The ultimate guide to association insurance
Tailored insurance solutions that meet the unique needs of associations and their members
Contents

Introducing Gallagher
the association insurance experts.......................... 3

Essential insurance for associations ...................... 4

Tailored insurance schemes
for association members ...................................... 8

Complete member benefits solutions..................... 10

Client testimonials ............................................ 11

Meet the Gallagher
Professional Associations team............................ 11

Any questions?
Your primary contact for association insurance queries is our
Associations Relationship Manager, John Apter.

Meet the other key members of the team on page 11.

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Introducing Gallagher

the association insurance experts

Many insurance brokers claim to be association insurance experts. At Gallagher, we really are. We value the vital contribution associations make to communities and society. As a result, partnering with associations to maximise their potential is fundamental to our business.

As the broker of choice for more than 100 associations across Australia, we truly understand the multitude of risks associated with the management and running of associations. In addition, we provide tailored insurance products and services to tens of thousands of individual members of these associations, helping to protect them from the risks specific to their profession or industry.

Why does this matter? Our deep involvement with associations and their members gives us a unique perspective on the work associations perform, as well as an acute awareness of the complexities of a wide range of business sectors. This genuine expertise informs the way we craft tailored insurance solutions that best meet the needs of associations and their members.

So, who are we? Gallagher is one of Australia’s – and the world’s – largest insurance broking and risk management companies. Globally, we have more than 20,000 employees in 34 countries. But we’re also locally focussed, with more than 30 regional and metropolitan branches across Australia – including our Professional Associations team.

Our scale means that we’re able to harness the strength of relationships with leading national and international insurers to negotiate better deals and more tailored covers on behalf of our clients.

The company we keep

Here’s just a small selection of the associations and membership groups we partner with to provide insurance solutions and advice. To find out how you could partner with us, visit info.ajg.com.au/professional-associations
Insurance for associations

What are your risks?

There are numerous risks involved with the operation and management of a professional association. Being aware of the breadth of your risks, as well as their potential financial and reputational impacts on your association, allows you to cover those exposures through appropriate and effective insurance solutions.

That’s where the expertise of Gallagher’s Professional Associations team comes to the fore. Through our intimate knowledge of associations and our work across many sectors, we can assist you to implement effective risk management strategies and risk reduction practices that meet the unique needs of your association.

To do this, we look at the scope of your association’s offering, the nature of your core business, the size of your membership and the events you stage for them to map your risk landscape. With this in mind, we can build a bespoke insurance program that will protect your directors, officers, voluntary workers and members — as well as your association’s assets — from the financial consequences and impacts of those risks.

The following pages cover the essential insurance covers every association should consider.

Association liability

All associations operate on tight margins. So an unforeseen liability or loss could be devastating and could potentially compromise the personal assets of your directors and management team, as well as member funds.

**Association liability insurance** is designed to provide cover against ‘wrongful acts’ committed by association staff or directors in the course of their work. By offering multiple coverage sections, it has your organisation and staff well protected from a range of exposures, including:

- Management liability
- Professional indemnity
- Organisational liability
- Employment practices
- Crime
- Superannuation trustees liability
- Statutory liability

Potential ‘wrongful acts’ that could lead to claims against associations include:

- Incorrect advice provided to members about regulatory requirements
- Errors in training program presentations
- Failure to arrange appropriate insurance

And many more besides. That’s why it’s so important to get the right advice from a knowledgeable insurance broker.
The ultimate guide to association insurance

Public liability

Public liability insurance covers you for any injuries or damage to third parties or property that might occur through negligence or accidental means. If your association holds events outside your business premises, you will most likely also require a policy extension that covers this contingency.

Event cancellation insurance

Events, seminars and conferences are a core offering for many associations. The costs of organising and holding such events are significant, so what happens if unforeseen circumstances — such as adverse weather — result in the event’s cancellation?

That’s when event cancellation insurance (also known as contingency insurance) can be so valuable. It will help you pay the refunds and meet other liabilities you may incur as a result of an event being cancelled. It can also respond if, for example, a keynote speaker for your event is unable to attend at short notice due to a flight cancellation, illness etc.

Voluntary workers personal accident cover

Volunteers are at the heart and soul of every association. Without their generous contributions of time and energy, many associations simply would not function.

But are your volunteers protected if they are injured while working on behalf of the association? State workers compensation policies typically do not cover unpaid volunteers. This places the onus on associations to arrange a voluntary workers personal accident insurance policy to provide this important protection.

Highlights of this cover includes:

• Lump sum benefits in the event of a serious accident
• Weekly accident benefits
• Cover available for volunteers up to the age of 85
• Cover available for non medicare medical expenses
• Includes cover while travelling to and from association events and work

IMPORTANT TIP

Don’t pay too much for your insurance! We see plenty of examples of associations that pay too much for their insurance program. And why is that? Usually because they are not dealing with a broker who has years of expertise in this specialised market.

While price should never be the main focus (having the right level of protection matters most), associations need to make sure that they are receiving value for money for their insurance costs.

Association risk insight

“Sadly, one of the most frequent type of claims lodged by professional associations relates to the misappropriation of funds.

“We recently had a claim where the secretary of the association fleeced the bank account, which not only contained membership fees but also fundraising and sponsorship monies.

“Fortunately the association in question had a fidelity cover extension to their association liability policy. That helped them recover financially, and retain the excellent reputation they’d carefully built over many years.”

Natasha Burr, Gallagher Professional Associations
Office insurance
Associations can access a packaged policy through Gallagher that can be tailored to meet your individual needs. The available policy sections include:

- Fire and perils
- Accidental damage
- Business revenue protection
- Burglary and theft
- Loss of money
- Breakage of glass
- Breakdown of electronic equipment (computers, photocopiers, printers, etc)
- Breakdown of electrical equipment (air conditioning, white goods, etc)

We will take the time to discuss your specific individual needs and circumstances with you so that we can offer you the cover that is right for your business.

Gallagher can also assist with motor insurance for business vehicles as well as workers compensation cover.

IMPORTANT TIP
It is critical that you insure for the full replacement cost of the insured association property. For instance, if you are insuring the office contents you need to consider what the total replacement cost would be in the event a fire that destroyed everything. This should take into account all contents, furniture, IT equipment, etc and the office fitout if applicable. The cost is probably higher than you’d estimate.

Workers compensation
Workers comp tends to be one of the major insurance outgoings of the year, so it pays to make sure you get expert advice to make sure you get the best bang for your buck. Gallagher’s specialist Workplace Risk Practice can guide you on that front, as well as offering a comprehensive review of workplace health and safety to help keep your premiums down.

Business travel insurance
If you’re required to travel for business, you can take out an annual travel policy that provides cover for all trips in a 12-month period. This policy can easily be extended to cover association staff travel and leisure travel.
Cyber liability – the 21st century issue for associations

Like virtually every other business in Australia, associations are reliant on digital technology for the day-to-day running of operations, whether it be storing and protecting sensitive member data, managing association finances, or providing online member resources and communications.

But what happens if a hacker gets into your system and accesses your member data? What if your association is the victim of a ransomware attack? What if a member of staff inadvertently opens an email with a malware virus attached and damages your IT infrastructure?

These are all very real scenarios that have the potential to cause serious damage to the association — be it physical damage, reputational damage or financial damage. Worse yet, these scenarios are happening to businesses all over the world every day — often without them even realising it.

**Cyber liability insurance** has been developed to provide protection against situations like these. This is a critical consideration for your association and your members. It won’t stop data breaches from occurring, but it can help recover the costs associated with repairs, recovery and investigations, as well as losses caused by an inability to operate. We’d go so far as to say that every association should have it.
Insurance as a means of delivering relevance and value to members

Members of professional associations need insurance to protect their personal and business reputation and assets. So it makes sense to be able to offer great value insurance as a member benefit.

Gallagher specialises in creating combined professional indemnity and public liability (PI/PL) insurance schemes for associations to pass on to their members. We spend time understanding each association’s risk landscape and then work with insurance underwriters to tailor the PI/PL cover to specifically meet the needs of a given profession.

Our strong relationships with leading national and international insurers allow us to offer this insurance at extremely competitive rates. This gives your members the cover they need, often at far better rates than if they purchased it directly themselves.

Beyond PI/PL, we also offer a full range of business insurance solutions for association members, including:

- Business and office packages
- Cyber protection
- Management liability
- Corporate and personal travel
- Workers compensation
- Personal accident
- Home, contents and motor vehicle

Again, global reach enables us to access market-leading products and negotiate competitive premiums across the board.

Additional value-add services available

Gallagher’s Professional Associations team offers its association partners value that goes beyond insurance. This includes:

- Risk management advice
- Thought leadership articles and relevant content for your publications and online communications platforms
- Attendance at and presenters for conferences, webinars and member events
- Dedicated relationship management services
- Dedicated claims services
- Premium instalment payment options

Client testimony

“As a small business owner, I very carefully monitor all out-goings – including insurance. I’d heard that AGDA members could receive discounted insurance through Gallagher Professional Associations, and that’s what got me to join AGDA in the first place. I saved hundreds of dollars on my insurance, which completely off-set the membership fee. It was a great deal, and a real incentive to join the association.”

Matt Hermitage, Creative Director, thirdegree Brand Agency

Member of Australian Graphic Design Association (AGDA)
Case study: using insurance to drive membership growth

The member insurance scheme for the Institute for Learning Professionals (ILP) has become a key benefit and a great incentive for new members to sign up.

ILP Founder and CEO Kerry Brocks was swift to establish an insurance scheme for members when she launched the Institute in 2007 — and she says it helped kick-start a membership growth journey that continues to this day.

Brocks found that learning professionals were paying $1500-$3500 for insurance in what was a very low-risk sector. It was one of her potential members’ biggest pain points, so being able to work with Gallagher to create an exclusive scheme that covered members for their specific risks, while saving them hundreds — or even thousands — of dollars per year helped create genuine value and a point of difference.

“The benefit spread through word of mouth,” Brocks explains. “When people in our profession would whine about insurance costs, they were often directed to the ILP and the rates we were able to get for our members.”

The ILP continues to go from strength to strength and now has in excess of 1500 members — with over 70% of them taking up insurance through the scheme.
Insurance as part of a complete member benefits program

Associations exist to add value and relevance to the lives and businesses of their members. One of the most effective means of doing this is through a benefits program that will help support members professionally and grow their businesses.

Of course, that’s easier said than done. Developing and maintaining a meaningful benefits package takes a considerable amount of time – and that’s time your staff could put to better use in the day-to-day running of your association.

That’s where we can help. Gallagher’s Access1st program offers a range of products and services at preferential rates to help association members overcome common business challenges; raise visibility with target audiences; or simply save money on business essentials.

A number of specialist providers also service associations themselves in order to assist with member engagement, helping you to connect with, attract and retain members.

The provider network offers exclusive services or rates to Access1st users not available to the general public – including a range of free business advisory services. Better yet, Access1st comes at no cost to associations. Once your association joins our network your members can unlock their benefits immediately. And the credit’s all yours.

Through Access1st, you can enjoy:

• Free ad hoc legal advice
• Free and discounted HR services
• Discounted association mentoring programs
• Special deals on web development and digital marketing
• Savings on business attire
• Membership fee funding solutions
• Discounted PI/PL and health insurance
• Free and discounted graphic design services
• Video production services
• Reduced rates on business energy
• Special pricing plan on office supplies
• Savings on ethical gift boxes
• Defibrillator devices
• And much more...

When new association partners come on board we set you up with an association log-in which all members can request. All the offers are housed in an easy-to-use online portal at www.access1st.com.au.

We can even work with you to tailor benefits to the needs of your members’ specific areas of operation. We’re here to help you succeed.
The ultimate guide to association insurance

Why we choose Gallagher

We take pride in fostering strong relationships with our association partners. Here are some testimonials from our association client base.

“We thoroughly endorse Gallagher Professional Associations as a benefit provider, and have the highest regard for the service they provide to our members – which has resulted in over 70% of our members taking up their insurance product. We also appreciate that they simplified the whole insurance application process to fast track members being covered.”

**Kerry Brocks, CEO and Founder, Institute of Learning Professionals**

“We’ve been dealing with Gallagher’s Professional Associations team for years and we’ve been very happy with their service and products. They were a bit of a pioneer in that they were prepared to go to market and tailor a facility that accommodates the risks our members are involved in, as well as negotiate good rates. It’s a facility that still meets members’ needs, who constantly tell me that it has saved them lots of money.”

**Alan Harries, CEO, Institute of Mercantile Agents**

“I wish to express how delightful it has been to deal with the team at Gallagher Professional Associations. They have been so helpful, professional and reliable in all of our dealings. We look forward to our continued business dealings with Gallagher, both on behalf of our members and also for our own association insurance requirements.”

**Mary-Louise Parkinson, Immediate Past President, International Yoga Teachers Association**

Meet the team

The team at Gallagher Professional Associations has extensive experience of working with associations, not-for-profits and niche professional sectors, and in tailoring insurance solutions to fit the risks and exposures of those professions.

We have a team of more than 30 staff servicing clients nationwide. Our core contacts for association insurance enquiries are as follows:

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