



MARKET LIABILITY INSURANCE DECLARATION

Please complete the details below and attach your payment when sending

Name of Rotary Club and District:

Name of Market:

Dates of Market:

Market Location:

Contact name: Phone:

This is payment for _____ (total number of) stallholders at the rate of \$6.00 each

Total \$ _____

Signature: _____ Date: _____

Any queries in relation to the policy should be directed to One Underwriting at the following address:-



Peter Gezimati ACII | Senior Underwriter-Casualty
One Underwriting Pty Ltd
201 Kent Street, Sydney NSW 2000
t: +61 2 9253 7217 | m: +61412 597 062
peter.gezimati@oneunderwriting.com.au | www.oneunderwriting.com.au

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A fresh new look, expanded product range, same experienced underwriting team.*

Rotary Australia Market Stall Holders Public & Products Liability Insurance

Background

It has become apparent that more and more Clubs and Districts are involved in organising and operating markets as a means to generate income. Rotary's insurance policies already provide cover to Rotary for the organisation and operation of markets, however those policies do not extend to cover the stall holder, stall holders are expected to arrange their own insurance covers, in particular Public & Products Liability insurance.

Prudent risk management through all facets of the Rotary movement has provided real tangible benefits to Rotary over the last few years, particularly in the area of reduced insurance premiums and greater levels of cover. Making sure that stall holders carry a suitable Public & Products Liability policy is one way of protecting the Rotary policies from unwarranted claims.

In simple terms, if a stall holder does not have a suitable insurance policy that would act as "first port of call" in the event of an incident, it is logical to expect that the Rotary policy will be next in line. A claim may have nothing to do with Rotary but it may take time and a considerable amount of money to establish this. This could have serious impact on Rotary's claims history and, subsequently, on future insurance premiums for Rotarians.

Ensuring that a stall holder has a Public & Products Liability policy with a reputable insurer for an adequate amount is of paramount important, not only for Rotary but for the stall holder too. With this in mind Rotary, in conjunction with our Insurance Brokers and Risk Consultants, Aon, has put in place a special arrangement with Freeman McMurrick, a leading provider of stall holder's liability insurance in Australia.

Coverage

The policy is designed to cover the stall holder only. Rotary already has insurance as the organisers and operators of the market, subject to the terms and conditions of the Rotary insurance policies. The cover on offer to stall holders is outlined in Appendix 1 – Summary of Stall Holder's Public & Products Liability Insurance.

Subject to various terms and conditions, the policy is designed to cover a stall holder for their legal liability to pay damages and costs arising from property damage or personal injury occurring during the period of insurance as a result of their stall holder activities.

How do we access the cover?

Arranging the cover is simple.

All you need do is complete the Market Liability Insurance Declaration form immediately after the market and return it along with payment (\$6.00 per stall holder, per market) to One Underwriting at the following address:-



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Summary of Stall holder's Public & Products Liability Insurance

Insured	Stall holders at Rotary organised markets as declared to insurers
Insurer	Certain Underwriters at Lloyd's of London
Limit of Indemnity	\$10,000,000 per occurrence and in the aggregate for Products Liability
Deductible	\$500 each claim or series of claims arising from the one originating cause, inclusive of costs
Premium	\$6.00 per stall holder, per market inclusive of statutory charges and GST
Policy Wording	Lloyd's of London Combined Liability Policy wording available from www.stallinsure.com.au
Note	<p>Certain products are not covered under the policy. These are:-</p> <ul style="list-style-type: none"> • Second hand mechanical goods, electrical goods and toys (new mechanical/electrical goods and toys will be covered); • <input type="checkbox"/> Medicines, potions, oils, fragrances, soaps and beauty products (but oils, fragrances, soaps and beauty products will be covered if predominantly consisting of natural ingredients); • Hazardous, flammable or dangerous goods. • Massage, manipulation, chiropractic or similar; • There is no cover for massage therapies or treatments provided by stallholders.

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