



REGIONAL ARTS VICTORIA ORGANISATION MEMBERSHIP INFORMATION

Please read this document carefully before completing the online application form.

ELIGIBILITY

To be eligible for **Organisation Membership** with Regional Arts Victoria, applicants must be:

1. Incorporated
2. A not-for-profit or charitable organisation
3. Based in Victoria, or have their principal place of business in Victoria
4. Have the promotion of regional arts or cultural pursuits as a primary or principal focus

If you are not eligible for Organisation Membership, you may wish to become a **Supporter** instead.

MEMBERSHIP BENEFITS & PRICING

Organisation Membership Benefits (\$250*):

- Association Liability insurance
- Personal Accident Insurance for Volunteer Workers
- Subscription to [EasyGrants](#)
- Three [Arts Law](#) contract templates per year of your choosing
- Half-price Individual Membership for your own Members
- Voting rights at Regional Arts Victoria General Meetings
- The option to purchase discounted Products & Public Liability Insurance
- PLUS all Supporter Benefits

Supporter Benefits (\$100*):

- Exclusive access to a Members' Library of tools and resources
- The option to be placed on the Regional Arts Victoria [online arts map](#)
- An editable online [Member Profile](#) on the Regional Arts Victoria website
- The option to upload your events to the [What's On](#) section of the Regional Arts Victoria website
- 20% discount on your Organisation [Arts Hub](#) subscription
- Invitations to and discounts for Regional Arts Victoria Member events

**Prices include GST. Organisation Membership is valued at over \$2,500, and the Supporter package is valued at over \$500. Organisation Members and Supporters that join between 1 September and 30 April in any financial year are eligible for pro-rata rates for both Membership and optional Public Liability Insurance fees.*

INSURANCE

Regional Arts Victoria offers three insurance policies to Organisation Members:

1. **Association Liability Insurance**
2. **Personal Accident Insurance for Volunteer Workers**
3. **OPTIONAL Products & Public Liability Insurance**

The fee for optional Products & Public Liability Insurance, in addition to Organisation Membership, is calculated according to the **Gross Annual Income** of the organisation, as per the table below.

GROSS ANNUAL INCOME	MAXIMUM PPL INSURANCE FEE	TOTAL COST
Up to \$5,000	\$250	\$500
\$5,001 to \$10,000	\$400	\$650
\$10,001 to \$20,000	\$600	\$850
\$20,001 to \$50,000	\$900	\$1,150
\$50,001 to \$100,000	\$1,200	\$1,450
\$100,001 to \$200,000	\$2,000	\$2,250
Over \$200,000	\$3,500	\$3,750

For questions regarding the insurance policies, please request policy documents from membership@rav.net.au then contact Anne Buckley at Arthur J Gallagher Insurance on (07) 3367 5243 or at anne.buckley@ajg.com.au.

HOW TO APPLY

Organisations and Supporters can apply online at www.rav.net.au/members-and-networks/join-us. We recommend allowing 20 minutes to complete your online application.

Before commencing the application, please ensure you have the following information:

1. Contact details for the organisation
2. An assigned main contact person
3. Contact details for the President, Secretary and Treasurer
4. An assigned voter for Regional Arts Victoria Annual General Meetings (and their contact details)
5. Year the organisation formed
6. Gross Annual Income (or estimated Gross Annual Income if the organisation is new)
7. Estimated number of activities/events per annum, and number of audience members who attend your events per annum
8. Number of members and volunteers, as well as estimated number of volunteer hours per annum

If you are opting in for **Products & Public Liability Insurance**, please prepare:

1. Details of previous insurance claims
2. Any parties that require noting on the insurance policy
3. A Risk Management Plan (only if the organisation intends to present a major public event with more than 2,000 people in attendance)

The following **supporting documentation** is required from Organisation Membership applicants:

1. Certificate of Incorporation
2. Most recent Annual Financial Report (or first annual budget if the organisation is new)
3. Risk Management Plan (only if presenting a major public event)

If you have any questions about the application process, please contact the Membership team on (03) 9644 1805 or at membership@rav.net.au.

AFTER YOU APPLY

The Membership team at Regional Arts Victoria will check that you have submitted all the required information and supporting documents. They will contact the Main Contact person for any further information required.

Once all the required information/documentation has been received, the application will be assessed by the Executive Director and approved if the organisation meets the four eligibility criteria.

If the application is successful, the organisation will be invoiced for the relevant amount (applicants joining between 1 September and 30 April in any financial year are eligible for pro-rata rates).

Once the invoice has been paid, you will receive Certificates of Currency for insurance and login details for the website where you can access other Membership Benefits.

PRIVACY

All of the information we collect from you is used to generate your Membership Benefits, including insurance policies. Regional Arts Victoria values your privacy. For details on how we collect, store and use information, review our Privacy Policy at www.rav.net.au/assets/2.-regionalartsvictoria-privacy-policy22.pdf, contact us at membership@rav.net.au, or call (03) 9644 1805.

FREQUENTLY ASKED QUESTIONS

Where can I find my Certificate of Incorporation?

If the organisation has misplaced their original Certificate of Incorporation, the organisation may supply a PDF or printed copy of their listing on Consumer Affairs Victoria's register of incorporated associations.

1. Search [Consumer Affairs Victoria's register of incorporated associations](#)
2. Click on the name of your organisation
3. Either print or save the webpage as a PDF
4. Upload this file as supporting documentation when submitting the application

What counts as a not-for-profit or charitable organisation?

The Australian Charities and Not-For-Profits Commission website states that, *"Generally, a not-for-profit is an organisation that does not operate for the profit, personal gain or other benefit of particular people (for example, its members, the people who run it or their friends or relatives). The definition of not-for-profit applies both while the organisation is operating and if it 'winds up' (closes down)."*

More information can be found at the [ACNC website](#).

What is included in Gross Annual Income?

Gross Annual Income is the total amount of income earned annually from all sources before tax. Gross Annual Income is often confused with Gross Annual Profit (income minus the cost of producing that income), however, it's important to include all income sources (grants, sales, dividends, donations, etc.) when calculating the Gross Annual Income for the application (to be evidenced by the budget).

What if I don't have an Annual Financial Report?

If the organisation is new, they may submit a budget rather than audited financial statements. The budget should list all projected income and expenditure for the current or upcoming financial year. We recommend that organisations make estimates to the best of their ability. There are many Excel budgeting templates available online to use as a starting point.

What should I include in the budget if our organisation is new?

Consider all the likely income sources and expense items and list them as budget lines. For example, in the income section you would make estimates for income from grants, fundraising/donations, ticket sales, etc., with a gross income amount at the bottom. In the expenses section you would get quotes for and/or estimate venue hire, any costs associated with events, any payments to be made to contractors/employees, insurance, etc., with a total expense amount at the bottom.

Does funding from grants count as part of the Gross Annual Income?

Yes, funding from grants is included in the Gross Annual Income. If the organisation receives a grant one year and not the next, they may update the Gross Annual Income via the online renewal form in July/August each year, and the fee for optional Products & Public Liability Insurance will be updated accordingly.

What is Public & Products Liability Insurance?

Public & Products Liability Insurance protects from legal liability for all amounts arising out of third party personal injury or property damage caused by an occurrence in connection with the business activities of the Insured, including liability arising from the manufacture and/or distribution and/or sale of products. The insurance cover can only be applied to policyholders and is therefore not available for any Members or other organisations that your organisation may auspice.

Who decides who is legally liable?

The decision as to whether you are legally liable rests with the insurance company and/or the courts. The policy only covers your acts of negligence. You should ensure that other parties with whom you are engaged also have Public & Products Liability Insurance. You should never admit liability in any way, as it may prejudice your claim.

What does Association Liability cover?

Association Liability Insurance provides protection for the organisation, as well as its Directors and Officers, from a range of exposures relating to employment practices, fraud or fines, and penalties. It also extends to protect against errors or omissions in the provision of advice and training.

What does Personal Accident Insurance for Volunteer Workers cover?

Personal Accident Insurance for Volunteer Workers protects volunteers and members from expenses incurred due to injury sustained while engaged in official unpaid voluntary activities.

How do Regional Arts Victoria work with the insurance brokers?

Regional Arts Victoria acts as a group purchasing body, buying Public & Products Liability Insurance on behalf of interested Members. Regional Arts Victoria pays this insurance of behalf of itself and interested Members. These Members then contribute towards the Public & Products Liability Insurance premium. This contribution includes an administration fee. The policy runs from 15 August of each year for a 12 month period.

Australian Financial Services Licence

As Regional Arts Victoria does not hold an Australian Financial Services Licence, you should consider obtaining your own financial product advice from a person and/or organisation qualified to give such advice under an Australian Financial Services Licence.

As a purchasing body, Regional Arts Victoria has engaged Arthur J. Gallagher Insurance Brokers (AFSL 238312) to arrange policies for our members. You may, at any time, contact Arthur J. Gallagher Insurance Brokers directly to confirm that our affiliate insurance is in place and remains current. Contact details are:

Anne Buckley
Senior Account Executive
Arthur J.Gallagher Insurance Brokers Ltd
Level 2, 601 Coronation Drive, Toowong QLD 4066
Telephone: (07) 3367 5243
Email: anne.buckley@ajg.com.au

Rebates

Regional Arts Victoria does not receive any form of remuneration (including commission) or other benefits that are reasonably attributable to the purchasing activity from the insurer, a broker or any other person for coverage of this policy. Regional Arts Victoria does charge its members an administration fee for arranging this insurance.

When does an organisation cease to be covered by insurance?

If Regional Arts Victoria has not received a contribution from a previously covered Member towards the current year's premium by 31 August of each year, a letter will be sent notifying them that their organisation is no longer covered under Regional Arts Victoria's Public & Products Liability Insurance policy. Applicants who receive this letter will need to re-apply for Membership of Regional Arts Victoria if they wish to be covered again. Regional Arts Victoria will notify you in writing should we expect that your cover under this insurance will be discontinued, or will not be renewed.

Are there any discounts available on insurance?

No, discounts are not available for Products & Public Liability Insurance via Regional Arts Victoria, and both Association Liability Insurance and Personal Accident Insurance for Volunteer Workers are included in the Membership fee at a fixed price.

Are there other insurance policies available via Regional Arts Victoria?

No, Regional Arts Victoria is not able to offer variations or additions to the insurance offerings.

How do I know if I need insurance?

Each organisation's needs are varied, however, some venues/premises/councils require certain types and levels of insurance for organisations using their premises. We advise that applicants who are uncertain of their insurance needs speak to our insurance brokers and clarify with any external parties that have insurance requirements.

**PRODUCTS & PUBLIC LIABILITY INSURANCE
SUMMARY OF IMPORTANT INFORMATION**

Limit of Liability	\$30,000,000 any one occurrence, but limited to \$30,000,000 for all Regional Arts Victoria Affiliate Members combined, in the aggregate in any one period of insurance in respect of products. \$250,000 property in care, custody or control.
Insured Party	Regional Arts Victoria, member groups of Regional Arts Victoria (and members of such groups), and voluntary workers whilst engaged in activities undertaken for or on behalf of the Insured.
Deductible	The following amount(s) will be borne by the Insured in respect of each Occurrence (inclusive of costs and expenses or as otherwise specified herein): <ul style="list-style-type: none"> • \$1,000 Personal Injury • \$1,000 Property Damage • \$5,000 Personal Injury to contractors, subcontractors, labour hire personnel or workers compensation recoveries • \$5,000 Personal Injury to paid volunteers
Type of Arts Activities Generally Covered	<ul style="list-style-type: none"> • Temporary Exhibitions and installations; • Presenting of small festivals and events for audiences up to 5000 at each event including performing arts, community parades, exhibitions, lectures, writing/reading, film, dinner dances; • Presenting theatre productions, recitals, concerts, film nights, and workshops for all art forms; • Community arts projects; • Artist in residence and projects for all art forms; • Managing your venue/studio/gallery; • Conducting outings to visit arts events.
Activities Generally Not Covered	<ul style="list-style-type: none"> • Personal injury or damage to property of persons actually participating in any performance, sport, game, contest or display involving trapeze, high wire, military or equestrian skill or the use of firearms, missiles of any kind, explosives or combustibles; • Personal injury or damage to property of persons while participating in any ride that is propelled or drawn by mechanical means involving internal combustion or electric power.
Endorsements	“Endorsements” listed on the Policy Schedule (pages 3-4) cover variations to the Broadform Policy. These include <ul style="list-style-type: none"> • Personal Injury to Worker Deductible • Care, Custody and Control • Organisers of Indoor and Outdoor Gatherings, Sports Meetings, Displays, Flower Shows, Exhibitions, Charity Carnivals, Fetes and the like.
Exclusions	Exclusions to this policy include but are not limited to Advertising Liability; Asbestos; Contractual Liability; Criminal, Fraudulent, Malicious, Wilful or Dishonest Acts; and Professional Liability. For a full list of exclusions, please refer to pages 6-9 of the Broadform Policy.
Worker/Contractor	All contractors employed should have their own liability Insurance, however, the insurer has included an endorsement for Worker/Contractor injury. Claimants shall bear the first \$5,000 in any one occurrence (inclusive of defence costs and other costs and expenses) in respect of liability arising out of personal injury to workers while such workers are acting in such capacity. For the purpose of this provision the term “worker” shall mean: <ul style="list-style-type: none"> • Any person provided to you on a temporary or permanent basis under a specific contract with a provider of contract labour hire personnel and such person remains an employee of that provider; • Any person (including a person who may be a director, executive officer or an employee of a contractor), contracted to perform work for you or under your direct supervision or control in the performance of such work but does not include any person where the nature of the contracted work is the trade or service of such contractor and not that of your business; • Any person (including a person who may be a director, executive officer or an employee of a sub-contractor), subcontracted to perform work on your behalf and is under your direct supervision or control in the performance of such work.
Territorial Limits	Worldwide excluding USA and Canada.
Jurisdictional Limits	Anywhere in Australia.
What to Tell Us	You don’t need to tell us anything which reduces the risk, is common knowledge; we already know, or ought to know in the ordinary course of our business; or we indicate we do not need to know. If you are not sure that something is relevant, it is best to disclose it anyway.

FOR FULL DETAILS OF COVER REFER TO THE BROADFORM POLICY AND POLICY SCHEDULE