



GCA BULLETIN February 2017

It would be useful for your committee to be aware of the following items. Please read out the items of general interest at your next club members' meeting and add them to your newsletter.

INSURANCE MATTERS – MOST IMPORTANT

Please ensure your organisation's managing committee is aware of these important items

- Your invoice for the insurance year April 2017 – April 2018 is enclosed in this mail out. **Your Confirmation of Cover Notice will be sent separately after the direct debit is processed. KEEP IN A SECURE PLACE** to copy when required.
- Please note the date of direct debiting of your account.
- Your membership numbers are noted - please advise if these are not correct.
- GST is shown as the amount included in the total invoice cost.
- We are pleased to advise that the amount you paid last year has reduced slightly.
- And we are even more pleased to advise that despite this reduction an extra benefit has been negotiated for all affiliates from this upcoming insurance year - with the details provided below being an extract from the new Summary of Cover provided by the Broker:
This policy extends to include property owners cover in respect of open gardens held at a member's home where the property owners' home insurance policy does not provide cover because of the insured activity, whether or not a fee is charged. Subject to the property owner being a member of an affiliated club.
- **Please also note that the various other forms/documents we have previously sent out at this time – such as our Broker's (Trident Insurance Group) Financial Services Guide, copies of the policy documents and the Frequently Asked Questions document - can all be found on our website (www.gardenclubs.org.au) under Member Clubs Area.**
- Ongoing business from last year: Some affiliates have in the past enquired about association insurance - this is often referred to as Director's Liability or Indemnity Insurance. It would have provided professional indemnity cover for the provision of professional services, association liability cover for claims against the association, fidelity (crime) cover, tax audit insurance, and other coverage. It was offered in April 2015's Bulletin on an 'all in or all out' basis, but as only a tiny number of our 700 odd clubs responded to our proposal (to date a mere 24 and not all of them positively) the Committee voted at the February 2016 meeting not to proceed with this cover. But it should be noted that we will review this situation periodically so if your group has an opinion on this matter please email to rowenamargetts@bigpond.com

- We wish to reiterate that the number of non-members (of the host club) attending special events, above which an 'Event Application' must be submitted, now stands at 1000 and that this should eliminate all but the very large garden festival type events and save many affiliates that significant (minimum \$800) extra premium. This form is also available on our website.
- **Forms** - Most forms required by GCA can be downloaded from our website (www.gardenclubs.org.au) from the 'Member Clubs' Area' page. Please note the stated dates of return.
- **Special Event?** Why not invite a GCA committee member to your meeting or zone day to help the celebrations? Contact your Zone Coordinator or email secretary@gardenclubs.org.au.
- **Form 4:** Please complete and return Form 4 to the GCA Membership Secretary within **one month of your club's Annual General Meeting** to assist keeping all records up to date.
- **Clean Up Australia Day** is Sunday 5 March and the tagline is 'because when the rubbish is gone nature can carry on'. If you could communicate this to your members and encourage them to sign up the Clean Up Australia organisation would love to work with you throughout the year in promoting your goals and events
- **GCA Committee Recruitment**
The GCA constitution provides for up to 20 Committee members and is currently operating with 14, fulfilling the necessary duties to keep the organisation running. Some committee members have indicated they will not be standing for re-election over the next few years. This makes recruitment of new members a priority and a necessity to ensure the smooth and effective management of the GCA. The Committee meets in Sydney approximately 6 times each year, travelling from across the country (costs are reimbursed). Email access is essential for members, with organisational skills and previous office bearing experience desirable.

For further information please contact:

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