

Associated
BIRDKEEPERS
of AUSTRALIA Inc.

President
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Certificate of Currency Public & Products Liability Insurance

A Certificate of Currency of Insurance will be sent to Clubs on payment of the membership fee plus the insurance premium.
If requested the name of another interested party can be noted on the Certificate.
We recommend that the original Certificate is kept on file and photocopies submitted when a Club is requested to give evidence of insurance.

It is important to note, to facilitate group insurance, we have a requirement that insured members **GIVE ADVANCE NOTICE** of cancellation of their need for insurance prior to the next year's renewal. Insured members are requested to advise the Associated Birdkeepers of Australia Inc., by the 30th April, if you **DO NOT** require cover for the ensuing year.
Failure to do so will necessitate being charged.

INSURER: CGU Insurance Limited

INSURED: Associated Birdkeepers of Australia Inc. and nominated Clubs.

BUSINESS: Association of Birdkeepers, including monthly and other meetings, exhibitions and displays, seminars, conventions, auctions/sales, pigeon racing and any other related occupational incidental thereto.

POLICY No: 10M6115999

LIMITS OF LIABILITY: Public and Products Liability \$20,000,000

SUB-LIMIT OF LIABILITY: Property in Physical or Legal Control \$100,000

With respect to the, hiring, leasing or renting of venues/premises for the purpose of carrying on your activities cover does not apply under the sub-limit of liability but is not excluded by the policy. i.e: the \$20,000,000 limit of indemnity applies should your negligence cause property damage at the venue you hire, lease or rent.

DEDUCTIBLES: Deductibles apply as specified below in respect of any one occurrence. The highest single deductible only shall apply in respect of any one occurrence.

Personal Injury: \$ nil
Property damage: \$1,000

It is important we draw your attention to the exclusions outlined on the reverse side of this notice.

All invited guests of a Club are covered by this policy.

EXCLUSIONS

EXCLUDED: CONTRACTORS/SUB-CONTRACTORS EXCLUSION: The following exclusion will also apply to the policy: CGU will not be liable for claims in respect of Personal injury or Property Damage arising directly or indirectly out of or caused by, through, or in connection with the act or omission of any hired labourer, independent contractor, sub-contractor or their employees who are engaged by you or perform work in connection with your business.

EXCLUDED: DEATH OR INJURY TO ANIMALS EXCLUSION: The following exclusion will also apply to the policy. CGU will not be liable for claims in respect of death of or injury to animals/birds.

EXCLUDED: EVENT CONDITIONS: You must notify us of any special events, i.e. function, conferences that you plan to arrange, organise, prepare, operate or run. These special events may be subject to an additional premium if cover is required. Shows and meetings are part of the normal activities and as such they are not 'special events'. A 'special event' refers to functions and conferences run in conjunction with shows and or annual dinners which are somewhat different from normal activities.

EXCLUDED: WORKERS COMPENSATION: This insurance policy does not include Workers Compensation Insurance, nor does it provide cover in respect of liability for personal Injury to any volunteers/voluntary workers who are not insured members of the ABA. Insured Members are covered under the policy and volunteers are covered providing they are individual or club/company members. It is suggested that you record membership as the family/partner, so when wives, partners, children attend events and offer assistance they are covered.

FUND RAISING EVENTS: In relation to any club show, sales and auctions, if you invite any trade or retail business to participate, you must obtain from them a copy of their Public Liability Certificate of Currency. It is important to note, "General Conditions of the policy " specifies "The insured (the Club) shall take all reasonable measures to comply with all statutory obligations and regulations"

OTHER EXCLUSIONS: This policy does not cover nor include, and CGU will not indemnify you for, bodily injury and or property damage claims made against you by third parties, arising out of you arranging or participating in the following noted activities: jumping castles and other like inflatable's: amusement park type rides; animal rides; motorised rides; sky diving and parachuting; bungee jumping; rock climbing; sporting activities of any kind.

Notwithstanding any of the above CGU reserves the right to assess all claims as applicable to the wording of the policy document. Should you require a copy of the policy document, please make your request to the Secretary.

It is absolutely imperative each of us continues to do all we can to reduce the risk of injury, being caused to the general public and members, at all events. Ensure floors are kept dry and free of seed and boxes, the staging is sound and securely erected, and generally be aware of everything you do in the course of your club activities, whatever they may entail. Negligence is our greatest enemy, be careful and always aware.

EXCLUDED: Injury incurred by an insured member as a result of an action by another Club member which results in an injury. Member to Member cover can be sought at an additional cost. This would be covered by a Volunteers Policy.