to ensure people do not move between the frames.
- Ensure frame stands do not obstruct walk ways or create trip hazards.
- Reduce the risk of injury on stairs. Have signage on stairs or ensure all stairs are blocked off with “no entry” signs - limit public access to stairs

There will be shops trading at our exhibition, what insurance is required?

Business owners and retailers should have their own insurance policy for all their business activities, especially if they have a shop (their lease would require them to have insurance). If a retailer is importing goods directly from overseas and selling them, then they are then deemed to be the manufacturer. QuiltNSW policy is designed to cover QuiltNSW and member groups/members as a not for profit organisation, not a retailer who is there to make a profit.

Selling raffle tickets in a shopping centre – what is required?

The shopping centre has public liability insurance but you must check insurance requirements before selling tickets. It is suggested a written agreement and confirmation of insurance is received from the shopping centre.

The shopping centre manager will most likely require that the group provide confirmation that they have their own liability insurance, as the centre will not normally cover any claims arising out of any activities associated with the sale of raffle tickets. A copy of your Certificate of Currency can be provided to the centre to demonstrate insurance is in place.

Our group will be having a “café” at the exhibition serving light meals, tea and coffee. Is this covered by QuiltNSW policy?

YES - it is covered. Your group must ensure all standards relating to food hygiene, handling and storage are put into practice. In the event of an insurance claim you must give evidence that all hygiene requirements were met – please nominate a co-ordinator

who can handle the food service, keep accurate records and take some photographs of the preparation areas (just in case!)

Can a group have insurance for an exhibition only?

QuiltNSW provides this insurance policy to assist member groups to obtain Public Liability Insurance.

It is hoped that group membership will be continuous and all member groups will enjoy QuiltNSW activities.

If a group requires insurance for an exhibition year only the following fees will apply: -

- Group membership fee
- Annual joining fee
- Full capitation fee for all members of the group
- Plus an additional exhibition fee

Bus travel

The liability policy would cover organised trips for quilting activities. However the Bus Company should have insurance for public liability and CTP Insurance. If the bus is involved in an accident and people are injured, then this should be the responsibility of the bus company insurance, not the quilting group. Check the bus company insurance when planning a trip.

Workshops

Group workshop – all participants attending the workshop, should be a member of the group. If non group member attend a workshop the capitation fee must be paid for these participants prior to the workshop.

Ensure there are no trip hazards e.g. electrical cords, member equipment, bags, sewing machine cases etc.

Personal injury at workshops

Accidental personal injuries i.e. cut by scissors/rotary cutters, needle injury etc. are not covered by Public Liability insurance. Members are expected to store personal items in a safe manner. Members should be responsible for their own equipment, and should store items (e.g. sewing machine lids, baskets, handbags etc) under desks/tables so others don't trip over them.

Does my group have to do anything to make sure I am safe?

Yes

It is expected that the group management committee will ensure that equipment is stored appropriately and safely. It is your personal responsibility to act in a manner which will not cause you harm – do not stand on chairs, do not pull equipment out or down from storage areas if it might cause you injury, ask for assistance if you are unable to reach things safely.

Our group is having a guest speaker and inviting other groups – does insurance cover this activity?

If a group has invited a guest speaker or other groups to a meeting and they are not receiving payment for attending the meetings or representing another business, they could be considered volunteers or unpaid workers, and therefore covered within the definition of an insured person.

If the guest speaker/groups are representing another organisation e.g. a shop or a supplier, who is coming to the meeting to promote their business, then that business should have its own liability insurance to pick up any claims that may occur from the actions of that person.

Many of our members do additional volunteer tasks at meetings and events e.g. workshops, exhibitions, set up venues etc Are these additional tasks covered by the policy?

No

This policy does not cover group members who are partaking in group activities. The group would require a Personal Accident Policy which would give insurance cover for all group volunteers.

QuiltNSW does have a Personal Accident Policy which covers QuiltNSW volunteers who are engaged in official voluntary activities, authorised and under the control of QuiltNSW.

The health and safety of all persons associated with the group is considered to be of the utmost importance. Wherever practical, eliminate or reduce practices or procedures that could cause injury.

When renting rooms/buildings, immediately report what you consider to be unsafe conditions, practices or equipment to the owner. Work in a healthy and safe manner and use all equipment as instructed.

All visitors must conform to the group safety requirements, the group hosting a visitor/s is responsible for their conduct.

My group is a member of QuiltNSW – can I enter my quilt in the Sydney Quilt Show?

NO - The group can enter a group quilt (made by 3 or more group members) in the SQS. Individual members of the group cannot unless they are an individual financial member of QuiltNSW. Please refer to www.quiltsw.com for further information regarding SQS.

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