



## **ROYAL HISTORICAL SOCIETY OF VICTORIA INC.**

239 A'Beckett Street, Melbourne 3000

**Period of Insurance: 1<sup>st</sup> April 2010 to 1<sup>st</sup> April 2011**

### **Asset Protection Insurance**

- **Losses caused by fire, storm, water damage, malicious damage, explosion and lightning.  
Buildings and office equipment are insured on replacement values and collections and books on their market value.**
- **Losses from burglary, which means loss or damage caused by visible forcible and violent entry on to the premises, are covered to a limit of \$2,500.**
- **Losses from accidental damage to the insured items up to \$4,000.**

**The policy is subject to an excess of \$250 each and every claim.**

**The premium is calculated at \$4.00 per thousand dollars of the total sum insured. So the premium is calculated by multiplying the Value by 0.004**

### **Outline of the Public Liability Policy effected by Royal Historical Society of Victoria in its own name and the societies named in the policy 2010/2011**

**Interest Insured: All sums which the insured shall become legally liable to pay to Third Parties in respect of personal injury and/or damage to property as a result of an occurrence, and happening in connection with the business of the insured or caused by any of the products sold, manufactured, supplied or distributed by the Insured. The cover includes: Property in the physical and legal control of the insured to a limit of \$10,000, principal's indemnity and tenant's liability**

**Public Liability: \$20 million any one occurrence. Products Liability,\$20 million in all.**

**Please note: Property Owner's Liability. If a Society owns its own building it must take a separate policy to cover Public liability. This is available through the RHSV and is included in the insurance form under the heading: Property Owners Liability**

**Subject always to the full policy terms and conditions.**

### **To insure RHSV and all named societies and their members in respect of:**

- 1. Meetings of each society**
- 2. Discussion groups**
- 3. Excursions/trips**
  - 3.1 By Walking**
  - 3.2 By bus or motor vehicle**

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### 4. Exhibitions

- 4.1 Held on their own premises
- 4.2 Held away from premises

**Attendance: maximum 100 at any one time. If expected attendance is more than 100 at any one time then prior arrangements must be made.**

### 5. Museums

**6. Functions held at Old Court House or Old Heritage Homestead or Old Heritage Buildings owned by local councils.**

### 7. Working stationary engines and old machinery.

All working machinery must comply with the Occupational Health and Safety legislation and must be fenced off from the public when machinery is operational.

### 8. Displays of static old engines and old machinery held either indoor, or outdoors.

### 9. Guest Speaker functions.

**If attendance is anticipated to be more than 100 prior arrangements must be made.**

### 10. The maintenance of premises and displays, cleaning and minor repairs.

### 11. Working bees

### 12. Visiting heritage listed homes.

*(The RHSV Insurance policy does not cover the owners' of these heritage homes for Property Owners Liability Insurance)*

### 13. Fund Raising Activities

- 13.1 Sausage Sizzles
- 13.2 Sale of raffle tickets
- 13.3 Food Stalls
- 13.4 Open gardens
- 13.5 As stall holders in fairs and markets.
- 13.6 Garage sales (cover for garage sales is public liability only, no products liability)
- 13.7 Cemetery Tours - maximum number per tour 25 persons.

### Matters and Activities not covered under this policy:

#### **1. Property Owner's Liability. If a Society owns its own building it must take a separate policy to cover this liability.**

- 2. As organizer of any type of market, fete and/or fun fair
- 3. As organizer of events that is outside the agreed activities provided under this cover.
- 4. Other groups participating in Historical Society events need to have their own insurance cover. Other groups could be community groups, other historical societies, individual persons, a company, amusement ride operators, or food vendors. They must have their own public and products liability insurance.
- 5. Member to member liability.