

Public Liability Insurance is set at \$20,000,000

This covers members and groups for their meetings. Claims will only be successful if negligence on behalf of SA Quilters or its members, is proved. Self-inflicted injuries are not covered and neither is travel to and from meetings.

Public Liability insurance is protection if found to be legally responsible for personal injury to a third party or for damage to their property. It is one of the most important insurance covers.

Goods in care custody and control is set at \$100,000. Limit any one item is \$10,000. Cover is for items which belong to SA Quilters or identified as belonging to a group. Personal property such as handbags, purses, sewing machines, quilting equipment is not covered.

Money in transit Limit is \$6000 at any one time. This covers anyone responsible for takings at an event in between collecting the funds and getting them to the bank, which should be at the earliest time possible. Applies at SA Quilters meetings and in private homes, plus when being transported in cars etc.

Exhibition insurance - Fee is \$50 for each exhibition - no limit to how many can be held. Amount covered is \$100,000 with a limit of \$10,000 per item. Fee must be paid for cover to be in place. This is not an automatic cover and must be applied for on the appropriate form. The broker requires an established link between SA Quilters, the group and their exhibition.

Personal Accident Insurance – All volunteers working in a voluntary capacity on behalf of the policy holder are covered. The cover applies while a covered person is working on behalf of the policy holder, including necessary direct travel to and from such voluntary work, provided that the voluntary work is officially organised by and under the control of the policy holder.

A Certificate of Currency - a copy is sent to each group every year when annual fees have been paid showing the extent of Public Liability, General Property and Money in Transit cover.

Margaret Hurrell

Insurance Liaison Officer

Mobile: 0419860757

Email: insurance.saquilters@gmail.com