



Meals on Wheels

Friday Fast Facts & News

Vol 163 - 30/11/2018

JLT INSURANCE NEWS

VALUATIONS AND PROPERTY RISK ASSESSMENTS

Ansvar Property Risks Survey's:

JLT is pleased to confirm that ANSVAR (the current property Insurer) will continue to offer free Property Survey's for all member services with declared values over \$50,000. Please note this service provides identification and subsequent risk management for only the Queensland Meals on Wheels member services that currently participate in the JLT Insurance program.

These surveys are designed to review exposures on building, plant and equipment focusing on asset protection. Ansvar's dedicated Risk Surveyor (Phil Salter) will continue to conduct an on-site survey and make practical recommendations to the member services where required.

Also important to note that these valuations offered by Ansvar are **ultimately the responsibility of the member service** to decide the correct sums insured applicable to your policy.

In an endeavour to be helpful, Ansvar Insurance has provided an estimate only which should be considered the minimum for which insurance cover should be obtained at the time of completing their report. If a member service is unsure, Member Services should seek the assistance of a professional valuation company.

JLT and Ansvar Insurance will not accept any liability for events arising as a result of any person or parties relying on or using only this assessment. The information in these reports is offered as a guide only. Ansvar's report is based on information obtained and observations made at the time of their inspection along with information provided to them by other parties. The contents should be used for insurance purposes only and not as accounting, market value, legal or taxation advice.

For the purpose of clarifying what is included in these reports please refer to the below.

Valuations Inclusions:-

Ansvar's estimates specifically include:

- ✓ Building structure and attached verandas, carports and garages.
- ✓ Demolition and removal of debris costs
- ✓ In-ground services and external works
- ✓ Compliance with current regulations and standards
- ✓ Professional design and construction consultants fees
- ✓ Expediting expenses

Valuations Exclusions:-

The Replacement Cost Valuation offered by Ansvar specifically excludes the following:

- x Loose furniture, fittings and equipment
- x Curtains, drapes and blinds
- x Loss of income, relocation and disruption costs for the period of reconstruction
- x Replacement of lost documents and/or records
- x Items contained within the building that are substantial in size and generally fixed to the building structure, e.g. pipe organ, pulpit, climbing wall, audio / visual equipment.

It is important to understand that all buildings and improvements upon the land are considered on a replacement value and include demolition costs, removal of debris from the site, professional fees for rebuilding, extra costs of reinstatement and other contingencies.

Whilst inflation continues it is important that all sums insured be reviewed regularly. The figure indicated is based upon appropriate costings as at the date of the report and includes an escalation allowance for inflation throughout the policy period and estimated reconstruction period following a total loss.

An allowance is made for GST within the recommended sum insured at the standard rate. GST may not factor in some replacement values depending upon each Insured's registered status for GST and/or the type of claim settlement following a loss. Individual consideration should be given to the inclusion/exclusion of GST calculations. Replacement figures without the inclusion of GST are available upon request.

Ansvar's assessment is calculated (using their own) building measurements or plans the member service will have provided to them, together with reference to Rawlinson's Australian Construction Handbook and other resources as required.

The calculated sum insured is a reflection of the expected replacement cost at completion of the assessment notice and includes estimated inflationary (escalation) cost increases during the policy period.

Should you have any additional questions relating to the Risk Survey's, please let the JLT Insurance team know.

PERSONAL ACCIDENT INSURANCE COVER

It is important to ensure that all Member Services and volunteers understand that this policy fully comply with legislation which limits the benefits Health Funds (and others) are legally allowed to insure. In general, Insurers are not able to provide reimbursements on medical expenses which are either partially or fully covered by Medicare.

JLT strongly recommend that all Member Services and volunteers are made fully aware of the limitations of this cover and ensure they do not rely on the Personal Accident policy to respond 100% in the event of a personal injury claim.

Medical Expenses incurred within Australia explained:

What CAN be paid?

- ✓ 100% of Theatre Fees & Accommodation Fees in a hospital when the Insured Person is a private patient in a Public or Private Hospital.
- ✓ The In-Hospital Gap:
When you are a 'private' patient, Medicare pays 75% of the Medicare Scheduled Fee for doctors, Surgeons, pathology tests, assistant surgeons, blood tests, X-rays and anaesthetist fees. The Insurer can only pay the 25% difference between the Medicare refund (75% of the Medicare Scheduled Fee) and the actual Medicare Scheduled Fee. If the charge for the service provided is greater than the recognised Medicare Scheduled Fee, then this difference or "gap" cannot be reimbursed by any Insurer.
- ✓ Other medical expenses which are not subject to Medicare. E.g. Physiotherapy.

What CANNOT be paid?

- x Any out-hospital expenses which have a Medicare component.
- x Any amount above the scheduled fee.
- x When you are a public patient in a private or public hospital. (Everything is covered by Medicare in this circumstance).
- x Pharmaceutical items that are subject to the Pharmaceutical Benefits Scheme (PBS) or Pharmaceutical items that cost less than the yearly indexed PBS amount. If your policy provides benefits for outpatient pharmacy, then we will first deduct the indexed PBS amount before reimbursing any expenses.
- x Pharmaceutical items that may be purchased "over the counter" or without a Prescription".
- x Pharmaceutical items that may be purchased "over the counter" or without a prescription".
- x Contribute to outpatient costs for Doctor or Specialist visits, or out-of-hospital investigations. In these instances Medicare refunds 85% of the Medicare Scheduled fee and Insurers are unable to contribute to the remaining difference or "gap".

Example:

Medical Service	Bill	Medicare	Medicare Pays	Insurer Pay	Insured Pays
Private Hospital Accommodation	\$400	-	NIL	\$400	NIL
Hospital Doctor Consultation	\$100	\$80	\$60	\$20	\$20
GP Consultation out of hospital (no bulk billing)	\$100	\$80	\$68	NIL	\$32

Please note that where a Private Health Fund has reimbursed any in-hospital amount then no further reimbursement is available.

Revised personal accident claims process:

JLT understand the importance of a smooth, quick and easy claims process following personal injury to volunteers, and we are very pleased to confirm JLT's new personalised claims process developed for the QMOW Member Services.

At completion of the renewal process, JLT will issue a revised Claims Manual for convenience.



1. Complete your claim form and email to Chubb at JLTGPASclaims@chubb.com.^v
2. Chubb will let you know straight away when your claim is received.
3. Chubb will promptly review your claim and respond advising of your coverage or if further information is required.^v
4. Early rehabilitation services are important. Chubb will immediately review your claim and engage Recovre when assistance is needed.^{vv}
5. Payments are important. Chubb will send reminders (SMS or email) when further medical certificates are required to continue payments.^{vvv}

^vMinimum monthly contact will be maintained by Chubb with the insured or as otherwise advised.

^{vv}Where further information is required Chubb will advise the claimant within 2 working days (and no later than 5 working days) what information is required from them. While a coverage decision is yet to be made, Chubb will update the claimant weekly, or as otherwise advised, until a coverage decision is communicated to the insured.

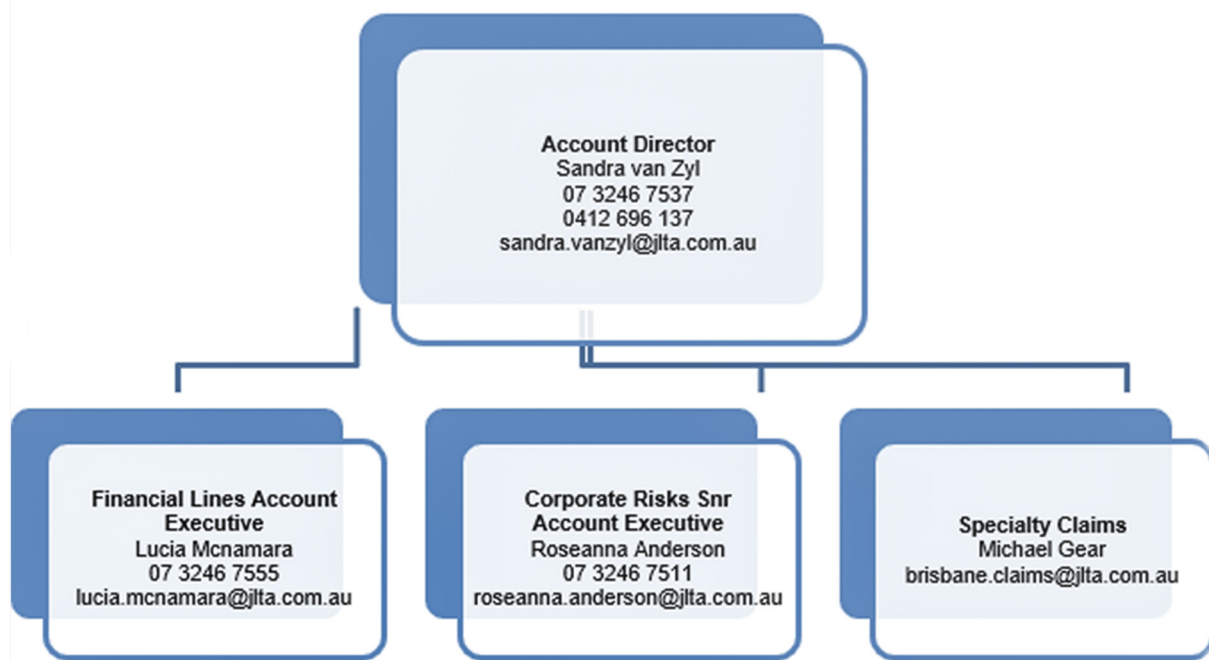
^{vvv}When it is determined that rehabilitation services are appropriate, the Chubb claim examiner will contact Recovre to discuss referral and determine best course of action. The Chubb claim examiner will contact the insured to confirm consent. Once confirmed, Recovre will gain consent from the treating practitioner and commence the agreed program.

^{vvvv}SMS or email reminder will be typically sent 7 days prior to the medical certificate due date.

In partnership with:



JLT BRISBANE – INSURANCE TEAM / CONTACT CHART



23 Living Christmas Trees from RACQ still available



As part of RACQ's Christmas Drive Safety campaign on Wednesday 5 December, RACQ will have a number of mini (about 50cm tall) real potted and decorated trees (example pictured to the left).

They'd like to donate these to us, after their event, for our Clients and Volunteers. They will be delivered to us, here at Brendale on the 5 December between 1:00 & 2:00pm.

We're offering these out to our Member Services on a "first come, first served" basis. We still have 23 available. If you would like some please email Katrina Jermyn (marketing@qmow.org) with the quantity you require and when you are able to collect them.

KATRINA JERMYN

Marketing Consultant

P | 3205 5588

E | marketing@qmow.org

Heatwave

With the warmer weather fast approaching, a timely reminder that to check on our recipients. On the following page is a check list that has been release by the Department of Health – not all items are applicable to Meals on Wheels Services.

Heatwave checklist

To assist the comfort of care recipients, and for you to meet your responsibilities under the Aged Care Act 1997, particularly Standard 2 (Appropriate Access and Service Delivery) of the Home Care Standards, the department has created a checklist which may be useful in considering the activities you may need to undertake during a heatwave.

Clinical assessment

A clinical assessment will be required if a care recipient shows any signs of deterioration. The effects of heat-related illnesses can range from mild conditions such as a rash or cramps to very serious conditions such as severe confusion or heat stroke. If you are concerned about a care recipient's wellbeing, their general practitioner should be contacted immediately.

Home Care / CHSP Service

Caring for Older People in Warmer Weather

High temperatures are often experienced across Australia every summer and you must be alert to the possibility of heatwaves.

Service providers need to be particularly aware of the severe hazards associated with extreme heat events. Older people living in the community may suffer from heat stress and those who live alone without regular contact from others may be particularly at risk.

Heatwave checklist

To assist the comfort of care recipients, and for you to meet your responsibilities under the Aged Care Act 1997, particularly Standard 2 (Appropriate Access and Service Delivery) of the Home Care Standards, the department has created a checklist which may be useful in considering the activities you may need to undertake during a heatwave.

Clinical assessment

A clinical assessment will be required if a care recipient shows any signs of deterioration. The effects of heat-related illnesses can range from mild conditions such as a rash or cramps to very serious conditions such as severe confusion or heat stroke. If you are concerned about a care recipient's wellbeing, their general practitioner should be contacted immediately.

Further information

Further information is available from state and territory health department websites.

Checklist

Before a heatwave

- assess which care recipients are at risk - who has limited capacity to keep cool; or which homes are prone to being hot
- check cooling systems in care recipients' homes are adequate and working effectively ask relatives and friends to ensure care recipients are cool and comfortable and appropriately dressed on hot days
- offer extra support to care recipients where family and friends are not available to help
- provide contact details of your care recipients to the local emergency services, where appropriate.

During a heatwave

- continue to deliver care - source additional staff or volunteers if required
- be aware care recipients may be at particular risk following high overnight temperatures keep curtains and blinds closed in care recipients homes to reduce excess heat
- make small amounts of fluids readily available to care recipients
- provide alternative forms of fluid, and discourage alcoholic or caffeinated beverages encourage care recipients to eat frequent small meals
- encourage care recipients to wear loose fitting clothing, use sunscreen and keep skin covered when exposed to direct sunlight
- encourage care recipients to seek shade when outside, and to avoid going out between 11:00am and 3:00pm
- offer additional tepid showers or sponging
- look for signs of heat stress, such as nausea, and changes in appearance including red, pale or severely dry skin
- ask for a clinical assessment if care recipients show any signs of deterioration.



Its beginning to look (and taste) a lot like Christmas.....

Christmas is nearly here and is the time to think about some great gift ideas to give to your clients.

As we produce such amazing food, I thought it was a wonderful opportunity to showcase what we can do.

For the next few weeks I will give you some ideas that I have tested, and tasted, that you might want to use.

I have listed the ingredient measures of each recipe to accommodate cooking quantities of 8 or 50.

Some of the recipes have been amended so they can be used for gluten free and diabetics.

CHRISTMAS GINGERBREAD MEN

Serves 8

½ cup butter, softened
 ½ cup brown sugar, packed
 ½ cup golden syrup
 1 egg yolk
 2 ½ cups plain flour
 1 Tbsp ground ginger
 1 teaspoon mixed spice
 1 teaspoon bicarbonate of soda
 Red/green/white icing for writing
 Red and Green M and M's



Serves 50

4 cups butter, softened
 4 cups brown sugar, packed
 4 cups golden syrup
 8 eggs yolk
 20 cups plain flour
 8 Tbsp ground ginger
 8 teaspoon bicarbonate of soda
 Red/green/white icing for writing
 Red and Green M and M's

Method

- Preheat oven to 180 degrees. Line a tray with baking paper and set aside.
- Beat butter and sugar together using an electric beater.
- Add egg yolk and golden syrup and mix until combined.
- Add flour, ginger, mixed spice and bicarb soda and combine.
- Place onto a piece of baking and then cover with another piece of baking paper – using a rolling pin, roll out the dough until 5mm thick and cut into shapes.
- Re-roll as needed but keep using the baking paper.
- Move the cut shapes over to greased baking trays with spatula and bake for 8-10 minutes.
- Once baked, let cool for 10 minutes on the tray and then transfer to cooling rack.
- Decorate with the icing sugar, m and m's and what ever other sweets that you like.

Sue Gilbert

Acting Meal Operations Officer

E | moo@qmow.org

M | 0428 641 866

P | 3205 8855

SCAM ALERT

There are a number of scams currently making their way round. Please be aware of any unsolicited emails or text message that are asking for information or confirmation of information as they are more than likely "phishing". Phishing is the term for the fraudulent practice of sending emails purporting to be from reputable companies in order to induce individuals to reveal personal information, such as passwords and credit card numbers.



Two that we have been made aware of recently are Gemba360 and a Medicare. The Medicare is via text message and more information can be found at <https://www.oversixty.com.au/finance/legal/fake-text-message-alert-new-medicare-sms-scam-costing-people-thousands>. The Gemba360 email has been sent, I assume, trying to drum up business using the contact details as listed publicly on the ACNC.

Always approach unsolicited emails, texts or messages on social media with a sense of caution, never click on any links within these and if you want to confirm the validity of the message telephone the organisation using their publicly available contact details.

CONTAINERS FOR CHANGE

Please keep your eye out for an email in regards to how your service can access grants to use this new scheme as a fundraiser.



Rachael Speechley
Volunteer Support Officer

E | vso@qmow.org

M | 0428 541 866

P | 3205 5588