

## **10.2. DISSOLUTION OF PIONEER WOMENS HUT SUB-COMMITTEE - ATTACHMENTS**

### Attachment Titles:

1. Pioneer Womens Hut Certificate of Incorporation
2. Pioneer Womens Hut Bank Statement
3. Pioneer Womens Hut Assets Register
4. Pioneer Womens Hut Insurance Policy

**Attachment 1 - 20230724 - Incorporation of Pioneer Womens Hut**



## **Certificate of Incorporation as an Association**

This is to certify

### **PIONEER WOMENS HUT INCORPORATED**

is registered as an incorporated association in New South Wales  
under the *Associations Incorporation Act 2009*

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Registration Number **INC2100871**

Date of Incorporation **6 August 2021**

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Issued by NSW Fair Trading on 6 August 2021.

Rose Webb  
Fair Trading Commissioner  
NSW Fair Trading

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**Not-for-Profit Everyday Account**

016/05168 009285



PIONEER WOMENS HUT INCORPORATED  
PO BOX 192  
TUMBARUMBA NSW 2653



**Your details at a glance**

BSB number	
Account number	
Customer number	
Account title	PIONEER WOMENS HUT INCORPORATED

**Account summary**

Statement period	1 Jun 2023 - 30 Jun 2023
Statement number	18
Opening balance on 1 Jun 2023	\$1,820.53
Deposits & credits	\$303.66
Withdrawals & debits	\$176.80
<b>Closing Balance on 30 Jun 2023</b>	<b>\$1,947.39</b>

**Any questions?**

Contact Merissa Richmond at 27 The Parade, Tumbaramba 2653 on **02 6948 3399**, or call **1300 BENDIGO** (1300 236 344).

**Not-for-Profit Everyday Account**

Date	Transaction	Withdrawals	Deposits	Balance
	<b>Opening balance</b>			<b>\$1,820.53</b>
1 Jun 23	INTEREST		0.06	1,820.59
8 Jun 23	CHEQUE 24	153.00		1,667.59
9 Jun 23			22.20 ✓	1,689.79
18 Jun 23			40.00 ✓	1,729.79
20 Jun 23			24.70 ✓	1,754.49
28 Jun 23	DEPOSIT - CASH		216.70	1,971.19
29 Jun 23	CHEQUE 26	23.80		1,947.39
Transaction totals / Closing balance		\$176.80	\$303.66	\$1,947.39

Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879 | [bendigobank.com.au](http://bendigobank.com.au) Continued overleaf.

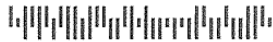
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Interim Statement



019/00282 009285



PIONEER WOMENS HUT INCORPORATED  
 PO BOX 192  
 TUMBARUMBA NSW 2653



We've got your back because you've got ours

Your details at a glance

BSB number  
 Account number  
 Customer number  
 Account title PIONEER WOMENS HUT INCORPORATED

Account summary

Statement period 19 Nov 2021 - 28 Jan 2022  
 Statement number 1  
 Opening balance on 19 Nov 2021 \$0.00  
 Deposits & credits \$14,514.93  
 Withdrawals & debits \$253.10  
**Closing Balance on 28 Jan 2022 \$14,261.83**

Any questions?

Contact Merissa Richmond at 27 The Parade, Tumbarumba 2653 on **02 6948 3399**, or call **1300 BENDIGO** (1300 236 344).

Interim Statement

Date	Transaction	Withdrawals	Deposits	Balance
<b>Opening balance</b>				<b>\$0.00</b>
19 Nov 21	DIRECT CREDIT 094267022 446783		13,679.97	13,679.97
29 Nov 21	DEPOSIT - CASH		446.70	14,126.67
1 Dec 21	INTEREST		0.05	14,126.72
3 Dec 21	CHEQUE 2	141.25		13,985.47
23 Dec 21	CHEQUE 4	12.85		13,972.62
1 Jan 22	INTEREST		0.11	13,972.73
13 Jan 22	CHEQUE 6	99.00		13,873.73
28 Jan 22	DEPOSIT - CASH		388.10	14,261.83
<b>Transaction totals / Closing balance</b>		<b>\$253.10</b>	<b>\$14,514.93</b>	<b>\$14,261.83</b>

*Transfer From Westpac*

066BH101 / E-382 / S-436 / I-871 / 0045669595001120



Account number [REDACTED]  
 Statement period 19/11/2021 to 28/01/2022  
 Statement number 1 (page 2 of 2)

We suggest you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions should be promptly reported to us.

The security of your Personal Identification Number (PIN) is very important. To avoid being liable for unauthorised transactions, you should follow the terms and conditions of your account. We also recommend some simple steps to protect your PIN:

- Memorise your PINs and passwords and destroy any communications advising you of new ones. Don't keep a record of your PINs or passwords, in written or electronic form.
- If you choose your own, ensure that it is not something easy to guess like your (or a family member's) birth date, name, phone number, postcode, driver's licence number or numbers that form a pattern.
- Don't tell anyone your PIN, not even friends, family or a bank representative.
- Ensure nobody watches you enter your PIN or password. A good practice is to cover the keypad when you put in your PIN or password.
- Watch out for email, SMS or call scams asking for details relating to your account. If you receive suspicious emails, please contact us immediately.

Please note: These are guidelines only. While following these steps will help you to protect your PIN, your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments Code. For further details, see <https://asic.gov.au/regulatory-resources/financial-services/epayments-code/> or visit [bendigobank.com.au/mycard](http://bendigobank.com.au/mycard) for all card related information. Business customers visit [mybusinesscard](http://mybusinesscard).

All card transactions made in currencies other than Australian dollars will incur a fee of 3% of the transaction value. (Additional charges may apply for cash transactions.)

#### Card Security

For information on how to securely use your card and account please visit [bendigobank.com.au/mycard](http://bendigobank.com.au/mycard) for all card related information. Business customers visit [mybusinesscard](http://mybusinesscard).

#### Resolving Complaints

If you have a complaint, please contact us on 1300 361 911 to speak to a member of our staff. If the matter has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. You can contact AFCA at:

Website: [www.afca.org.au](http://www.afca.org.au)

Telephone: 1800 931 678 (free call)

Email: [info@afca.org.au](mailto:info@afca.org.au)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

#### We're saying goodbye to Protect+Pay

From 1st February 2022, the Protect+Pay app will be removed and no longer available. To access and update existing card controls and features, you will need to login or register for e-banking by visiting a Bendigo Bank branch or calling 1300 236 344.

#### Additional Cardholder:

Additional cardholders will require the account owner to provide permission for restricted e-banking access to be set up.

Making great things  
happen in your community.



### **Pioneer Women's Hut Incorporated: Assets Register**

1. Collection Management Equipment: including conservation and storage items, printer/scanner, tables, chairs, shelving, plan file, heaters and fans.
2. Identified collection objects on site and within the buildings listed as: Pioneer Women's Hut, Heritage Quilt Room, Button Hut and the Pioneer Women's Hut storage room.

Compiled by:

Dr Annette Brown, Director, Pioneer Women's Hut Inc.

21 March 2022

**Business Insurance  
Policy Endorsement**



Policy Number EVU892289BPK

Client Number EV253037

Client Name PIONEER WOMENS HUT MUSEUM

**Insurance**

PIONEER WOMENS HUT MUSEUM



**Notice Sent Via: Elders Insurance**

ELDERS INSURANCE WAGGA

ABN: 25 086 154 734

ATTN:MATT HARD

127 HAMMOND AVENUE WAGGA WAGGA 2650

(P) 0269234611

(F) 0269234697

(E) eldersinsurancewagga@elders.com.au

**Period of Insurance**

From 11/03/2022 To 11/03/2023 at 4pm

YOUR POLICY HAS BEEN REVISED AND ANY NEW COVER, LIMITS AND/OR CONDITIONS ARE SHOWN BELOW. THIS ENDORSEMENT MUST BE READ WITH YOUR POLICY DOCUMENTS. PLEASE READ THE REVISED COVER, LIMITS AND/OR CONDITIONS CAREFULLY AND ADVISE US IF ANY CHANGES ARE NECESSARY.

**The Insured**

PIONEER WOMENS HUT MUSEUM

**Payment Advice/Options**



**By Mail:**

If payment is by cheque or credit card please detach this Payment Advice and forward to:

ELDERS INSURANCE WAGGA  
ATTN:MATT HARD  
127 HAMMOND AVENUE  
WAGGA WAGGA 2650



**Telephone & Internet Banking - BPAY®**

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au

Please make Cheque payable to: Elders Insurance

**Payment by Credit Card**

MasterCard  Visa

Credit Card

Account Name \_\_\_\_\_ Expiry Date \_\_/\_\_/\_\_

Signature \_\_\_\_\_ Date \_\_/\_\_/\_\_

For the Amount of \$

**Client name:**

PIONEER WOMENS HUT MUSEUM

Client Number: EV253037

Policy Number: EVU892289BPK

Agent Number: EV0050411

**Total Amount Refundable -\$33.62**

Issued by Elders Insurance (Underwriting Agency) Pty Limited ABN 56 138 879 026 AFS Licence 340 965 Level 15, 11 Waymouth Street Adelaide SA 5000  
Underwritten by QBE Insurance (Australia) Limited ABN 78 003 191 035 AFS Licence 239545 Level 18, 388 George Street Sydney NSW 2000

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**Business Insurance  
Policy Endorsement**



Policy Number EVU892289BPK

Client Number EV253037

Client Name PIONEER WOMENS HUT MUSEUM

**Insurance**

PIONEER WOMENS HUT MUSEUM  
[Redacted]

Elders Insurance  
ELDERS INSURANCE WAGGA  
ABN: 25 086 154 734  
ATTN:MATT HARD  
127 HAMMOND AVENUE WAGGA  
WAGGA 2650

**Period of Insurance**  
From 11/03/2022 To 11/03/2023 at 4pm

**The Insured**

PIONEER WOMENS HUT MUSEUM

**Location Summary**

Address  
[Redacted]

This document becomes your Policy Schedule and Tax Invoice/Adjustment Note on payment.

**Total Premium and Charges**

Premium	NIL	ABN	None Noted
Levies	NIL		
GST	NIL		
Stamp Duty	-\$33.62		
<b>Total Premium</b>	<b>-\$33.62</b>		

The amount of stamp duty paid is calculated under the relevant States/Territory Duties Act, based on where the risks, properties, contingencies or events are located.

**Important information about Your duty of disclosure appears at the back of this Policy Schedule and on your application. Please read this information carefully.**

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**Business Insurance  
Policy Endorsement**



Policy Number EVU892289BPK

Client Number EV253037  
Client Name PIONEER WOMENS HUT MUSEUM

**Cover Summary**

**Location** 107 KING ST TUMBARUMBA NSW 2653  
**Business** ART GALLERY / MUSEUM OPERATION

Policy Section	Insured	Policy Section	Insured
Property	No	Machinery Breakdown	No
Business Interruption	No	Electronic Equipment	No
Theft	No	Employee Dishonesty	No
Money	No	Tax Audit	No
Glass	No	Transit	No
Broadform Liability	Yes	Employment Practices	No
General Property	No	Statutory Liability	No

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**Business Insurance  
Policy Endorsement**



Policy Number EVU892289BPK

Client Number EV253037

Client Name PIONEER WOMENS HUT MUSEUM

**Insurance**

**Cover Details**

Location



Risk Number 1

Business

ART GALLERY / MUSEUM OPERATION

Interested Party

None Noted

**Broadform Liability Section**

This section is now covered under the current policy from 11/03/2022.

Particulars	Total Sum Insured	Limit
Limit of liability, any one occurrence		\$20,000,000
Property in Your physical and legal control	As per Policy wording	
<b>Excess</b>	\$500 for property damage claims only	
	\$0 for personal injury claims	

The rating of this section is based on 2 persons being engaged in the business. If there is any change to this, you must notify your Elders Insurance Authorised Representative.

**Clauses**

**PROPERTY IN CUSTODY OR CONTROL EXCLUSION**  
 Cover write back 2(e) of Exclusion 2 Property in custody or control exclusion of the Broadform Liability Section of this Policy is deleted.  
 The Broadform Liability Section of this Policy does not cover Property Damage to property in Your physical or legal control other than as provided for by cover written back covers 2(a) to 2(d)

We have been advised a NSW Small Business Stamp Duty declaration has been completed. The Small Business premium is exempt from NSW Stamp Duty charges.

Premium	Levies	GST	Stamp Duty
NIL	NIL	NIL	-\$33.62
<b>Premium for Broadform Liability cover:</b>			<b>-\$33.62</b>

**Additional Clauses**

Issued by Elders Insurance (Underwriting Agency) Pty Limited ABN 56 138 879 026 AFS Licence 340 965 Level 15, 11 Waymouth Street Adelaide SA 5000  
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**Business Insurance  
Policy Endorsement**



Policy Number EVU892289BPK

Client Number EV253037

Client Name PIONEER WOMENS HUT MUSEUM

**Cover Details *continued***

THIS PACKAGE DOES NOT INCLUDE WORKERS COMPENSATION INSURANCE. EMPLOYERS ARE REQUIRED BY LAW TO HAVE WORKERS COMPENSATION INSURANCE. IF YOU WISH TO ARRANGE WORKERS COMPENSATION COVER PLEASE CONTACT YOUR AGENT OR BROKER OR ONE OF OUR BRANCHES.

\*\*\* AFTER PAYING THE AMOUNT PAYABLE, SHOULD YOU NEED CONFIRMATION OF \*\*\*  
\*\*\*\* THIS TRANSACTION, PLEASE PHONE 0269234611 \*\*\*\*  
\*\*\* FOR ANY OTHER ENQUIRIES ABOUT YOUR POLICY PLEASE CONTACT YOUR \*\*\*  
\*\*\* LOCAL OFFICE ON THE NUMBER LISTED ON YOUR PAYMENT SLIP BELOW. \*\*\*

**This completes your policy.**

Issued by Elders Insurance (Underwriting Agency) Pty Limited ABN 56 138 879 026 AFS Licence 340 965 Level 15, 11 Waymouth Street Adelaide SA 5000  
Underwritten by QBE Insurance (Australia) Limited ABN 78 003 191 035 AFS Licence 239545 Level 18, 388 George Street Sydney NSW 2000


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**Business Insurance  
Policy Endorsement**

Policy Number EVU892289BPK      Client Number EV253037  
 Client Name PIONEER WOMENS HUT MUSEUM



**Important Information**

**Please carefully read the following important information and contact your Elders Insurance Authorised Representative if you require further assistance or explanation.**

**Who provides this insurance**  
 The Policy is underwritten by QBE Insurance (Australia) Limited ABN 78 003 191 035 AFS Licence No. 239545 ("QBE") of Level 18, 388 George Street Sydney NSW 2000.

The Policy is issued by Elders Insurance (Underwriting Agency) Pty Limited ABN 56 138 879 026 AFS Licence No. 340965 ("Elders Insurance") of Level 15, 11 Waymouth Street Adelaide SA 5000.

In this Schedule QBE and Elders Insurance is referred to as "we", "us" and "our".

**Your duty of disclosure**

Before you enter into an insurance contract, you have a duty to tell us anything that you know, or could reasonably be expected to know, may affect our decision to insure you and on what terms.

You have this duty until we agree to insure you.

You have the same duty before you renew, extend, vary or reinstate an insurance contract.

You do not need to tell us anything that:

- reduces the risk we insure you for; or
- is common knowledge; or
- we know or should know as an insurer; or
- we waive your duty to tell us about.

**If you do not tell us something**

If you do not tell us anything you are required to, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

**Cooling-off Information**

If you want to return your insurance after Your decision to buy it, you may cancel it and receive a full refund. To do this you may notify your Elders Insurance Authorised Representative electronically or in writing within 21 days from the date the policy commenced.

This cooling-off entitlement does not apply if you have made or are entitled to make a claim. Even after the cooling-off period ends, you still have cancellation rights as detailed in the Product Disclosure Statement.

**Payment of premium**

You must pay your premium on time otherwise your Policy may not operate.

You may choose to pay your premium by instalments. If you do so, you must ensure you pay the instalments on time as we may cancel the Policy if any instalment of premium has remained unpaid for one month from the date on which payment was due.

We will send you a notice giving you details of the action we intend to take and when any cancellation will become effective.

We also may not pay any claim you make under the Policy if your periodic instalment is more than one month overdue.

If you are paying your premium in instalments by direct debit from your credit card or financial institution account you must tell us if those details change. You must do this no later than 7 days before your next instalment is due.

We are entitled to deduct from any amount we pay you under a claim any unpaid premium or instalment of premium.

**Business Insurance  
Policy Endorsement**



**Policy Number** EVU892289BPK

**Client Number** EV253037

**Client Name** PIONEER WOMENS HUT MUSEUM

**Insurance**

**Important Information *continued***

**Levies**

Where applicable, Fire Services Levy (FSL) is applied to each policy according to the respective laws of each state. For NSW policies only, this will include Emergency Services Levy (ESL) effective from 1 July 2009.

**Underinsurance**

The types of cover listed below contain provisions as to average and underinsurance. This means we require you to insure for the full value or maximum potential risk. If you do not do so, and you are underinsured, we will pay you less in the event of a claim, calculated by a formula in the policy which takes account of the degree of underinsurance.

Cover types containing underinsurance clauses:

- Business Property Cover
- Business Interruption Cover
- Machinery Breakdown Cover
- Electronic Equipment Cover

**How to contact us**

Should you have any questions about the Policy or require a copy of the Product Disclosure Statement, please contact your Elders Insurance Authorised Representative or Elders Insurance GPO Box 2840 Adelaide SA 5001.

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