

# **Special Insurance Option Summary for NZCF Member Choirs**

**31 December 2025 – 31 December 2026**



# Overview

As a result of extensive enquiry and ongoing negotiation with the insurance industry, NZCF has introduced a unique benefit in the form of a comprehensive commercial insurance package for its member choirs.

The package, which has been developed for NZCF by Gallagher, Dunedin, includes:

- Public, Employers and Statutory Liability Insurance.
- Assets Insurance.
- An extraordinary reduction in premiums.
- Opportunity for choirs with special requirements to be addressed and individual policies arranged as required.
- Gallagher will facilitate on behalf of a choir in the event of any claims needing to be lodged.
- Gallagher to provide professional advice and support and to act as the point of contact for any enquiries or concerns.

## How Does The Scheme Work?

One master policy is issued and one premium charged to NZCF, which then collects the individual premiums from each choir wishing to join the scheme at the same time as the annual membership fees.

All choirs that were insured for the previous period of insurance will be automatically included in the Renewal of the Annual Policy as at 31 December. Those choirs that do not wish to renew the insurance option available with the NZCF membership or those who fail to pay the required premium will be deleted from the schedule of insured Choirs accordingly.

NZCF will hold the main policy schedule & wording with either NZCF National Office or Gallagher able to supply any insured choir with a full policy wording and/or schedule if requested.

A copy of the Material Damage policy wording can be viewed at [www.ajg.co.nz/policy-documents](http://www.ajg.co.nz/policy-documents) and enter the code in the search engine: MDENZI0825

Gallagher will facilitate on behalf of a choir in the event of any claims. Gallagher also make their services available to provide NZCF member choirs with professional advice and support and to act as the point of contact for any enquiries or concerns.



# What is Included

The package includes two parts, the Liability Insurance Package and an Assets/Material Damage policy.

## Liability Insurance Package

The Policies included and applicable Limits of Indemnity are as follows:

- ☐ Public Liability      Limit Of Indemnity \$5,000,000 (Standard Excess \$500)
- ☐ Statutory Liability      Limit Of Indemnity \$1,000,000 (Standard Excess \$500)
- ☐ Employers' Liability      Limit Of Indemnity \$1,000,000 (Standard Excess \$500)

## Assets Insurance Policy

Cover for all Assets owned by an insured choir as a result of accidental loss or damage, unforeseen or unexpected as provided in the applicable policy wording.

NZCF Material Damage Sum Insured - \$1,000,000 with a maximum for Any One Choir of \$50,000.

*Note: Gallagher can make provision, with an adjustment in premium, for any choir electing to join the scheme which requires Assets cover greater than the \$50,000 limit per choir.*

Assets/Plant means all plant, machinery, improvements, chattels, equipment, spare parts, tools, moulds, patterns, dyes, computer records, switchboards, cables, piping, telecommunication equipment and all other contents of every description.

Assets/Plant does not include Motor Vehicles and/or Trailers of any kind.



## Assets Policy Excesses

Standard	\$500
Burglary	\$1,000
Theft	\$2,500

Natural Disaster – This varies between geographical area and age of building where equipment is located at the time of loss.

### NATURAL DISASTER

Natural Disaster (Earthquake, volcanic activity, subterranean fire, tsunami, geothermal activity, or fire caused by any of these):

The Regions of Northland, Auckland, Otago, Southland, Taranaki, Tauranga City and Waikato: 2.5% of the Location Sum Insured, subject to a minimum of \$2,500.

For the Region of Wellington: 5% of the Location Sum Insured, subject to a minimum of \$5,000

The Rest of New Zealand: 5% of the Location Sum Insured, subject to a minimum of \$2,500

Pre 1935 building risks in all Regions: This applies where the building was constructed prior to 1935, or where the contents / stock is located in any building constructed prior to 1935. 10% of the Location Sum Insured, subject to a minimum of \$10,000

Location Sum Insured - for the application of the Natural Disaster Excess this means the total Insured Property Sum Insured at each Common Location.

Common Location - means a common physical location where the Insured Property is linked to achieve a common business purpose at that location.

Regions - means the areas of land in the Regions and Districts as defined in the Local Government New Zealand (LGNZ) Regional and Districts boundaries map.

## Assets Policy Excesses

The premium per choir for the period 31 December 2025 – 31 December 2026 will be **\$235.00** incl. GST per choir. Payment should be submitted to the NZCF when paying your annual NZCF choir membership fee which is due no later than the 1st of April 2026.

Choirs joining the scheme after the mid period (30 June 2026) will pay \$120.00 incl. GST for the first period of cover. Date of payment will be considered the policy inception date.

All additions to the scheme are to be advised via the NZCF National Office.

All Choirs insured at the end of the insurance period will automatically have the policy and cover renewed for the next period of insurance, subject to the payment of the insurance portion of your annual NZCF membership. Failure to pay the insurance portion will result in a previously insured choir being removed from the list of insured choirs at no further notice.



## For Further Information

The information provided is a basic summary of this optional benefit for member choirs who have elected to take up this insurance option. For any further information please contact:

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