

Minutes of Special Executive meeting held at Greyhound Hotel, Swan Street, Richmond, on Saturday 9th FEB., 1980, at 10 am.

1.0 PRESENT: E. Hayman (Chairman), J. Lithgow, W. Gollong, S. Raskovy, H. Williams, M. Durby, T. Stevens, C. Adolphe, M. Mansfield

1.1 IN ATTENDANCE: T. Sanjamaría - State Director of Coaching
R. Crozier - Shepparton Assoc. by invitation
D. Thomas - Hunt & Thomas, Insurance Brokers by invitation
I. Da Costa - " " " " " " " "

1.2 APOLOGIES: Nil

2.0 SPECIAL BUSINESS:

(1) VOLLEYPAK INSURANCE SCHEME

Messrs Don Thomas and Ivan Da Costa addressed the meeting and explained the insurance scheme, Volleypak, which had been previously circulated. Various questions in relation to the scheme were answered, and Mr Thomas offered to provide a definition of 'Brittle Articles' in relation to the Multi Risks cover.

A summary of the major points not readily evident from the circulated proposal is as follows:

- (a) Commission: Total commission to be split 50-50 with Brokers and V.A.V.A.. The total commission on Motor vehicle, Pleasure Craft, Caravans and Trailers and Domestic Workers Compensation to be 10%. Total commission on all other types of Insurance to be 20%. The manner in which V.A.V.A. splits its $\frac{1}{2}$ share between itself and affiliated Associations is the V.A.V.A.'s prerogative.
- (b) Rates: All rates quoted in the proposal are final, i.e. includes Stamp Duty, Fire Brigade levy, etc. The Brokers will endeavour to obtain from the underwriter a guarantee that rates will be held firm for at least 18 months.
- (c) The Union Assurance Co. will provide all necessary printing and postage expenses and will provide personell to attend launching meetings throughout the State when required.
- (d) Brochures: The photo on the front cover to be selected by the V.A.V.A., and representatives of the V.A.V.A. will proof read all brochures and literature prior to printing.
- (e) Clarification of sections:
 - (1) Householders Contents: Includes mirrors and lead light glass. No excess applicable on this section.
 - (2) Multi Risks: No excess applicable, but "wear and tear" will be applied to clothing claims. Items of a brittle nature excluded - Broker to define this term.
 - (3) RRR Pleasure Craft: Previous N.C.B. allowable. No excess is applicable. Accessories of the boat, and those legally required to be carried are covered, but not fishing tackle, skis, etc.
- (f) Presidents Letter: To be revised to show a correct example, to remove reference to club, and to be on V.A.V.A. letterheads.
- (g) Scheme management: All State Union Assurance offices would be advised of the scheme, and will refer any queries, etc. direct to Hunt & Thomas. All claims, premium payments and renewals will have to be sent to or received from Hunt & Thomas. A monthly re-conciliation will be made to V.A.V.A. providing the information required by the V.A.V.A.

1.0 PRESENT: E. Hayman (Chairman), J. Lithgow, W. Collong, S. Raskovy,
H. Williams, M. Durby, T. Stevens, C. Adolphe, M. Mansfield

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MOVED M. Mansfield/J. Lithgow, that the proposition as amended, for the implementation of Volleypak Insurance, be adopted and Hunt & Thomas, Insurance Brokers, be authorized to proceed with the scheme. The operation of the scheme to be reviewed in 12 months time.

CARRIED

(ii) VISIT OF JAPANESE OLYMPIC WOMENS VOLLEYBALL TEAM:

The Chairman outlined the proposal of the A.V.F. to host the Japanese team in Australia:

- * Arrive in Melbourne from South America late on Tues. 1st Apr.
- * Rest day and possible civic reception on Wed. 2nd April.
- * Demonstration match - possibly in a country centre if a suitable opponent could be found as the Australian Womens team will be involved in the Australian Championships in Devonport at this time. Thurs. 3rd April.
- * Depart for Devonport (to play Australian Women) on Frid. 4th April.
- * Play Australian Women on Sat. 5th April.
- * Return to Melbourne on Sun. 6th April and play Australian Women.
- * Depart for Interstate matches against Australian Women on Mon. 7th April.

* A party of 18 will be involved, which includes coaches, etc.

Tentative bookings have been made for accomodation in Melbourne and a tentative booking has been made on the Albert Park Stadium for Sun. 6th.

An estimated budget of \$3000 would be needed, with a likely gate for the Melb. match of about \$1500. If a country match was held, then the costs would be reduced, as this venture would need to cover itself.

General discussion followed with suggestions of State Government assistance, and sponsorship of some sort, although T.V. coverage does not seem possible due heavy Easter committments, to help cover costs.

A suggestion for the country match was that the Japanese squad provide a full scale training session, followed by a demonstration match, hosted by the Shepparton Association. This would display much requested training drills, etc., for members, and would be just as attractive as a match against an Australian team.

MOVED W. Gollong/J. Lithgow, that a sub-committee be formed to plan the proposed Japan vs Aust. Womens match in Melbourne, on the evening of Sun. 6th April, to be preceded by a suitable Mens support match. The venue to be Albert Park stadium.

Further, that agreement be sought from Japanese Volleyball authorities to hold a complete training session at Shepparton on the evening of Thur. 3rd April, followed by a demonstration match between the squad members.

CARRIED

The sub-committee to be P. Carolan, T. Santamaria, S. Raskovy, J. Lithgow, with the President and Secretary, ex-officio. E. Hayman to act as convenor.

3.0 OTHER BUSINESS:

(i) Sports Administrators Conference:

MOVED M. Mansfield/S. Raskovy, that the V.A.V.A. offer registration to 1 V.A.V.A. Delegate, 2 G.M.V.C. delegates and 1 V.C.V.C. delegate at the forthcoming Administrators conference, and registration to a nominee of the V.A.V.A.C.C. to attend the forthcoming Sports Medicine conference.

CARRIED

It was agreed that H. Williams be the V.A.V.A. delegate if available.

(ii) Sports Expo '80:

J. Lithgow reported that arrangements are well in hand for the Sports Expo exhibition commencing next weekend.

The parade of sports will not have a Volleyball representative as each sport is limited to 1 representative in the parade.

Le Coq Sportiff have agreed to sponsor Volleyball with the provision of a display stand, 2 sets of 9 playing tops, and 6 officials tops. Socks will be sold with profit to V & V & and funding shirts, track suits and

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The display is to be manned by rostered V.A.V.A. people. Television coverage is not finalized as yet, but should be during the week.

(iii) Next Meeting:

The Secretary stressed the importance of having a planning meeting very soon to consider in detail the future appointment of a full time administrator, review of registration fees, the joining of CASICO insurance scheme and other important planning matters. In order that sufficient time can be given to these matters, a two day meeting would be needed.

It was agreed that this meeting be held after Easter, and that the next meeting, a single day meeting, be scheduled for Saturday, 23rd February, commencing at 10am at the Greyhound Hotel.

Being no further important business, the meeting was closed at 1.05 pm.

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(Chairman)

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VICTORIAN AMATEUR VOLLEYBALL ASSOCIATION

21 Pilcher Street,
BENDIGO. 3550

8/3/80


MEMO: TO ALL V.A.V.A. EXECUTIVE MEMBERS
FROM: V.A.V.A. SECRETARY
SUBJECT: VOLLEYPAK INSURANCE - LIFE PLAN

At the last Executive meeting, a letter from Hunt & Thomas, Insurance Brokers was read which outlined the actions taken arising from our meeting with them on Feb. 9th. Included in the letter was a proposal to include a Life Plan in Volleypak.

You will recall that the decision of the Executive was to defer the Life Plan until we could judge the effectiveness of the General plan. I advised Hunt & Thomas of our decision, and the attached letter has since been received.

In the light of the information contained in the second paragraph of the attached letter, I feel it is necessary for us to review the situation. I personally am totally undecided as to whether the Life proposal is a readily saleable item, and whether we should include it initially in our Volleypak. Hence I am seeking your advice.

Please give this matter serious consideration,



Murray Magfield
Secretary

HUNT & THOMAS INSURANCE BROKERS PTY. LTD.

609 Burke Road, Camberwell Junction, Victoria 3124
Telephones: 813 2044; 813 2054
All correspondence to P.O. Box 3, Camberwell 3124

CB:fb

Mr. M. Mansfield,
Secretary,
Victorian Amateur Volleyball Association,
21 Pilcher Street,
BENDIGO. 3550

5th March, 1980

Dear Murray,

Thank you for your letter dated 25th instant. We are very disappointed that the Executive did not wish to proceed with the Life Plan in view of the fact that to get a good response Insurance and Assurance service must be provided to the public (i.e. General and Life).

It was originally stated that a 10% commission would be payable, however, after lengthy negotiations, we have found an Underwriter who is prepared to pay as commission up to 60% on the first years' premium, this means that, on a 50/50 basis, your proportion would be 30% of the first years' premium. If you are looking for a good income earner to assist Volleyball in Victoria, well this is it.

We enclose brochure which at present is used by our clients, Trans Australia Airlines with great success and we strongly recommend that you review your decision and in fact request us to proceed with the Life Plan.

Your very early advices please.

Yours faithfully,


C. Bards,
DIRECTOR.

enc.

HUNT & THOMAS INSURANCE BROKERS PTY. LTD.

689 Burke Road, Camberwell Junction, Victoria 3124
Telephones: 813 2944; 813 2934
All correspondence to P.O. Box 3, Camberwell 3124

Hunt & Thomas Insurance Brokers Pty. Ltd.
after 18 months of market research have
requested Scottish Amicable Life Assurance
Society to provide a Life Plan divided in
two modules which enables you to effect
maximum life cover at a minimum cost.
Do not forget that your families and friends
can join too.

YOU DON'T NEED A MEDICAL EXAMINATION

All you need to do is fill in the application form, answer a few simple questions and then post it to us after selecting the cover you require and your preferred method of payment.

There's no physical examination required, but we reserve the right to not accept any application that doesn't meet underwriting requirements.

CANCELLATIONS AND EXCLUSIONS

As long as you continue to pay the premiums your policy cannot be cancelled by anyone but you...only you have the right to decide whether to continue or not the security cover that a Life Plan policy provides for you and your family. And there's only one exclusion - the policy doesn't cover death through suicide within 13 months of the policy's commencement date.

YOUR PREMIUMS ARE LOW, REMAIN LOW AND ARE EASY TO PAY

Premiums for Life Plan Module I are the same low \$10 per week (\$520 per year) irrespective of age...only the amount of cover differs according to your age at time of joining. All your premiums are refundable at the end of the term. For Life Plan Module II the amount of cover selected is the same irrespective of age and the premiums differ according to your age at the time of joining.

For both packages the low premiums remain at the same level throughout the whole term of the policy, and payment is simple and easy. You can choose to pay straight from your Bank Account, by Bankcard or direct by cheque - it's up to you.

EXAMINE LIFE PLAN FOR 14 DAYS

Sending in the application form doesn't commit you to keeping the Life Plan policy. You can examine it for 14 days in the comfort and privacy of your own home before making your decision. If you don't, just return it to us and

WHO'S ELIGIBLE?

For Life Plan Module I anyone up to 45 years of age at the time of joining. And for Life Plan Module II anyone up to 55 years of age at the time of joining.

ENQUIRIES AND CLAIMS

Life Plan Modules I & II are brought to you through Hunt & Thomas Insurance Brokers Pty. Ltd. and the policies are underwritten by Scottish Amicable Life Assurance Society, a long established and international life insurance office.

All Victorian enquiries and claims should be made through Hunt & Thomas Insurance Brokers Pty. Ltd., 689 Burke Road, Camberwell. Phone: 813 2944.

In other States, through Scottish Amicable Life Assurance Society at the addresses indicated on the back panel of this brochure.

LIFE PLAN MODULE I

Besides helping you to protect your family's future standard of living, Life Plan Module I costs you virtually nothing because it offers you 3-way 'Cash Back' benefits. And at the low premium of only \$10 per week the offer is attractive.

1. Life Plan Module I provides you with full life cover for the amount shown under 'Extra Protection' against your age in the table alongside. Should you die during the term, your family will receive this amount plus all the premiums you have paid.

2. Life Plan Module I can provide cash for holidays, stereo equipment, schooling or other dreams. It does this by building substantial cash values for you during its 20-year term which you can withdraw totally, or in part once or several times, without affecting the amount of your life cover. And these cash amounts are yours, not loans, so you don't have to repay them. Estimated cash values applicable to your age are shown for various intervals in the table alongside.

3. Life Plan Module I refunds all of your premiums at the end of the term, less any cash value withdrawals you've made during the term. This means you could receive anything up to \$10,400 at the end of the term - so your life insurance cover will have cost you nothing. It's simple. You pay the same non-increasing, low premium of only \$10 per week for the 20-year term. We make your premium work for you by investing it and using the interest to pay for your life cover...your premium then builds up to provide useable cash benefits during the term or full repayment at the end of the term.

The amount payable after 20 years is made up of your total premiums at \$10 per week over the whole policy term and equals a maximum of \$10,400 less any 'Cash Value' withdrawals made during the term.

Your money-back on maturity of the policy or prior death is guaranteed, as is the amount of 'Extra Protection' applicable to your age and payable should you die during the policy term.

If you're under 45 years of age, check the table for the amount of life cover applicable to your age as shown under 'Extra Protection', fill in the application form and send it to us. Take advantage of this low cost, life insurance offer now!

LIFE PLAN MODULE II

The simple 'no-frills; no-fuss' 10-year term life insurance plan that offers to \$50,000 protection for low premiums.

A really great family protection plan, Life Plan Module II is designed for your peace of mind. For a man or woman 35 years of age it offers \$50,000 cover for only \$11.50 per month...or how about only \$23.00 per month for someone aged 43 to have the same \$50,000 security? Just check the simple rate table for the extraordinarily low premiums relating to your age.

Remember, if it's straight family security you're looking for then Life Plan Module II is for you. Should you die during the term, Life Plan Module II will help to ensure a continued standard of living for your wife and children...they'll be able to cope with the ongoing costs of food, housing, clothing and education.

So obtain this low cost, high cover life insurance without delay. If you're under 55 years of age, check the table for the premium applicable to your age, fill in the application form and send it to us today!

SPECIAL NOTE

Provided you're under 45 years of age when joining, you can have the best of both worlds by taking out both Life Plan Module I and Life Plan Module II.

LIFE PLAN MODULE I 'CASH BACK'

20-YEAR TERM LIFE INSURANCE

20-year term life insurance policy with premiums of only \$10 per week, \$20 per fortnight or \$43 per month... Monthly premiums are 12 payments (1 each calendar month) per year.

YOUR AGE NOW	EXTRA PROTECTION	ESTIMATED CASH VALUES* at			
		5 years	10 years	15 years	20 years
Up to 25	\$32,700	\$1,365	\$3,374	\$6,271	\$10,400
26	\$32,700	\$1,366	\$3,375	\$6,272	\$10,400
27	\$32,700	\$1,367	\$3,377	\$6,272	\$10,400
28	\$32,700	\$1,368	\$3,378	\$6,272	\$10,400
29	\$31,200	\$1,370	\$3,381	\$6,274	\$10,400
30	\$29,400	\$1,372	\$3,383	\$6,275	\$10,400
31	\$27,600	\$1,373	\$3,385	\$6,276	\$10,400
32	\$25,700	\$1,375	\$3,387	\$6,278	\$10,400
33	\$24,300	\$1,377	\$3,390	\$6,279	\$10,400
34	\$22,500	\$1,380	\$3,393	\$6,281	\$10,400
35	\$21,000	\$1,382	\$3,397	\$6,283	\$10,400
36	\$19,100	\$1,385	\$3,400	\$6,285	\$10,400
37	\$17,700	\$1,388	\$3,405	\$6,288	\$10,400
38	\$16,200	\$1,391	\$3,409	\$6,290	\$10,400
39	\$14,700	\$1,395	\$3,415	\$6,293	\$10,400
40	\$13,400	\$1,399	\$3,421	\$6,297	\$10,400
41	\$12,200	\$1,404	\$3,426	\$6,301	\$10,400
42	\$11,000	\$1,409	\$3,435	\$6,305	\$10,400
43	\$ 9,900	\$1,415	\$3,444	\$6,310	\$10,400
44	\$ 8,900	\$1,422	\$3,453	\$6,316	\$10,400
45	\$ 8,100	\$1,429	\$3,464	\$6,324	\$10,400

* The intervals shown for 'Estimated Cash Values' are for example only and cash values may be requested for or withdrawn at other intervals.

LIFE PLAN MODULE II 10-YEAR TERM LIFE INSURANCE

Policy term, 10 years - sum insured \$50,000

YOUR AGE NOW	PREMIUM RATES FOR \$50,000 COVER			YOUR AGE NOW	PREMIUM RATES FOR \$50,000 COVER		
	Yearly	Monthly	F'orightly		Yearly	Monthly	F'orightly
Up to 25	\$107	\$ 9.40	\$ 4.40	Up to 41	\$221	\$19.40	\$ 9.00
26	\$107	\$ 9.40	\$ 4.40	42	\$242	\$21.20	\$ 9.80
27	\$108	\$ 9.50	\$ 4.40	43	\$266	\$23.30	\$10.80
28	\$108	\$ 9.50	\$ 4.40	44	\$293	\$25.70	\$11.90
29	\$109	\$ 9.60	\$ 4.40	45	\$323	\$28.30	\$13.10
30	\$111	\$ 9.80	\$ 4.50	46	\$356	\$31.20	\$14.40
31	\$113	\$ 9.90	\$ 4.60	47	\$394	\$34.50	\$16.00
32	\$116	\$10.20	\$ 4.70	48	\$436	\$38.20	\$17.60
33	\$122	\$10.70	\$ 5.00	49	\$483	\$42.30	\$19.50
34	\$128	\$11.20	\$ 5.20	50	\$535	\$46.90	\$21.60
35	\$136	\$11.90	\$ 5.50	51	\$594	\$52.00	\$24.00
36	\$146	\$12.80	\$ 5.90	52	\$659	\$57.70	\$26.70
37	\$157	\$13.80	\$ 6.40	53	\$731	\$64.00	\$29.60
38	\$170	\$14.90	\$ 6.90	54	\$811	\$71.00	\$32.80
39	\$185	\$16.20	\$ 7.50	55	\$901	\$78.90	\$36.40
40	\$202	\$17.70	\$ 8.20				

Monthly premiums are 12 payments (one each calendar month) per year. Where required, weekly premiums can be calculated as one-half of the applicable fortnightly premium.

LIFE PLAN APPLICATION FORM

1. I hereby apply for Life Plan term life insurance as indicated by the selection boxes I've ticked below:

LIFE PLAN MODULE I LIFE PLAN MODULE II FOR \$50,000 LIFE PLAN MODULES I & II

2. Details of person to be insured (Please print details clearly)

Christian/Given Names: _____

Surname (Mr/Mrs/Ms): _____

Date of Birth: _____ Place of Birth: _____

Sex: _____ Height: _____ Weight: _____

Maiden Name (if applicable): _____

3. Home Address: _____

State: _____ Postcode: _____ Phone () _____

4. Occupation: _____

5. Personal Statement by person to be insured.

(1) Do you have any health or physical disability? YES NO

(2) Do you engage in any hazardous occupation, pursuit or pastime, e.g. private flying, hang gliding, racing of any sort? YES NO

(3) Have you ever applied for Life Insurance and had it refused or changed in any way? YES NO

(4) Are you now receiving or considering any medical attention or surgical treatment? YES NO

(5) Have you ever had Heart Trouble, High Blood Pressure, Chest pain, Albumin or Sugar in your Urine, Tuberculosis, Cancer, Tumors, Ulcers, Mental or Nervous Disorder or Epilepsy? YES NO

(6) Have you ever suffered from any other illness or injury which required treatment or medication from a doctor and lasted for more than two weeks? YES NO

If the answer to any of the above questions is YES, please give full details (including names and addresses of doctors) on a separate sheet and sign it.

I hereby apply to become a member of the Scottish Amicable Life Assurance Society, for the benefit level specified above. I declare that I have not withheld any material information and that the answers entered in this application are true and shall form the basis of the Policy Contract between the Society and myself. I hereby authorise any doctor, hospital, clinic or other medical or medically related facility to furnish Scottish Amicable Life Assurance Society information regarding my health.

Signature of Person
to be insured: _____

Date: _____

6. Method of Payment I have selected to pay my premiums by

Bank Authority
Monthly from
Bank Account

Cheque. Enclosed is
annual premium \$....
(If paying by cheque
the full annual
premium for your
selected cover must
accompany this
Application)

Bankcard. Please
charge premium
to my Bankcard

Account No:.....
Expiry Date.....
Signature.....

When posting this application, address
your envelope as shown below.
HUNT & THOMAS INSURANCE BROKERS PTY. LTD.
P.O. BOX 3, CAMDENHILL, 3124

Underwriter reserves the right to accept
or reject applications on answers to
questions together with medical and
occupation information supplied.

R E M E M B E R

LIFE PLAN policies offer you high cover at low cost with these advantages

- * **No Medical Examination**
 - * **Premiums don't increase during term**
 - * **As long as premiums are paid policy can only be cancelled by you**
 - * **14 days free examination of policy**
 - * **Ease of payment**
-

LIFE PLAN MODULE I ONLY

- * **Life cover paid on death PLUS all premiums**
- * **Option of cash drawings during term**
- * **Premiums fully refundable at end of term if not drawn against**

L I F E P L A N E N Q U I R I E S

HUNT & THOMAS INSURANCE
BROKERS PTY. LTD.

VICTORIA
689 Burke Road,
Camberwell Junction, Vic. 3124
Telephone (03) 813 2944
813 2854

All correspondence to:
P.O. Box 3,
Camberwell, Vic. 3124

SCOTTISH AMICABLE LIFE
ASSURANCE SOCIETY

OTHER STATES

NSW 38 Oxley Street,
St. Leonards, N.S.W. 2055
Telephone (02) 439 8500

QLD Cnr. Coronation Drive and
Park Road,
Milton, QLD. 4064
Telephone (07) 367 7285

SA 214 Greenhill Road,
Eastwood, S.A. 5063
Telephone (08) 272 3499

WA 246 St. George's Terrace,
Perth W.A. 6000
Telephone (09) 321 3311

TAS 165 Eastern Road,
South Melbourne, Vic. 3205
Telephone (03) 699 3344