

MEAA Screen Technicians Multimedia and General Liability Insurance

MEAA has a tailor-made policy to suit the needs of Screen Technician members. The policy is arranged by MEAA for the benefit of its members. The policy provides STAA members with quality and cost-effective insurance.

The policy is available to accepted members only after review by the insurer. MEAA has negotiated a cost-effective group policy for its members. The policy is underwritten by Chubb Insurance Company of Australia Limited ABN 69 003 710 647 AFLS 239778 [Chubb/the Insurer].

More information including the Policy Wording, Policy Schedule and Claim Form can be found at meaa.org/resources

This document does not form part of the Policy Wording and is for general information purposes only.

What cover does the Screen Technicians Multimedia and General Liability Policy provide?

The Screen Technicians Multimedia and General Liability Insurance provides Screen Technicians the following:

- \$20,000,000 General Liability Insurance, any one claim and in the aggregate, inclusive of defence costs.
- \$1,000,000 Multimedia including Professional Services Insurance, any one claim, inclusive of defence costs.

Key features of the Screen Technicians Multimedia and General Liability Policies include:

- Cover for claims by third parties for bodily injury and property damage to leased or rented premises and venues at which covered Members perform.
- Civil liability claims arising from performances or tutoring.
- Claims investigation and defence costs.
- Advertising liability claims arising from unintentional: libel, slander, defamation, infringement of copyright, title or slogan, piracy, unfair competition, idea misappropriate or invasion of rights of privacy arising out of actions against insured members.
- Infringement of copyright, trademark, or design right liability claims arising from unintentional: libel, slander, defamation, infringement of copyright, title or slogan, piracy, unfair competition, idea misappropriate or invasion of rights of privacy arising out of actions against insured members.
- Principals indemnity extension providing assurance to companies engage freelancers to perform or tutor (in respect of Section 2 Public & Products Liability only).

- Cover for breaches of confidence and confidentiality, negligent publication, and negligent act.
- Cover for third party property damage and/or bodily injury claims resulting from an insured member's errors and omissions in the provision of insured services. Third party financial loss are excluded.
- Covers insureds anywhere in Australia and New Zealand.

Who can be covered by the MEAA Screen Technicians Multimedia and General Insurance Policies?

To be covered under the policy you must:

- be an eligible financial member of MEAA and be up to date with MEAA membership fees; and
- have completed the insurance proposal declaration (Member History Declaration form) with your membership application/renewal; and
- have been notified as being accepted by the insurer to be covered under the policy.

How do MEAA Members obtain coverage under the MEAA Screen Technicians Multimedia and General Liability Insurance Policies?

The policy is offered to all MEAA Screen Technician members at renewal of their membership each year subject to completion of the Proposal Declaration (Member History Declaration form) and acceptance by the Insurer.

If MEAA members join mid-year the policy will still be offered (subject to approval by the insurer) from the date of acceptance by the Insurer.

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ABN. 84 054 775 598

What are the costs and benefits of having this policy?

MEAA STAA members can be covered under the policy for a cost of \$3.11 per week, which is included in and payable as part of your MEAA STAA membership fees.

Once a MEAA STAA member is approved, MEAA will pay the premium upfront on behalf of the MEAA STAA member. Base premiums may be subject to change depending on the insurer's acceptance of the risk.

MEAA members have the benefit of:

- Specialised insurance service and support provided by Aon; and
- access to a leading award-winning insurer with recognised financial strength and stability.

For more information please visit Chubb's website at chubbinsurance.com.au

What does the Multimedia Liability Insurance Policy cover? (Claims Made Liability Insurance)

Limit of Liability:

- \$1,000,000 any one claim, inclusive of defence costs; and
- \$2,000,000 in the aggregate any one policy period, inclusive of defence costs

Excess:

- \$1000 inclusive of defence costs (payable for each and every claim made by an Insured).

Multimedia Liability Insurance includes cover for claims made against the insured person during the policy period:

- Insuring Clause – Newsmedia and Multimedia Liability – covers claims in connection with the Insured's Media Activity;
- Insuring Clause – Professional Services – covers civil liability arising claims arising from the conduct of the Insured's Professional Services.

Subject to policy terms and conditions

Multimedia Liability Insurance benefits include:

- Professional Services
- Awards by Ombudsmen (\$25,000)
- Continuous Cover
- Misconduct Allegation Defence Costs (\$100,000)
- Cover for Independent Contractors
- Bilateral Extended Reporting Period
- Document Replacement (\$500,000)
- Compensation for Court Attendance & Staff Disruption (in respect of Section 2 - Public & Products Liability only).

Key features of the STAA Multimedia Liability Insurance Policy

Limit of Liability:

- \$20,000,000 any one claim, inclusive of defence costs; and
- \$20,000,000 in the aggregate any one policy period, inclusive of defence costs

Excess:

- \$1000 inclusive of defence costs (payable for each and every claim made by an Insured).
- \$25,000 inclusive of defence costs for personal injury to contractors, sub-contractors, labour hire personnel or employees of any contractor or sub-contractor.

General Liability

Covers legal liability to pay compensation in respect of personal injury or property damage as a result of an occurrence happening in connection with the insured's business.

Joint Ventures Liability

Covers legal liability, singly or with others, in respect of all occurrences happening in connection with the conduct of the insured's business as a joint venture or in partnership with others. This cover does not extend to any joint venturer or partner of the insured.

Tenant's Liability

Covers liability as a tenant for rental or lease of premises (not belonging to the Insured) from which the insured conducts the insured's business.

Notice of claims for General Liability Insurance

Written notice of any occurrence of which the insured is aware and which may give rise to a liability covered under this policy must be made as soon as reasonably practicable to MEAA or Aon.

Please refer to the Chubb Multimedia and General Liability Policy Schedules, Policy Wordings and Claim Form on the MEAA website for full details of cover.

Insurer's assessment of MEAA members

It is MEAA's responsibility to keep a record of all members and provide the insurer with the required information in respect of any Screen Technician member who has not submitted a satisfactorily completed Member Insurance Proposal Declaration (Member History Declaration form).

The insurer will evaluate each Proposal Declaration (Member History Declaration form) on an 'offer and acceptance basis'. MEAA members may incur an additional premium or cover may be offered on different terms to the policy where the MEAA member does not meet the acceptance criteria of the Insurer.

The member will have benefit of cover once the Insurer has received the completed Insurance Proposal Declaration (Member History Declaration form) and the insurer has communicated its approval that cover has been provided. In the event of a claim, MEAA will provide to Aon or the insurer the necessary information and documentation for the insurer to consider the claim.

Are MEAA members covered outside Australia and New Zealand?

No. The policy is designed to cover MEAA insureds for claims arising from insured business activities in Australia and New Zealand only.

When is cover not applicable?

Cover is not applicable where a MEAA member is no longer a financial, fee paying member of MEAA (STAA), or as otherwise advised in writing by the Insurer.

More information, including the Policy Schedule and Claim Form, can be found at meaa.org/resources.

Claims conditions

Multimedia Liability provides cover for claims arising from the conduct of a media activity and professional services, including public appearances in the conduct of the insured business.

Please note cover for lunchtime activities and travel is applicable to public and products liability only.

It is a policy that provides MEAA members with:

- \$1,000,000 Multimedia Liability cover (inclusive of defence costs).
- \$20,000,000 General Liability cover each claim and in the aggregate.
- General Liability cover for activities undertaken during lunchtimes and meal breaks; and
- General Liability cover for travel to and from either their normal residence or place of employment and a recognised educational institution to undertake study relevant to the insured person's occupation.

Claims process

Claim forms are available on the MEAA website at meaa.org/resources and should be forwarded to Aon.

Once the claim form has been received by Aon, Aon will confirm financial membership of MEAA (STAA) and Aon will review the claim form and supporting documentation to ensure all necessary documentation has been provided to lodge the claim.

Aon will lodge the claim with the Insurer. Only 'eligible financial, fee paying members' can claim on the policy.

The Policy is only offered to financial fee-paying members of the MEAA, Screen Technicians as set out in the rules of MEAA. The rules of MEAA are available on the MEAA website at meaa.org.

All outstanding membership fees must be paid in order to lodge a claim and be eligible for cover.

Insurance queries

Your questions about the adequacy of this insurance should be directed to our specialist insurance broker who can provide you with professional advice on whether this insurance is right for you.

Lodgement of claims

Your completed claim form, including all necessary supporting documentation and your medical certificate should be sent to our dedicated claims manager who will assist with the lodgement and management of your claim:

Vikki Karatovic, Senior Client Manager
Commercial Risks Solutions
Aon

Email: vikki.karatovic@aon.com
Mobile: 0416 181 651

JOIN MEAA

You can join MEAA at meaa.org/join or you can call our membership centre on 1300 656 513.



Authorised by Paul Murphy, Chief Executive
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