TODAY’S FORMAT

PART 1  Education FORUM

- Emerging Trends in Care, Community, NFP and other sectors
- Prevention, Minimising Risk

PART 2 – PRODUCT LAUNCH

- Industrial Special Risk
- Personal Accident
PART 1. EDUCATION FORUM

1. Introduction and Ansvar Overview
   Warren Hutcheon - CEO, Ansvar Insurance

2. Emerging Trends
   Peter Ford, Partner, Curwoods Lawyers

3. Prevention, Minimising Risk
   Mathew Holland, Customer Risk Solutions Advisor, Ansvar Insurance
Ansvar Insurance

Warren Hutcheon
CEO, Ansvar Insurance
Ansvar Insurance

Aligned with the NFP Sector
Ansvar Insurance

Specialist risk and insurance provider to 5 core sectors

Care, Community, Heritage, Education, Faith
Our Values

• We are committed to being **experts in our core sectors** with an ethical focus.

• Our clients **trust** us to provide them with quality products and guidance; we will never compromise this and will always act with integrity.

• Through our professionalism and innovation we will deliver quality **risk solutions expertise** and advice to our clients.

• We build **long-term relationships** with our distribution partners and clients based on mutual respect and honesty.

• We are dedicated to helping our **community**; all our available profits go to charitable causes, it’s why we exist.
Our Vision
To be the most trusted insurer within our core sectors
Why Choose Ansvar?

• Extensive knowledge of our core sectors
• Risk Solutions expertise.
• Compassionate and professional claims staff
• Tailored insurance solutions
• Commitment to the community
Risk Solutions

- Property risk surveys, including thermal imaging
- Sum-insured assessments
- Desktop Sum-insured reviews
- Risk awareness training and workshops
- Factsheets, checklists and research on key risk issues affecting customers in our sectors
- Liability and financial lines risk audits
Underwriting

• Access to portfolio underwriting managers and key decision makers
• Flexible underwriting approach to tailor products and wordings to client requirements
• Suite of client reports
• Market leading expertise in:
  • Managing risk and claims for physical and sexual abuse
  • Volunteer exposures
Claims Management

• We provide solutions and understand the needs of our clients
• Ansvar specialise in handling complex and sensitive claims
• Access to our specialist partners and suppliers
• Direct access with Ansvar claims staff and personal service
• Disaster and crisis management
Ansvar and the Community

Protecting and supporting our community
Community Education Program

Some past recipients of our grants...

- Vision Australia
- SG
- Doxa
- Open Family Australia
- Concern Australia
- Everyday CareSouth
- Teen Challenge Victoria
- Urban Seed
- Cobram
- Youth Focus
- RED Frogs Support Network
- Motivation
- Child Safe
- Autism Queensland
- Soul Survivor
- Second Chances SA
- Oxfam
- Muscular Dystrophy New South Wales
- Big Brothers Big Sisters of Australia
- Access Ministries
- We Are There
- Aboriginal Literacy Foundation
- CareWorks
- YMCA NSW
- Bible Society
- Red Dust
Emerging trends in care, community, not-for-profit, education and faith sectors

Peter Ford
Partner, Curwoods Lawyers
Introduction

Peter Ford, Partner, Curwoods Lawyers

• 30 years’ experience
• Specialist in insurance claims resolution
• Strong focus on public risk insurance major claims
What we will talk about?

- Ansvar’s role in each sector
- Current issues
- Liability implications
- Recent cases
Quakers Hill Nursing Home Fire

- Insurance implications:
  - Coronial inquest recommendations
  - New laws

- Determining liability:
  - Compliance with fire regulations
  - Staff reactions
  - The accused’s employment issues

- Course of employment:
  - Deaton v Flew
Community/Not-for-Profit

Volunteer vs community organisation

- Duty of care
- Vicarious liability:
  - Volunteer immunity
- Civil Liability Act 2002 (CLA)
Playground safety – non-delegable duty of care

- Adequate supervision:
  - Trustees of the Roman Catholic Church for the Diocese of Canberra and Goulburn (as St Anthony's Primary School) v Hadba

- Identifying and remedying potential dangers:
  - Bujnowicz v Trustees Roman Catholic Church

- Sexual abuse – vicarious liability:
  - Erlich v Leifer and Anor

- Exemplary damages
Royal Commission into Institutional Responses to Child Sexual Abuse

• Redress for victims
• Class actions
• Criminal charges
• Reforms to limitation periods in NSW
• CLA limitations on exemplary, punitive and aggravated damages
• Section 3B of the CLA – vicarious liability:
  – Zorom Enterprises Pty Ltd v Zabow & Ors
A rise in claims expected

- Increased interest in personal accident, sickness and disability cover
- Insurance Contracts Act
- Insurance Contracts Regulations 1985
- Non-disclosure issues:
  - *Hitchens v Zurich Australia*
Liability Developments

• High Court:
  – ‘Fund management on fund management’

• Court of Appeal:
  – Decrease in litigated personal injury claims
  – Increase in alternative dispute resolution (informal settlement conferences and mediations)

• Labour hire:
  – Insurers are now imposing an additional premium for labour hire staff engaged by the host employer

• Damages trends
Conclusion

• Care – Quakers Hill Nursing Home fire Coroner recommendations and their impact on premiums

• Community/not-for-profit – CLA immunity

• Education and faith – the Commission’s recommendations and reforms to the limitation periods

• Vicarious liability for intentional acts

• Personal accident – standard cover prescribed by Insurance Contracts Regulations 1985:
  – Disclosure issues
Thank you

Keynote speaker:
Peter Ford, Partner
Curwoods Lawyers
+61 2 8231 6209
peter.ford@curwoods.com.au
Minimising Risk

Mathew Holland
Customer Risk Solutions – Technical Lead
• An organisation’s ‘emergency blanket’
<table>
<thead>
<tr>
<th><strong>Pre-Event</strong></th>
<th><strong>Post Event</strong></th>
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<tr>
<td>Line of sight</td>
<td>Complete visibility</td>
</tr>
<tr>
<td>Experience based on individuals</td>
<td>Experience is now based on a collective group of ‘experts’</td>
</tr>
<tr>
<td>Limited time to gather information</td>
<td>All the time in the world to gather any/all information that supports a view point</td>
</tr>
<tr>
<td>Limited time to make a decision</td>
<td>Decision reached when all information has been presented</td>
</tr>
<tr>
<td>Can lead to making assumptions about what the individual considers reasonable</td>
<td>Hindsight is better than 20/20 as it removes human element</td>
</tr>
<tr>
<td>Looking ahead bit like a crystal ball gazing</td>
<td></td>
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Perspectives

How the customer explained it
How the Project Leader understood it
How the Analyst designed it

Captain Hindsight
With his sidekicks, Shoulda, Coulda, and Woulda
So what can I do?

Implement the following:

• Regular Self-inspections with supporting documentation
• Checklists for common and critical tasks
• Code of Conduct for Staff, Volunteers, Contractors
Self Inspection
## Checklist

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<tr>
<td>7.</td>
<td>Stacks stable with good bases</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>8.</td>
<td>No rubbish or unwanted material</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>9.</td>
<td>Flammable items correctly stored</td>
<td>Yes</td>
<td>No</td>
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### Electrical power

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<tr>
<td>10.</td>
<td>Plugs, sockets and switches in good order</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>11.</td>
<td>Free of frayed or defective leads</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>12.</td>
<td>Free of double adaptors or piggy-back plugs</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>13.</td>
<td>All lights adequate or operational</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>14.</td>
<td>Residual Current Devices and circuit breakers are installed and maintained</td>
<td>Yes</td>
<td>No</td>
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### First aid

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<td>15.</td>
<td>First Aid kits identified and appropriately stocked</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>15.1</td>
<td>Appropriate training is provided</td>
<td>Yes</td>
<td>No</td>
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Ansvar Insurance is here to help…

- Risk Assessment Surveys
- Sums Insured Assessments
- Policy/Procedure Reviews & Risk Mitigation Policies
- Thermography
- Post Loss Surveys
- Advice on Business Continuity Plans
- Training/Development Days
Ansvar Insurance is Here to Help…

PART 2. Product Launch

1. Industrial Special Risk Product
   Craig Love - Property Portfolio Manager, Ansvar Insurance

2. Personal Accident Product
   Shireen Thomas - NSW State Manager

3. Q&A Panel
   Peter Ford, Shireen Thomas, Matthew Holland, Craig Love
ISR Policy

Product Features and Benefits
Contents

• Policy Structure
• Key Benefits
• Automatic Extensions
• The Schedule
• Sub-Limits
• When it’s available
The new Ansvar ISR Policy wording remains a Mark IV Modified base industry wording, designed for medium to large organisations with asset values in excess of $5 Million.

Key Changes:
- Endorsement wordings are now located within the wording
- Market Leading Policy Schedule endorsed by the LMI Group

The endorsement wordings are specific to our core sectors, Care, Faith, CSO, Education and Heritage.

We still have the ability to provide tailored endorsements through The Schedule.
Key Benefits

- **Co-Insurance Memorandum – Amended (C)** moves the co-insurance clause to 80% and states that co-insurance does not apply on claims less than 10% if the declared value at the situation.

- **Heritage Protection** extends the basis of settlement on any building of historic significance and legally protected to a reasonably equivalent appearance and capacity, using the original design and suitably equivalent materials if damaged.

- **Notable Old Buildings without Legal Protection** extends the basis of settlement on any building which is not protected by heritage legislation and which the owner would prefer to replace with something more functional if destroyed or badly damaged. For example an old church which has outlived its original function could be used for a different purpose.
Key Benefits

• **Flood** writes back Flood by deleting Paragraph (a) of Perils Exclusion 3, up to the sub-limit stated in the schedule.

• **Accommodation Bonds** is available for insured’s that hold accommodation bonds which is often the case if the business is a retirement village or nursing home. In the event of major damage and where the insured has no alternative accommodation available for their residents, they will most likely have to refund any accommodation bond paid by a resident. The loss of interest on this capital will be taken into account by this endorsement.
Automatic Extensions

**General Property Cover – Australia** writes back General Property up to the sub limit stated in the schedule of the policy against ‘General Property Cover – Australia’. Standard $3,000 any one item $30,000 one event

**Property in Transit – Australia** writes back Property in Transit within Australia up to the sub limit stated in the schedule against ‘Property in Transit – Australia’. Standard $20,000

**Property in the open air (Storm) (A)** writes back physical loss, destruction of or damage to gates, fences and retaining walls caused by wind, rainwater or hail up to the sub limit stated in the schedule against ‘Property in the open air (A)’. Standard $50,000
The Schedule
The Schedule

All renewal terms and new business quotations will be presented in this new format.

The Schedule will include:
The Insured - Full Name of entities
The Business – Full business description of the Insured
The Situation and/or Premises
Period of Insurance
The Premium
The Insurer and Policy/Quote Number
Declared Values – Section 1 and 2
Limits Of Liability – Section 1 and 2 or Combined Section 1 & 2
Sub-Limits of Liability – Section 1 & 2 with specific standard sub-limits automatically set
Definition of Unspecified Damage
Section 1 & 2 Deductibles
Indemnity Period
Payroll Limits
Uninsured Working Expenses
Additional Core Sector Endorsements
Sub-Limits

- Expediting Expenses from $50,000 to $500,000
- Landscaping from $25,000 to $250,000
- Costs of clearing drains from $50,000 to $100,000
- Emergency Evacuation Costs $200,000
- Infectious or Contagious Diseases $500,000
- Accommodation Bonds $500,000
- Temporary Accommodation $500,000
When it’s available

- New Business available from 31/10/15
- Renewals to be transferred over early in 2016, however, benefits will apply automatically from 31/10/2015, other than Flood cover
Policy structure

- New enhanced PA policy
- Standalone policy – not Buspack (on its way)
- One product offering cover for:
  - Volunteers
  - Children/Students
  - Members………….. under one policy

- Cover applies whilst insured persons are volunteering or participating in the Insured organisation’s activities.

- Available to clients who have liability or property with Ansvar

- New pricing structure developed which we believe will make us very competitive.
The Value of PA

- No question of liability
- If a defined event occurs the policy will respond
- Diffuses a difficult situation straight away
- Protects the Public Liability policy
- Successfully used by many of our Child Care, School, CSO and Church clients where minimal payments have finalised the matter.
Key benefits of new wording

• Cover applies whilst travelling to and from volunteer work locations.
• High number of defined events (49 in total)
• 14 automatic extensions
• No age exclusion – particularly relevant to church groups, csos.
• High limits available
  • Maximum Capital Benefits $500,000
  • Maximum Weekly Benefits $5,000
• Pricing reduced for clients with full risk management program in place
Automatic Extensions

- Exposure and disappearance
- Emergency travel/accommodation expenses up to $5,000
- Domestic help $5,000
- Child care costs up to $10,000
- Funeral costs up to $5,000
- Home tutoring costs up to $200 per week (max 26 weeks)
- Other out of pocket expenses up to $5,000
- Work transport benefit up to $6,500
- Reimbursement of club membership fees up to $600 per membership (max 2 clubs)
- Indexation to weekly benefits after 12 months (5%)
- Return to work program assistance up to $5,000
- 26 weeks guaranteed up-front payment
- Home/care renovation benefit up to $15,000
- Corporate image protection up to $5,000 any one event
Optional High Risk Activity Extension

• Standard wording excludes some specified high risk activities eg: underwater activities, rock-climbing, caving and other adventurous sports

• New High Risk Activities Extension available upon request to write cover back in

• Risk management and injury prevention will be assessed, additional premium applied

• Particularly useful for schools and community organisations (eg. Scouts) who wish to cover their students/members whilst participating in such activities.
When it’s available

• New Business available from 31/10/15
• Renewals to be transferred over early in 2016, however, benefits will apply automatically from 31/10/2015
• Buspack policies will be updated first half of 2016 to include the same covers.
Q&A

Peter Ford, Partner, Curwoods Lawyers
Shireen Thomas, NSW State Manager
Craig Love, Portfolio Underwriting Manager, Ansvar Insurance
Mathew Holland, Customer Risk Solutions- Technical Lead, Ansvar Insurance
Forum close

Please join us in the foyer for networking

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