



THE WIRELESS INSTITUTE OF AUSTRALIA

ABN 56 004 920 745

National Society of Radio Amateurs

(A Company Limited by Guarantee)

PO Box 2042, Bayswater, VIC, 3153

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17th December 2021

To WIA Affiliated Clubs with current Public Liability Insurance

The WIA has again negotiated a Group Buying Arrangement (GBA) for the provision of Public Liability Insurance for the benefit of WIA Affiliated Clubs. **Cover for this insurance has a common start date of April 1st, 2022. This Group Buying Arrangement has been organised via WIA's incumbent broker, Annis Group P/L Sydney acting for and on behalf of both the WIA and WIA Affiliated Clubs. Please read this advice carefully.**

Action Required

- 1) To meet the timeframes for the renewal/start date, and importantly ensure continuity of your cover, the **WIA must collect and aggregate required details from WIA Affiliated clubs by Friday March 11th 2022.** Please submit your application forms by this date.
- 2) The WIA will then issue an invoice request for electronic payment to each affiliated club within approximately 10 -15 business days. Cheques will, of course, be accepted, but may delay processing.

The Policy¹

The policy for 2022 is underwritten by **Genesis Underwriting Agency**. The WIA's broker is Annis Group Pty Ltd of Sydney. Genesis terms and conditions are the same as that posted on the WIA website for Miramar Steadfast General & Products for 2021. The Genesis policy terms and conditions will also be posted on the WIA website when they become available. Again, carefully note the \$25,000 excess for contractors, or paid workers, who **MUST** provide their own cover before commencing work on the club property.

¹ This policy information is general in nature; individual Clubs should make their own enquiries for suitability and/or specific details on the policy and/or PDS.

The policy is endorsed to show the insured as The Wireless Institute of Australia and affiliated clubs and/or subsidiary and/or related Corporations as defined under Australian Corporations Law and/or financiers and all parties for whom the Insured undertakes to insure for their respective rights, interests and liabilities.

The word or term “You, your, insured” set out in Words with Special Meaning includes: any member or Volunteer Worker of one of the Insureds designated in paragraph (a) or (b) of that definition, but only whilst acting within the scope of their duties as a voluntary worker for those Insured. Cover is ordinarily \$10 million, with an excess of \$1,000 for all claims, though \$20 million cover is available where required to meet increasing demand from property owners.

WIA Contact

The WIA contact for the renewal process for your liability insurance cover is the WIA National Office: **Bruce Deefholts**. It is essential that your club acts promptly in response to Bruce’s emailed requests, so that the cover can be in place by the due date of 1st April 2022.

Please pay particular attention to the deadline dates and notify Bruce at your earliest convenience if you have any difficulty in meeting them. If you do not respond by the due date your club may not be able to be covered by the insurance.

The WIA has been advised of the following premiums that will be applicable²:

Premium as at 1st April 2022 (WIA Affiliated clubs - \$10 million cover)

State or Territory	Club Premium	Per member (not a WIA member)
New South Wales VK2	\$192.20	\$1.92
Victoria VK3	\$193.79	\$1.94
Queensland VK4	\$192.20	\$1.92

² Note that invoiced policy renewal amounts aggregated by the WIA on behalf of WIA Affiliated clubs that benefit from this Insurance GBA are made via a “passthrough” arrangement to the broker: The WIA does not share in any policy revenue and receives zero commission from either the broker or insurance underwriter.

South Australia VK5	\$195.39	\$1.95
Western Australia VK6	\$193.79	\$1.94
Tasmania VK7	\$193.79	\$1.94
ACT VK1	\$177.46	\$1.79
Northern Territory VK8	\$193.79	\$1.94

See Table 2 below for \$20 million cover.

Premium – As at 1st April 2022 (WIA Affiliated clubs - \$20 million cover)

<u>State or Territory</u>	Club Premium	Per member (not a WIA member)
New South Wales VK2	\$251.85	\$2.45
Victoria VK3	\$253.94	\$2.47
Queensland VK4	\$251.85	\$2.45
South Australia VK5	\$256.03	\$2.49
Western Australia VK6	\$253.94	\$2.47
Tasmania VK7	\$253.94	\$2.47
ACT VK1	\$233.17	\$2.27
Northern Territory VK8	\$253.94	\$2.47

Cover

With this letter is a **Declaration** to be completed on behalf of your club. **Please complete the Declaration as a matter of urgency and return it immediately to Bruce Deefholts at the WIA office, by email to bruce@nationaloffice.wia.org.au**

Establishing WIA Members/Non-Members

In order for the WIA to contribute to payment of cover for WIA members, **it is necessary that all WIA members at your club are verified.** To enable this to be done, you can enter their Callsign details by logging on to your club web page, paging to the bottom and entering the detail in the area provided as follows:

Club Membership List:
One callsign per line
For members without callsign use "SWL"
List will not display on club pages
For Public Liability Insurance purposes only

0 members

If you are unable to log on to your club page please contact the office and provide a mobile phone number so that your login detail can be forwarded to your phone.

Additionally, you could also email a Word or Excel document with your member names, their call signs and Memnet number (if known) to Bruce Deefholts at bruce@nationaloffice.wia.org.au and Bruce will advise the number of members by return email.

On receipt of the completed declaration your club will be sent an invoice setting out the payment amount required. Please retain this invoice for audit purposes, as the WIA does not issue receipts for these payments as they are “pass-through” payments to the broker, not WIA revenue.

Payment is required to be received at the WIA office as soon as the invoice is received and in any event, not later than **March 25th 2022**. **Please note:** Certificates of Currency will be provided once the **payment of premium has been received.** If you have any queries, please contact Bruce Deefholts, on 03 9729 0400 or email bruce@nationaloffice.wia.org.au

Should you have any insurance queries or concerns regarding the coverage provided, please contact:

Annis Group Pty Ltd:

Account Manager – Alicia Chippindale

email aliciac@annisgroup.com.au.

The policy is recommended by the WIA's brokers, particularly as it covers club members and volunteers as set out in the endorsements noted above. Whilst the WIA believes that the cover offered is very appropriate and that the insurers are completely reputable, the WIA is not an insurance expert or financial advisor, and each club must form its own view as to the suitability of the liability cover offered and the substance of the insurers. Please note each club and individual is responsible to advise the insurer of any matter which could increase risk or which is required under the Insurance Contracts Act 1984 (Cth). This is a standard requirement for all insurances.

Access to this cover via the Group Buying Arrangement is offered to Affiliated Clubs by the WIA as a service to those clubs, and neither the WIA nor any person associated with the WIA (other than the WIA's insurance brokers and their underwriters) will receive any commission or other financial benefit arising from the policy renewal payment to our broker or the addition of any club to the policy.

Yours sincerely



Scott Williams

VK3KJ - President

WIA