

The

# Shedder

" The Official Newsletter of the "Australian Men's Sheds Association"
Patron in Chief His Excellency General the Honourable Sir Peter Cosgrove AK MC
Patrons Professor Barry Golding, Professor John MacDonald



Australian Men's Shed Association

SHOULDER TO SHOULDER

# The INAUGURAL MEN'S SHED WEEK!

The AMSA, in conjunction with the Bipartisan Parliamentary Friends of Men's Sheds Group is happy to announce the



very first Men's Shed Week! The Australian Men's Shed Association is very proud of the work that is being undertaken throughout the Men's Shed network, its achievements and ongoing benefits to both members and their communities and we think it's time to celebrate it! So, as a part of this year's activities, we are launching the inaugural 'Men's Shed Week' in which we can all celebrate the extraordinary work that Men's Sheds do!

The Bipartisan Parliamentary 'Friends of the Men's Shed' Group was established in 2012 by The Hon Mark Coulton MP (Federal Member for Parkes) and The Hon Chris Hayes MP (Federal Member for Fowler) to recognise and celebrate the



The Hon Mark Coulton MP. and The Hon Chris Hayes MP being interviewed about the 'Bipartisan Parliamentary Friends of Men's Sheds'

achievements of Men's Sheds. During 'Men's Shed Week' we are encouraging Sheds to 'invite your local Federal Member of Parliament down for a cuppa and a chat' to show them the good work that is going on at your shed! Men's Shed Week: The aim of the event is to promote the movement nationally, build awareness of the aims and benefits of Men's Sheds and encourage participation from our communities. This will be a great opportunity to promote the success of the national Men's Shed movement with our Federal Representatives. During Men's Shed Week you may also want to showcase your Shed by:

- Holding an OPEN DAY at the Shed?
- Running a BBQ at your local Hardware store, shopping centre or local community event
- Inviting Community Representatives in for a Shed tour?
- Hand out information at the local shops?

Anything that will help create community awareness and raise your profile.

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# **EO'S Report**

#### So what does a Men's Shed look like in 2016?

It is far more than a tin shed is the easy answer. The far more complex one is what do they do and how do they do it.

The question "what is a Men's Shed?" has often been asked at Men's Shed Forums where the audience are all 'Shedders' and is often met with a silence. Even these participants have a difficulty in putting words together in response.

Usually when posed the question there are mutterings of:

- "is place where men can go and work on meaningful projects in the company of other men"
- "is a place of camaraderie"
- "it's a place of belonging"
- "a place to have a chat over a cuppa" and the standard giggle line
- "it's where I go to escape the missus"

All of these are correct but none of them are definitive.

There has been many great descriptions written on Men's Sheds as part of the introductory text within academic research done on Men's Sheds and the health benefits of them but, it is probably easiest to describe what a Men's Shed is *NOT* rather than what it is.

In a previous issue we looked at 'What makes a great Men's Shed' and in this issue we are focusing more on the pitfalls to look out for and some of the things that a Men's Shed is not supposed to be.

# Potential Threats to the Future of Men's Sheds

At the 6<sup>th</sup> National Men's Shed Conference held in Newcastle NSW October last year, AMSA's Community Engagement Officer Gary Green gave a presentation on what we see as the biggest threats to the Men's Shed Movement in the future.

Our thoughts come from more than 16 years of observing and being involved in Sheds at the grass roots and administrative levels and reflect some of the difficult issues that have emerged as the Shed movement has evolved.

The list as we see it but not necessarily in order of importance:

Threat 1 - Loss of ownership and self determination at the local level Men's Sheds have been highly successful in engaging with older men in our communities and one of the reasons is that the men who go to the Shed feel a sense of ownership about the Shed. The Shed may officially be under the auspice of another organisation (or they may be independent) but the men 'feel' that it is their Shed and that they collectively determine the direction in which the Shed may go.











- Threat 2 Lack of genuine democratic process within the Shed The ownership also has its roots in everyone having an equal say on Shed activities and direction. Exemplary Sheds follow true democratic processes even though this may be achieved in an informal way. If the men are consulted about issues and they feel that they have been listened to and that their opinion is considered then, even if the final decision may not be agreed with, they can usually accept it. This skill to determine the general feeling amongst shedders is one which the Shed leadership should have or develop.
- **Threat 3 Bureaucratisation and Interference** Along the same lines as 1 & 2, bureaucracies and their interference can lead to dissatisfaction in the Shed. This especially becomes a threat when the bureaucracy holds the purse strings either through providing grant monies or through auspicing the Shed. Bureaucracies should accept that, as much as possible, the Shed should be run by the men for the men.
- Threat 4 Over formalisation/over prescribing One of the reasons that men find Men's Sheds safe and comfortable environments to be in is that Sheds are generally as informal as they can possibly be while still complying with relevant laws and regulations especially around safety. Men seem to like informality rather than prescriptive management that may stifle the Sheds ability to adapt to changing shedders and their changing needs. Keep it simple and remember that the principles behind Men's Sheds are NOT rocket science as a matter of fact the principles are very simple and generally do not need to be over complicated!
- Threat 5 Service focussed Men's Sheds are not a service for men but activities organised by men. Mostly Men's Sheds do not provide services to men they are merely men friendly spaces that men choose to go to. The focus should be on the men who come and allow them to decide their destiny (and activities) within the Shed.
- Threat 6 Turning sheds into health services/centre's Most Government funding available to Men's Sheds comes from health budgets or because Sheds have a positive health outcomes for those who attend. The big health outcome recognised by all is that Men's Sheds reduce social isolation and this, in turn, means that shedders have a better chance of staying healthy than their non-shed counterparts. However Sheds should not become Health Centres or Services. Health staff may be invited to attend the Shed by the shedders to educate or screen but this should be at the discretion of the Shed members and not be demanded by the health service.
- Threat 7 Profit focused Some Sheds can get caught up in chasing the dollars and this can lead to a focus on production outcomes rather than a focus on the outcomes for the men. Most men in Sheds are retired (or semi retired) and they have actively avoided chasing the mighty dollar and the work load and responsibility that this creates. They wish to lead a less stressful life. But the shedders also love to help out others within their community provide them with a meaningful task to do that is helping out someone else or some other group and they will jump at the opportunity to do so while at the same time be helping themselves.
- **Threat 8 Non inclusiveness** We at AMSA would like to think that all member Sheds are inclusive of all men no matter what their beliefs or background or preferences. We encourage Sheds to do the same and not discriminate against those who may be perceived as 'different'!











Threat 9 - Inadequate insurance Adequate insurance is vital to the ongoing sustainability of Sheds or there is a risk that, following a misadventure, the Shed will be financially disadvantaged and/or close down following a potential court case. Check your Shed's insurance against the AMSA Group Insurance that is available (designed specifically for Men's Sheds) and make sure that you are comparing apples with apples

Threat 10 - Accidents and injuries "Your shed is only one accident away from being closed down" (Worksafe Victoria). Each and every one of us in Sheds has a responsibility to look out for the safety of visitors and all the other shedders around us. If you see something that you feel is unsafe then mention it to the person(s) – don't just wait for the accident to happen or for someone else to do it! Count your fingers when you get to the Shed each morning and follow safe practices so that, when you leave in the afternoon, you have the same number.

Threat 11 - Poor Governance & Compliance There are so many potential problems within Sheds that do not have Governance and Compliance policies and practices in place. Constitutions may not being followed, no one making decisions or poor decision making, AGMs that do not follow correct procedure, poor financial management, etc. AMSA has recommended example documents such as Constitutions, policies, procedures etc. Make use of them and ensure that all members are aware of them. Follow the correct procedures in order to avoid further problems down the track.

Threat 12 – Peacocks & Others You will all recognise the Shed Peacock! He is the one who is more important than anyone else and because he knows better than anyone else-what should be done, how it should be done irrespective of what anyone else thinks! We have observed

this being a problem at Shed, State and National level. The self important peacock classically bullies himself into a position of power within the Shed and then attempts to run the show on his own. All too often AMSA ends up getting a phone call from this self important peacock and he is puzzled - "I don't understand why the other members are not coming anymore? I have set up the Shed so well for them!". Of course the idea that the "'other blokes' are quite capable of doing it together never enters his head. They have voted with their feet and just left the Shed (maybe for another Shed). The rest of the shedders need to stand up to these bullies and learn to say "NO".

We also include in this category the absolute stickler for dotting 'i's and crossing 't's that can, at times, detract from the true running of the Shed so that everyone is bogged down in trivialities rather than the things that matter.



REMEMBER, IF YOU HAVE NOT ALREADY COMPLETED YOUR INSURANCE RENEWAL QUESTIONNAIRE PLEASE CONTACT AMSA AS SOON AS POSSIBLE on

1300 550 009!
CURRENT POLICIES EXPIRE
28TH FEB:







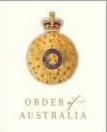




# **QLDMSA President Honoured on Australia Day**



In the build-up to Australia Day the Governor-General and Chancellor of the Order of Australia (and Patron-in-Chief of the Australian Men's Shed Association) His Excellency General the Honourable Sir Peter Cosgrove AK MC (Ret'd) approved the awards announced in the Australia Day 2016 Honours List.



The List recognises a diverse range of contributions and service across all fields, including professional endeavours, community service, Defence and Emergency Services personnel.

And a most notable inclusion to the list this year was QLDMSA President and AMSA Board member Graeme CURNOW, Order of Australia Medal

(OAM) for service to the community through the Men's Shed movement.

Graeme has been a tireless advocate for Men's Sheds since 2007 and we would like to congratulate Graeme on this profound acknowledgement and thank him for his commitment to the Association and the national Men's Shed Movement.

## SafetyQuip Community Goodwill Project Grants Outcomes

SafetyQuip have made their determination on the recipients of the three grants for Men's Sheds who are planning or currently working on a *major Community goodwill*. The 3 grants being offered are \$3,000, \$1,250 and \$750.



\$3,000- Cardiff District Men's Shed Inc -Buddy Benches -

Primary school project that

address bullying and loneliness- a bullied/lonely student sits on the bench, allowing students/teachers to identify those in distress.

\$1,250- Leeton Shire Men's Shed-Male Role Model Program-approached by a local school to conduct a program for boys without a father figure-have provided support for 4-6 boys one day a week for the past two years undertaking woodwork and mentoring. The program has seen increased confidence and self- discipline with the boys.

**\$750-Diamond Creek Men's Shed-Program for the Disabled-**Shed provides mentoring and woodworking activities for young disabled men. Pilot program held in 2015 was very successful.











# NEW!! Men's Shed Resources



AMSA is continually developing new resources for members so please ensure that you <u>regularly check</u> the AMSA website. You can access the Shed Resources by clicking on the 'Shed Resources' icon

#### Now available:

- Test and Tag- a range of manuals, information sheets, guides, Equipment Register template
- A Guide to Work for the Dole Programme, and a range of government Factsheets such as WfD Host Organisations Kit
- User Guide for the Spanner in the Works?
   Male health websitehttp://malehealth.org.au
- An updated version of the Manual-Spanner in the Works? Male health check programme within the Men's Shed
- Association Incorporation -various State Information Sheets
- Samples of Memorandum of Understanding such as MOU with an Auspicing Body
- Succession Planning in the Men's Shed Policy Statement

For more information email <a href="mailto:liz@mensshed.net">liz@mensshed.net</a>

# **MENZSHED** NZ

# **Blue Skies Conference**

Kaiapoi 15 – 17 April 2016

The theme for the conference is 'Diversity, Collaboration and Health'.



**Diversity** – recognising the variety of sheds, solutions employed and issues affecting operations

**Collaboration** – working with the community, other charities and sheds

**Health** – achieving improvements in men's health

**Timetable overview** (see Conference schedule for more detail)

Friday 15 April 11am – 12:30pm Registration and lunch12:30 pm - 5pm Welcome followed by internal and external sessions.

5pm until late Social get together, 'Our shed in a shoebox' exhibition and Carba-Tec BBQ dinner

Saturday 16 April 9am – 5:30pm Official opening and Conference sessions.

6pm until late Fairdinkum Sheds Conference dinner at the Kaiapoi Golf Club.

Sunday 17 April 9am – 12pm Q&A session, AGM and Conference conclusion.















# Men's Shed Funding Opportunities

# Stronger Communities Programme Round 2 Key aspects of the Stronger Communities Programme:

Funding of \$150,000 per electorate per year will be allocated for two years (concluding in 2016-17) Grants of between \$5,000 and up to a <u>maximum of \$20,000</u> are available for capital purchases/activities;

Applicants are required to confirm matched funding in cash or in-kind on at least a dollar-for-dollar basis; Local government and incorporated not-for-profit organisations from within the Federal electorate are eligible to apply.

To obtain full details of Round 2, Men's Sheds are advised to:

- visit the website of the their local Federal MP or call the Electoral Office
- visit the website of Department of Infrastructure and Regional Development for further detailed information http://investment.infrastructure.gov.au/funding/scp/

### 'Small Grants for Rural Communities' (SGRC) - Round 29 - Now Open

The Small Grants for Rural Communities is the longest running and broadest program FRRR offers, opening twice per year. It is a great example of a collaborative program that makes a difference to the sustainability of rural, regional and remote communities.

Grants of up to \$5,000 are available for projects and activities that offer clear public benefit for communities in rural, regional or remote Australia. Priority is given to communities of 10,000 or fewer. Applicants must be not-for-profit community organisations with an ABN or incorporation certificate. <a href="http://www.frrr.org.au/grants/small-grants-for-rural-communities-round29">http://www.frrr.org.au/grants/small-grants-for-rural-communities-round29</a>

## **Australia Post Community Grants**

Applications for the 2016 Our Neighbourhood Community Grants are now open. There are four key focus areas so please read the Guidelines carefully. Community organisations can benefit from funding of one-off grants of up to \$10,000

http://ourneighbourhood.com.au/our-grants.html?ilink=hfo-our-grants

### **Victorian Men's Sheds Program**

Men's sheds: building and strengthening Victorian communities grant. Funding is available to incorporated not-for-profit organisations and local councils.

The Guidelines January 2016 are available at:

http://www.dhs.vic.gov.au/\_\_data/assets/pdf\_file/0009/958788/Mens-Sheds-Guidleines-2016.pdf

## **Our Community Website**

provides advice, tools, resources and information about grant opportunities <a href="http://ourcommunity.com.au/">http://ourcommunity.com.au/</a>











# Australian Government National Shed Development Programme Round Eleven Report

### **Categories Overview**

Individual Men's Sheds in Australia can apply for a range of financial support across the following three funding categories:

- -Category One: Tools, Equipment, Community Projects & Training to a maximum of \$5,000
- -Category Two: Building Maintenance & Development to a maximum of \$7,500
- -Category Three: Health Improvement Activities to a maximum of \$5,000

#### R11 Overall Statistics

Category	Applied	Value Re- quested	Shortlisted	Recommended	Grants Of- fered
Category 1– Tools, Equipment, Community Projects & Training	81	\$307,528.17	59	57	\$180,010
Category 2 - Building Maintenance & Devel- opment	58	\$335,871.95	39	34	\$179,950
Category 3- Health Improvement Activities	17	\$41,066.90	17	17	\$ 40,040
Total	156	\$684,467.02	115	108	\$400,000
Total Applicant Organisations	124				

#### Statistical Data of State Based Applications- All Categories

State	Total applications	Total Successful
NSW	56	40
Vic	52	36
Qld	23	17
WA	16	8
SA	6	4
Tas	2	2
ACT	1	1
NT	0	0
Total	156	108











# CABOT'S PRODUCT GIVEAWAY No 1

**Cabot's** 

The couriers have been busy across the country delivering cans of

Cabot's product to many appreciative Men's Sheds. Each Men's Shed could select a total of 10 litres of product which was delivered free of charge. Gladstone Men's Shed put pen to paper and sent a great thank you note to Sam at Cabot's who has been managing the Product Giveaway No 1.

From: Men's Shed Gladstone

Date: 11/02/2016 9:51 pm (GMT+10:00) To: sam.murphy@cabots.com.au, Liz

<<u>liz@mensshed.net</u>>

Subject: Thanks from Gladstone



We picked up our Cabot's timber products today from the much appreciated first round offer, the lads gave up their morning tea just to look at the tins, so undoubtedly they have come to a good home. Took an opportunity to take a photo with a few of our members- in the background is a tepee we were just finishing off for St John's Primary School at Tannum Sands and the paints are sitting on one of the buddy benches we have made for Gladstone West State School. The smaller items are part of a large ongoing project where we make items for over 40 early childhood centres in the Gladstone region. We will also put this photo on our website <a href="https://www.gladstonemensshed.org">www.gladstonemensshed.org</a>

Once again, our thanks to all at Cabot's.

Ron Steen, Secretary Gladstone Men's Shed Association Inc. www.gladstonemensshed.org

#### **PRODUCT GIVEAWAY NO 2**

Don't forget that accessing the Product Giveaway No 2 is easy:

- 1. go to the AMSA website, download & complete the Order Form
- 2. email it through to Sam Murphy Cabot's Marketing Coordinator: sam.murphy@cabots.com.au

# Rare Spares Hot Laps supporting AMSA

Rare Spares have been proud supporters of Men's Shed since May 2015.

We decided we could help by auctioning off a spectacular

once in a lifetime opportunity to ride with V8 Supercar Superstar, Jason Bright, in his 600 horsepower Brad Jones Racing V8 Supercar to raise funds for The Australian Men's Shed Association.

Known as a 'Hot Lap', the lucky winner would be sitting next to Brighty in the very same V8 Supercar he races, as he drives at full race pace, around Sandown Park Raceway, just South East of Melbourne.

Running for two weeks on eBay, the auction was eventually won by Dale Sudholz, who then kindly gave his prize to his lucky friend, Robyn Cleary, who headed down to Sandown on the  $15^{th}$  of September to have the ride of his life.

The winning amount was then donated by Rare Spares to help Men's Shed do what they do best which is help Aussie men right around the country. Rare Spares would like to thank Dale for bidding and we hope Robyn had a great time at Sandown. And of course, we are glad we could help and support the wonderful team at the Australian Men's Shed Association.











# The Beechworth Men's Shed Gathering

AMSA Staff Mel (Membership and Insurance) and Liz (Shed Development) had the pleasure to attend the Beechworth Men's Shed Gathering held on Thursday 4 February 2016. Where is Beechworth?

Beechworth is a well-preserved historical town located in the north-east of Victoria. At the 2011 census, Beechworth had a population of 2,789.



The Victorian Gold Rush has left Beechworth with an im-

pressive legacy of over 30 National Trust-listed buildings. The town has re-invented itself and evolved into a popular tourist destination and a growing wine-producing centre.

#### The Men's Shed Gathering

Hosted by the Beechworth Men's Shed, the aim of the Gathering was to share information, ideas and resources.137 shedders representing 35 Men's Sheds and 18 guests interested in the Men's Shed Movement attended, some travelling distances to share in the day. Of the 35 Men's Sheds represented, 28 are located in central Victoria and 7 within the NSW southern Riverina.

#### Programme:

The attendees met at the Beechworth Men's Shed for a welcome tea/coffee and were then transported to the venue for the formal morning session:

#### Morning Session:

Guest speaker: **Sean McDermott** – Account Manager Everest Risk Assurance Group Pty Ltd. Sean also works closely with the Australian Men's Shed Association (AMSA) to assist its members heighten their knowledge around risk and safety, followed by a *BBQ Lunch* hosted by the Beechworth Men's Shed

#### Afternoon Session:

Information exchange and Q& A hosted by Paul Sladdin – a director of the Australian Men's Shed Association and immediate past President of the Victorian Men's Shed Association; Mayor of Mansfield Shire Council and a member of the Mansfield Men's Shed . Deanne Terry – community participation team member Vic. Dept. of Health & Human Services. AMSA- National Shed Development Grants, Insurance, Resources, Latest News

Congratulation must go to all those who planned, organised and hosted the event. It was welcoming, informative and thoroughly enjoyable. On a daily basis we communicate with so many shedders from across the country but we really appreciate the opportunity to visit your region and speak directly with shedders. We had a wonderful experience and can highly recommend the Ice Creamery. Thank you for the hospitality offered to us during our stay. On our way home we called in to Thurgoona Men's Shed (Albury) and then onto a gathering of 8 Canberra Men's Sheds

Mel & Liz AMSA







# **NSW Governor Visits Dubbo Community Men's Shed**

His Excellency General the Honourable David Hurley AC DSC (Ret'd) the

Governor of NSW and Mrs Linda Hurley visited the Dubbo Community Men's Shed while on a visit to Dubbo on

Thursday 18<sup>th</sup> February. Since the Governor was appointed just over a year ago he and Mrs Hurley try to spend a few days each month in rural areas.

Well it happened, with the Governor and Mrs Hurley attending the Shed and showing great interest in the various sections and workshops. The Governor also wanted to know more about the wood working workshop with a number of community projects being worked on.



The Governor and his wife were welcomed to the Shed at 'Smoko Time' by Kevin Sinclair the President and the Governor responded by saying how impressed he was with the Shed and that he could see it was very well involved within the local community. He went on to say, what a great job Men's Sheds were doing.

At the end of his address, Mrs Hurley spontaneously asked everybody to sing a song and led a rendition of 'You are my Sunshine'. The Governor's comment was 'she always does this everywhere we go'.

At the conclusion and before the Governor left ,The Dubbo Shed presented the Governor with the book 'A Shed Load of Stories' and a plaque commemorating his visit

# A message to all Men's Sheds Burrumbuttock Hayrunners

The Moulamein Men's Shed in New South Wales (on behalf of the *Burrumbuttock Hayrunners Group*) is organising a local fundraiser to purchase bales of hay to be delivered to drought-stricken cattle grazing properties near Ilfracombe in Queensland. The Burrumbuttock Hayrunners Group will deliver the hay during the last week of March 2016.

The Moulamein Men's Shed have started the local fund-raising effort with a donation of \$500.00. They are appealing to all Men's Sheds to consider this very worthwhile cause and to support it by purchasing a large bale of hay/straw for \$40.00



#### Cheques payable to

"The Burrumbuttock Hay Runners" and may be **posted** to:
The Moulamein Men's Shed
C/- 9 Barratta Street

#### **Electronic Transfer to:**

The Moulamein Men's Shed Burrumbuttock Hayrunners WAW Credit Union B/S/B 803-070 Account No. 100 110 700

You can visit the **Facebook** page for more Information.

#### Or read a recent media article:

http://www.9news.com.au/national/2016/02/25/16/05/burrumbuttock-hay-runners-gearing-up-for-monster-april-1-trip-to-ilfracombe-100km-convoy











# It's serious men's business in Alice Springs with the opening of new Men's Shed



Making feral turtle dove traps will be among the new initiatives on offer for men following the official opening of the Alice Springs Men's Shed.

Almost 200 people gathered at 47 Elder Street to take part in the event.

"It's about men being blokes and being part of our community," president Mal Crowley told the crowd before a chain was cut and the building declared open.

Gary Green from the Australian Men's Shed Association was first to notice the new facility's unique lectern, made from a wheelie bin. "This is real men's shed territory,"

Mr Green said. "When you stand at a bin, with the lid raised and that's your lectern for the day. That's what happens in men's sheds. Make do with what you've got."

Secretary Hunter Murray summed up the day saying the "real work" started now. "We've got to have managers in place to open up two or three times a week and get people qualified for the machines they want to work on," Mr Murray said.

As for the sort of items that could now be built with the tools and manpower available, Mr Crowley had a few ideas up his sleeve. "We want to get back to building bindi boxes and toys, and we'll be making feral turtle dove traps and cane toad traps, just building stuff and fixing stuff," he said.

Doing the opening honours with a pair of bolt cutters was Chief Minister Adam Giles who said the government would offer assistance to support the further purchase of tools.

"Men's social and emotional wellbeing is often forgotten, and a break out zone is pretty good. Anything we can do to invest in people's mental health early is a good thing," Mr Giles said.

# Training videos come to The Men's Shed



Training Snippets is a company based in Melbourne that produces safety videos and has them available for purchase via their online library or by subscription. <a href="http://www.trainingsnippets.com.au/">http://www.trainingsnippets.com.au/</a>
Early in 2015, 'someone' from one of our Tasmanian Shed's rang Training Snippets and asked if they had any Snippets available on the safe use of Power tools. Training Snippets didn't have them but it planted the seed.



Fast forward and, largely due to this initial contact and a meeting with David Helmers, The Australian Men's Shed Association formed a relationship with Training Snippets. The safety snippets to demonstrate the safety operation of various Power Tools are now completed.

The topics include: Angle Grinder ,Power Drill, Drill Press, Jigsaw, Air compressor, Circular Saw Training Snippets have made all of these Snippets available free of charge for Member Sheds to use – we want everyone to be safe! So, whoever that 'someone' is in Tasmania – thank you! Let us know who you are!The filming was conducted by Training Snippets in December last year at Hobsons Bay Men's Shed in North Altona with the assistance of the current President of the Shed, Ken Inglis as well as other members. Ken helped co ordinate the filming and provide access to the tools and location – thanks Ken! We will keep you posted about how and when you will be able to access these safety Snippets.











# The Final Word from AMSA

#### The Australian Men's Shed Association Group Insurance Program

The Final Word in this edition is a timely one with AMSA Level One Membership that is inclusive of subscription to the AMSA Group Insurance Scheme now due

As we have now passed the 28 February 2016 renewal date of the policy, we are urging those Sheds who have not completed the renewal process, to go ahead and do so as the automatic hold cover provisions for existing Sheds expires on the 28 March 2016.

Any existing participating Sheds who have not completed the AMSA Insurance Application process and finalised payment before the 28 March 2016, will no longer be covered by the AMSA Insurance Program.

The application can be accessed by clicking here: <a href="https://www.surveymonkey.com/r/AMSAapp">https://www.surveymonkey.com/r/AMSAapp</a> . On completion, an invoice will be provided based on the member numbers you declare.

AMSA has also writing as we have become aware, along with our insurance broker, some Sheds are being offered other policies outside of the AMSA Insurance Program. The way this alternative is being promoted to Sheds beckons the question Why? The AMSA Scheme is run to give our Members the best possible coverage for their insurance needs. So why would you want to support another organization that does not support Mens Sheds in any way and why would anyone with an interest in Mens Sheds promote otherwise?

Whilst we believe competition is good in order to drive better terms and conditions, we want to remind you, we have been through this process on behalf of the membership and this is why AMSA is able to offer the breadth of coverage that the AMSA Insurance Program provides at such a competitive price.

#### Why should we choose the AMSA Group Insurance Program?

This program has been tailored for the Sheds and their unique situations. It is a *made to order* package providing broad coverage for the things Shedders are likely to do and covers the risks that Shedders face.

AMSA adviser, Sean McDermott at Everest Risk Group Pty Ltd, has been working with AMSA as our Insurance Broker to the AMSA Insurance Program for close to 5 years. Sean has remained as our dedicated contact for the majority of this time; and, his working knowledge of the insurance program, and more importantly, what Shedders do, is second to none.

Everest Risk Group is a resource every Shed has access to, if they have questions about the covers afforded.

With this close working relationship, the insurers are well aware of the vast majority of activities taking place in a typical Shed.

Everest Risk Group have clearly defined to the insurers the agreed activities, in broad language, to give you certainty of what you are covered for.











We know of one particular company selling policies to Sheds which state that if an activity is not declared to them each year, your policy would not cover these activities. What if you failed to declare you make wood boxes for birds to nest; and, this caused an injury to a member of the public? You could very well find you are out in the cold without coverage!

AMSA understands the range of activities within a Shed, this is why our insurers' have agreed that if your activities fall within the 'Business Description' of the Public & Products Liability policy, there is no need for declarations at the start, or even, during the insurance year. We reinforce to the committee there are 19 agreed broadly defined activities providing the necessary coverage for Sheds.

# If you miss an activity; and a claim is declined, you may find the committee could be brought into unnecessary and uninsured litigation?

The Australian Mens Shed Association is here for the Sheds, to help them become bigger and better by providing the resources to do so. These resources extend to the Insurance Program.

#### HIDDEN TRAPS OF OTHER INSURANCE PROGRAMS

If you are considering other policies, consider the true cost of the policy before proceeding.

Conducting a simple cost comparison is the easiest exercise a committee can do; however, cost alone should not be the only consideration.

If you look clearly at some of the alternative policies you are being offered, you may be surprised to note some of the following differences:

- 1. Excesses paid at the time of claim are higher
- 2. Cover arranged not tailored for a Shed or its activities (as mentioned, there are 19 agreed activities automatically covered under our Insurance Program).
- 3. Building may not be automatically covered and may have separate premiums payable
- 4. Voluntary Workers Personal Accident benefits lower and may exclude cover for older members.
- 5. Provision of Management Liability cover rather than Association Liability Management Liability is designed for "Pty Ltd" company structures which may leave gaps in coverage as it is not specifically designed for "Not for Profit" organisations.

As an example, we are aware of an Industrial Special Risks policy being provided by an alternative. This policy **does not** automatically cover the building where you own it or are responsible to insure. It also has a higher excess of \$1,000 for all claims; whereas ours, is \$500 rising to \$1,000 for burglary.

The Public & Product Liability policy being offered by the <u>alternative</u> has a whopping \$5,000 excess! We aren't aware of many Sheds out there who have a spare \$5,000 lying about to pay an excess for a Public Liability claim.

The Public & Products Liability policy offered by Everest Risk Group has an excess 10 x less at \$500.

Don't forget, as a committee of a Shed, you should be afforded certain protections by an Association Liability policy, with excesses you can afford.









#### **Key Lessons**

The AMSA Insurance Program is a made to order set of policies designed for Sheds & Shedders Australia wide. The key message is:

- Everest Risk Group only provides this program to members of AMSA. It is not a generic
  program that any not for profit or other organisation can subscribe to.
- Understand the true cost of what you are buying
- Remember, we are able to obtain these policies from Everest Risk Group by leveraging the buying power of the members. There is strength in numbers.
- Each year, we, along with Everest Risk Group, look at ways at enhancing what we are able to offer. The more Sheds in the Program enhances our position.
- As a member of AMSA & the Insurance Program, you have access to Everest Risk Group to obtain other insurances if needed along with risk management advice for your specific situation.
- You have access to an expert in the AMSA Insurance Program. Someone who is there to help you when you need help.
- If you have a claim which goes wrong with another provider, we won't be able to help you
  through the process as we aren't privy to the insurances you have arranged outside our
  Insurance Program.
- The costs and coverage available under our Insurance Program will only be influenced by the needs of Shedders nationwide

For further information about the AMSA Insurance Program, we encourage Shedders to read the "Frequently Asked Question" guide available by clicking <a href="here">here</a> or going to the Everest website <a href="https://www.everestrg.com.au">www.everestrg.com.au</a>

This document details in easy to understand language the benefits of our Insurance Program and should provide the committee the confidence the Insurance Program we have arranged on your behalf is covering your Sheds needs.















# The Final word from the AMSA

As a reminder, the AMSA Insurance Program insurance costs are \$24 per member providing the four following classes of insurance and support your Australian Mens Shed Association

Class of Insurance	Covering	Core Limits of Coverage	Excess (deducted from claim)
Industrial Special Risks	Covering the building reconstruction costs of the Shed and replacement of contained contents	\$100,000 Combined Building & Contents*  \$10,000 Burglary  *Note – there are additional options available for larger Sheds which require higher coverage. Please contact team@everestrg.com.au to apply.	\$500 rising to \$1,000 for Bur- glary and Earth- quake claims
Public & Products Liability	Covering your legal liability to pay compensation with respect to Injury or Damage as a result of Occurrence in connection with <b>Your Business</b> .	\$20,000,000 each claim and in aggregate for Products Liability	\$500 each claim
Voluntary Workers Personal Accident Cover	covers the out of pocket Non Medicare Medical Expenses incurred by a Member as well as lump sum payments for certain injuries where a Mem- ber sustains an injury whilst engage in volun- tary work authorised by a subscribed Shed to the AMSA Insurance pro- gram.	Non-Medicare Medical Expenses Benefit \$5,000 maximum - 85% of costs up to a maximum of \$5,000  Refer to policy schedule for Accident Death, Disablement & Fractured Bones cover available	\$50 each claim
Association Liability	cover the Director's, Committee members and office holders of the Association as well as individual State and Shed Committee members, for the cost of investigating and defending any actual or alleged "wrongful" act in the discharge of their duties	Confidential Policy - available on request to committee members	Confidential Policy







