

The Menz Shed New Zealand Insurance Facility

Menz Shed New Zealand, in association with Rothbury Insurance Brokers, have set up an insurance facility for member sheds to utilise. This consists of two major policy types, though other policy lines can be provided if required.



Material Damage

Whether donated or purchased, most Sheds will have a substantial amount of equipment, everything from Tools to Lathes. Should you need to replace these items it can be expensive so the Rothbury/Ace facility provides replacement cover on your equipment while Tools, especially those taken offsite, are settled on a depreciated replacement basis. Natural Disaster cover is available in all areas and premiums start from as little as \$250.



I would like to draw your attention to Clause 14 that stipulates that this Public Liability Insurance does not cover you inside a china shop...

Public & Statutory Liability

While Menz Sheds operate on a non-profit and charitable basis that doesn't mean they are excused from liability for damage caused to third parties property or injury to them. An example would be a shed painting a local crèche and accidentally spraying paint on a vehicle nearby. Or running a display in the local shopping mall and accidentally damaging the floor while moving the display. The affected party will claim on their own insurance first but their insurer will then attempt to recover costs from you.

Statutory Liability responds to unintentional breaches of local and national Statutes. The more common ones are Building Act, Resource Management Act, Privacy Act, Pollution Act, and Health and Safety. While your exposure to some of these is limited by your volunteer status it is very hard to keep track of all of them! Standard annual premium \$316.00 for \$2,000,000 Public & \$500,000 Statutory Liability. Should you wish to find out more about these insurances please contact Steve Banks of Rothbury Insurance Brokers

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