



ROYAL HISTORICAL SOCIETY OF VICTORIA INC.

239 A'Beckett Street, Melbourne 3000

Insurance 2010/2011 – FAQs

The following are some the most **frequently asked questions (FAQs)** concerning the RHSV insurance scheme.

Please let us know if you need further information.

Please note that the answers give to these questions are general and the actual policy terms and conditions will always prevail .

Does a society need to inform the RHSV if new members join or existing members cancel their membership during the insurance period?

No. The number of financial members given when the society pays its insurance is sufficient information. If a claim is made it just has to be shown that the member is financial when the incident occurred. Whether this be a claim under Public Liability or Voluntary Personal Accident insurance.

Why does a society need to take out insurance?

A society can be sued by a member of the public, or a member of the society, for negligence resulting in personal injury or damage to property. This could happen while the person is attending any function conducted by the society, or being on the premises owned or leased by the society.

The sums awarded by the courts for personal injury claims can run into millions of dollars. The costs of defending these claims even if negligence is not proved can run into many thousands of dollars.

What is Public Liability Insurance?

Public liability insurance pays for all expenses, including legal costs that a society becomes legally liable to pay because of their negligence for personal injury or damage to property arising from the conduct of the society's functions or premises.

What is Personal Accident Insurance?

Personal accident insurance pays benefits for injury suffered by a member of the society whilst participating in the activities of the society. The policy pays for any accidental injury, unlike public liability insurance which only pays if there is negligence. The policy pays a variety of benefits for death by accident or serious injury, weekly benefits and medical expenses.

Why does a society need to take out two types of insurance?

Public liability insurance is to protect the society against claims for negligence made against it by members of the public.

Personal accident insurance is to protect the members of the society if they are injured in the course of participating in the activities of the society. Injuries are caused by accident. It does not require a negligent act by the society.

Continued next page.....



ROYAL HISTORICAL SOCIETY OF VICTORIA INC.

239 A'Beckett Street, Melbourne 3000

The society meets in Council premises - does it need its own insurance?

The Council is only responsible for injuries arising from defects in the premises owned by them, such as floorboards giving way or stairs collapsing. The society could be responsible for injuries arising from the conduct of their meetings.

Why do societies need to have insurance at Council run festivals?

Unless the Council has agreed to indemnify the society against any claims made against the society during the course of the festival, the society would be responsible for any claims that arose from their activities.

How does the insurance scheme offered through the RHSV work?

When a society joins the RHSV scheme it is covered for Public Liability and Personal Accident insurance as outlined above. In the event of a claim or an incident happening that might give rise to a claim, notify the RHSV office immediately. Our insurance broker will notify the insurance company concerned and the claim will be handled by that company with the assistance of the broker should that become necessary.

We don't have a museum, why would we need Public Liability Insurance?

Claims against the society can be made by members of the public for any activities conducted by the society. Members of the society can have an accident while participating or attending society activities or functions.

What are the societies covered for?

*In general terms see the answers above relating to both forms of insurance. The RHSV public liability insurance is for **\$20 million**. Personal accident insurance pays \$60,000 for a death claim and weekly benefits for injuries.*

What happens if a member of the Society is injured when taking part in society activities?

See the answers above under 'personal accident and' how the insurance scheme works.'

It is stressed again that the actual policy terms and conditions will always prevail over this general advice.