

FIRE!!

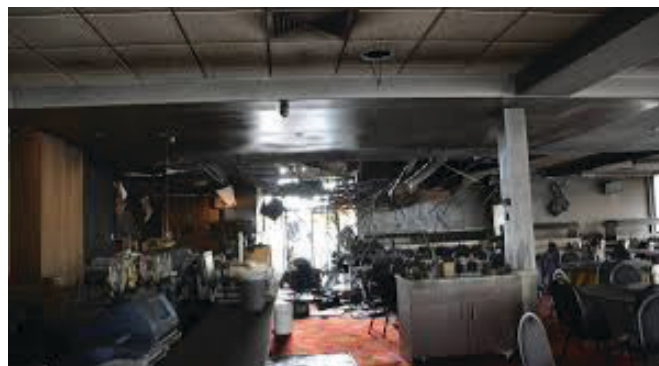
This article appears with the kind permission of the Katoomba RSL Club

For any business owner or manager, a fire is probably your worst nightmare and for the staff and patrons of Katoomba RSL Club that nightmare came true on the 24th of February.

After a member noticed smoke and raised the alarm, the club was quickly evacuated during a busy lunch period with patrons leaving meals on the tables. Assembled outside, they could only watch on in despair as the fire quickly caught hold and engulfed the building.

Despite over nine fire brigades attending, the club could not be saved from a total loss. The club manager rang our office while watching the fire take hold to seek assurance, and guidance during this time. Within a couple of hours the loss adjustor for the insurer had made contact and a professional claims preparer was engaged to act for the club.

On the Monday following the fire and after access to the site was permitted, our Claims Manager Alison Hopper and National Account Manager Jenny Gaul inspected the site and were quite overwhelmed by the extent of the damage. The sight of uneaten food sitting on plates in the dining room was a stark reminder of the urgency with which the club was evacuated and how quickly the fire took hold.



Whilst the cause of the fire is not yet known, this is of little consequence to a community left without a popular social venue and a Sub-Branch having to make alternative plans for Anzac Day. Not to mention the many other events and organisations in the area that rely on the RSL club.

Thankfully, the club has adequate insurance in place and most importantly had taken Business Interruption (BI) insurance which will continue to pay ongoing costs and wages and the additional costs of alternative premises for administration. The BI insurance also included funds to cover the cost of engaging a professional claims preparer to help the staff, management and Board with the momentous task of rebuilding. ■



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Lest We Forget

“They will not grow old, as we that are left grow old”

How will you spend your Anzac Day? Will it be remembering or honouring our servicemen and women at the dawn service, playing two-up with a few beers, watching the footy, working or simply having the day off? Whatever you do, as the Last Post and the Reveille sound on Anzac morning, please take the time to remember them.

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Food For Thought

By Paul Constable, NSW Area Manager



As Clubs weigh up the pros and cons of outsourcing their catering operations, there are insurance implications to consider.

Ideally, written contracts are to be used to ensure protection for both parties. Some Clubs are still trapped with long term caterers who operate under a handshake agreement which was created many years ago. Formal agreements help to outline clear responsibilities for all parties.

Contractors should have, at the least, public liability and workers compensation insurance with adequate limits to fulfil their contractual obligations. Clubs must be vigilant about citing current certificates of currency to ensure that their own assets are not exposed.

Cleaning arrangements must be a priority with filters and flues requiring regular attention to reduce fire risk. The Australian Standard requires overhead flues to be cleaned at least every six months. Filters must be cleaned on a weekly basis to ensure there is no build-up of oil and fat residue. Many fires in kitchens occur due to poor housekeeping.

Fire extinguishers and fire blankets are to be present in the kitchen and meet Australian Standards.

Servicing and maintenance by specialists on a six monthly basis is a minimum. All kitchen staff should be trained in the correct operation of all firefighting equipment to ensure small outbreaks are contained quickly.



Protect Against Power Surge

We have noticed an increase in the number of claims for breakdown of equipment such as cool rooms and compressors as a result of power surge.

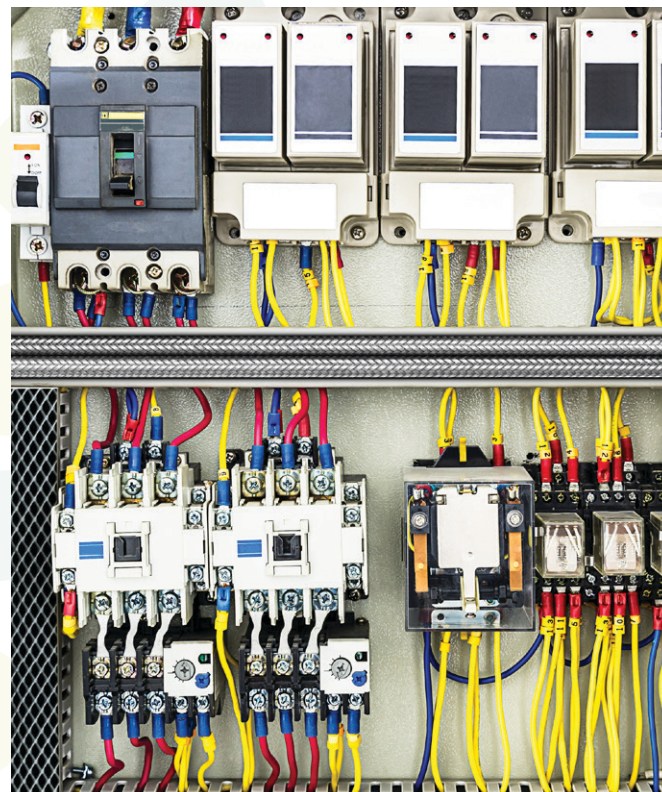
In extreme weather conditions it is not unusual for some regions to lose power due to the failure or intentional shutdown of the electricity grid. When the power comes back on there can be a sudden oversupply of voltage into the power lines which could cause damage to electronic equipment.

Insurance for machinery breakdown is just one component of your overall risk management plan. Prevention and maintenance are important to avoid having vital equipment out of order. Speak with your electrician about phase failure and surge protection.

Check Your Electrical Switchboard

Early detection of hotspots in your electrical switchboard is crucial and may save your company time and money by assisting in eliminating unexpected equipment outages and minimising business disruptions. Undetected hotspots are the main source of switchboard fires, which can quickly escalate to threaten your entire premises.

Thermographic scanning of your switchboard reveals the "hot spots" and remedial action can be taken. Annual scanning of your switchboard is highly recommended as part of your overall electrical maintenance regime.



Jackaroos on Track for Commonwealth Games

By Steve Glasson, OAM • Australian Lawn Bowls Coach

It's a great honour to be heavily involved in the sport of lawn bowls. I have enjoyed great honour and privilege over the years in representing Australia, being a Domina-BCiB Ambassador and at the same time being the National Coach.

Late in 2016 our Australian Team, fondly nicknamed the Jackaroos, achieved the best ever result at an overseas World Outdoor Championship. Played in Christchurch NZ the team won 4 gold, 2 silver and 1 bronze medal from 8 disciplines.



Australian Women's World 4's Champions: Natasha Scott, Rebecca Van Asch, Carla Krizanac & Kelsey Cottrell

However as enjoyable the results were after many months, in fact years of preparation, it's now history and the challenge is to be better than we were then and more successful, professional and focussed in the lead up to and through the 2018 Gold Coast Commonwealth Games which is only 12 months away.

The Jackaroos, as part of the entire Commonwealth Games Australia Team will be looking to take advantage of the 'home ground' Games and further etch themselves into the records books as a truly World Class Team.

2017 promises to be an even bigger year with the identification and preparation of the team. There are many events which will provide opportunity for our elite to showcase what they have to offer and some of these events include -

- Trans Tasman Test Series with our old (friendly) foes NZ. (2 this year in late May/early June and November)
- Australia v England (April)
- Invitation International Multi Nations Series (June)
- Australian Open (June)
- Squad Camps
- Tournaments
- Squad Trials

One of the most exciting components of our Commonwealth Games Team will be the inclusion of a mixed pairs vision impaired team and a non-gender specific triples team comprising bowlers with a disability. These legends will join our open team and compete for 'full' medals which equates to 10 Gold medals on offer over all disciplines.

The challenges will come thick and fast though from all corners of the planet with so many world class players spread across so many participating nations.

We are well placed though to name a powerhouse line up with many house hold bowls names jostling for a much sought after spot. Just a few of these include Karen Murphy, Aron Sherriff, Kelsey Cottrell, Brett Wilkie, Natasha Scott, Scott Thulborn, Carla Krizanac, Barrie Lester and Rebecca Van Asch.

The Bowls component of the 2018 Commonwealth games will be held at Broadbeach Bowls Club 4th to 15th April 2018. The Jackaroos will be delighted and inspired to receive your support.

This team epitomises what it takes to play for your country. After losing 3 of their first 4 pool matches, the selectors took the hard line of changing each player into a new position and these girls unselfishly took on their new role and swept aside all comers to claim gold. (It could actually be made into a movie).

Synthetic Playing Surfaces

Over the past 12 months the number of insurers who are willing to provide cover for synthetic playing surfaces has decreased; those that still provide the cover will do so only with limits applied to the sum insured.

We continue to negotiate strongly on your behalf to maintain the availability and affordability of cover but unfortunately the high claim losses on synthetic surfaces has scared most insurers away.

If you have a synthetic playing surface, there are a number of ways for you to manage the potential self-insurance exposure:

- Ensure your budgets make provision for losses over and above the limited sum insured and for replacement of worn surfaces and/or base at the end of the usable lifespan
- Follow the maintenance and warranty procedures as instructed by the installer
- Check that the synthetic surface drainage system is adequate to direct water away and prevent backflow. Most synthetic surface claims are for water damage.
- Consult the "Bowling Green Construction Guidelines" published by Bowls Australia; the "Courts and Surfaces Guide" of Tennis Australia; and other publications relevant to the use of your surface.