

## Policy Schedule

**Date of issue** 21 January 2022  
**Contact** Sylvia Odi  
**Telephone** 02 8623 4000  
**Email** [sylvia.odi@aon.com](mailto:sylvia.odi@aon.com)

**Important Notice: This Schedule should be read in conjunction with your Policy Wording, which together comprise your contract of insurance with the insurer. Please refer to both documents for full terms, conditions, exclusions and specific endorsements of your policy.**

### Community Organisations

**Aon Reference** PRM 1D9H8  
**Insured** Aussie Explorers  
**Period of Insurance** 4:00 PM 09 February 2022 to 4:00 PM 09 February 2023  
**Business Description** Principally volunteer, community, charitable and not-for profit. Organisations and all other associated and related activities including activities of volunteers.

### Protector/Association Liability

**Policy Number** 83ASL1874478  
**Insured Named Entity** Aussie Explorers  
**ABN**  
**Insured Services** The provision of professional services in relation to the association's objectives or purpose, Professional Bodies and/or not for Profit Associations, association with national, state and affiliated committees.  
**Policy Wording** Aon Not-for-Profit Protector/Association Liability Policy Wording AFFENDALI0520  
**Limit of Liability**

<b>Section 1</b> Professional Liability	\$ 1,000,000 any one Claim and \$ 2,000,000 in the aggregate
<b>Section 2</b> Management Liability	\$ 1,000,000 any one Claim and \$ 2,000,000 in the aggregate
<b>Section 3</b> Association Liability	\$ 1,000,000 any one Claim and \$ 2,000,000 in the aggregate
<b>Section 4</b> Employment Practices Liability (Association Liability)	\$ 1,000,000 any one Claim and \$ 2,000,000 in the aggregate
<b>Section 5</b> Employee Fraud or Dishonesty	\$ 100,000
<b>Section 6</b> Superannuation Trustees Liability	Not Insured

**Amount of Deductible**

<b>Section 1</b> Professional Liability	Nil each and every Claim
<b>Section 2</b> Management Liability	Nil each and every Claim

	<b>Section 3</b> Association Liability	Nil each and every Claim
	<b>Section 4</b> Employment Practices Liability (Association Liability)	Nil each and every Claim
	<b>Section 5</b> Employee Fraud or Dishonesty	\$ 2,000 each and every Claim
	<b>Section 6</b> Superannuation Trustees Liability	\$ 2,000
<b>Application of the Deductible</b>	Application of Deductible in respect of Australia and New Zealand	Cost Exclusive
<b>Retroactive Date</b>	Unlimited, excluding any known claims and circumstances	
<b>Jurisdictional Limits</b>	Anywhere in the world, excluding USA	
<b>Geographical Limits</b>	Anywhere in the world, excluding USA	
<b>Specific Sub Cover Limits</b>	<b>Section 1</b> Professional Liability	
	1.2.4 Loss of Documents	\$ 500,000
	1.2.7 Statutory Liability	\$ 100,000
	<b>Section 2</b> Management Liability	
	<b>Section 3</b> Association Liability	
	3.2.1 Breach of Contract	\$ 100,000
	3.2.2 Crisis Costs	\$ 50,000
	3.2.3 Investigation Costs	\$ 500,000
	3.2.4 Occupational Health and Safety Defence Costs and Investigation Costs	\$ 500,000
	3.2.5 Pollution Defence Costs and Investigation Costs	\$ 500,000
	3.2.7 Statutory Liability	\$ 500,000
	3.2.8 Taxation Audit Costs	\$ 250,000
	<b>Section 4</b> Employment Practices Liability	
	4.2.1 Attendance at Investigations	\$ 500,000
	<b>Section 5</b> Employee Fraud or Dishonesty	
	5.2.1 Investigative Fees	\$ 100,000
	5.2.2 Legal Fees	\$ 50,000
	<b>Section 6</b> Superannuation Trustees Liability	
	5.2.1 Investigation Fees	\$ 500,000

5.2.2 Legal Fees \$ 100,000

**Section 7 General Extensions**

7.5 Emergency Costs The greater of \$250,000 or 10% of the Limit of Liability

7.7 Public Relation Costs \$ 1,000,000

**Endorsement**

**Amendment to Severability Condition Endorsement**

Notwithstanding anything else to the contrary contained in the Policy, it is declared and agreed that General Condition 9.8 is amended by adding the following sub-clauses:

e. In the event of fraudulent misrepresentation or fraudulent non-disclosure at the time the Policy was entered into by an Insured, the Insurer will have the rights available to it in accordance with section 28(3) of the Insurance Contracts Act 1984 (Cth) with respect to any loss which is based on, arising from or in consequence of such misrepresentation or nondisclosure.

f. In the event of misrepresentation or non-disclosure, other than fraudulent misrepresentation or non-disclosure, the Insurer waives all rights available to it pursuant to section 28(3) of the Insurance Contracts Act 1984 (Cth).

In all other respects this **Policy** remains unaltered.

**Bodily Injury and Property Damage (Defence Costs Sub-limit) Exclusion**

Notwithstanding anything else to the contrary contained in the Policy, it is declared and agreed that the following Additional Exclusion is added to Section 1.3 of the Policy:

**Bodily Injury and Property Damage (Defence Costs Sub-limit) Exclusion**

for any actual or alleged bodily injury, sickness, disease, death or emotional distress, or damage to or destruction, impairment or loss of the use of any property.

Provided that this Additional Exclusion will not apply to **Defence Costs** and **Investigation Costs**.

The total amount payable by the **Insurer** for **Defence Costs** and **Investigation Costs** under this Endorsement shall not exceed \$500,000 in the aggregate.

In all other respects this Policy remains unaltered.

**Molestation**

Molestation and Bodily Injury Inner Limit (\$500,000) Exclusion /Endorsements to apply in relation to all:

Child care/minding services  
Churches and religious organisations

Notwithstanding anything else to the contrary contained in the Policy, it is declared and agreed that the following General Exclusion is added to Section 8 of the Policy:

**Molestation (Defence Costs Sub-limit) Exclusion**

for any **Claim** or **Loss** for or arising out of, based upon or attributable to any actual or alleged:

- a. molestation of, interference with, mental or physical abuse of, or assault of, any person;
- b. act(s) of indecency;
- c. failure to detect, act upon or prevent the molestation of, interference with, mental or physical abuse of, or assault of persons, or act(s) of indecency, by

the Insured or any agent of the **Insured**.

Provided that this General Exclusion will not apply to:

- i. Defence Costs;**
- ii. Investigation Costs;** and
- iii. any Employment Claim.**

The total amount payable by the **Insurer** for **Defence Costs** and **Investigation Costs** under this Endorsement shall not exceed \$500,000 in the aggregate.

In all other respects this **Policy** remains unaltered.

### **Free Legal Consultation**

Insurance Australia Limited T/as CGU Insurance (CGU) will provide policyholders up to 2 hours of free legal advice and will be available from 9.00am to 5.00pm AEST, Monday to Friday (except public holidays).

### **Conditions of Use**

The Insured must quote their current policy reference number from their policy schedule prior to beginning discussion of the matter with the appointed representative. Discussions with the insurer's appointed firm in relation to a Claim, or any allegation or circumstance which may give rise to a Claim, does not constitute official notification of a Claim under the insurance policy.

The Insured must separately notify the insurer immediately in writing of any Claim, allegation or circumstance that may give rise to a Claim as required by the policy. The insurer's appointed firm cannot provide final legal advice to the Insured via the hotline on policy or other indemnity issues. Nothing said by the insurer's appointed firm may be taken as conclusive advice on indemnity.

If a Claim arises out of a matter about which the Insured has sought advice from the appointed firm, it is at the insurer's sole discretion whether to engage the appointed firm for this hotline to represent the Insured in relation to that Claim. The Insured authorises the appointed firm to disclose to the insurer all information obtained via the hotline that may result in a Claim being pursued or defended under the terms and conditions of the policy.

To the extent necessary, the Insured waives all claims to professional privilege over that information as between the insurer and itself. The Insured acknowledges that the disclosure of this information may affect their entitlement to indemnity under the policy for the Claim.

Changes to the appointed firm will be notified to the Insured by Aon Risk Services Australia Limited. The insurer reserves the right to change the appointed firm at any time.

CGU have a panel of experienced insurance law firms with offices who can service every state and territory. In order to assist your query and direct you to the appropriate legal panel firm, please contact a member of your dedicated Not For Profit service team.

Issued for and on behalf of Insurance Australia Limited T/as CGU Insurance ABN 11 000 016 722 on the Date of issue specified above. Aon Risk Services Australia Limited ABN 17 000 434 720 arranges the insurance and Insurance Australia Limited T/as CGU Insurance issues the insurance.

### **Endorsement**

As per policy

**Insurer**  
INSURANCE AUSTRALIA LIMITED T/AS CGU PROF RISKS  
A.B.N. 11 000 016 722  
GPO BOX 4609  
MELBOURNE VIC3001

**Policy Number**  
83ASL1874478

**Proportion**  
100%

**Section Premium Details:**

Billing Currency : AUD		
Premium	\$	336.00
Stamp Duty	\$	33.26
GST	\$	33.60
<b>Total Amount</b>	<b>\$</b>	<b>402.86</b>

**Personal Accident**

<b>Interest Insured</b>	Covering volunteers, work experience, work for the dole & Centre Link mutual obligation, people carrying out activities on behalf & at the direction of the Insured including direct travel to & from the voluntary activity for accidental injury or death		
<b>Geographical Limits</b>	Anywhere in Australia		
<b>Limit of Liability</b>	Death & Capital Benefits		\$ 100,000
	Weekly Benefit		\$ 1,000
<b>Number of Volunteers covered</b>	<b>All categories include activities for indoor volunteers</b>		
	Indoors		0
	Outdoors		17
	Outdoors hazardous		0
<b>Policy Conditions</b>	Part A	Death & Capital Limits	Insured Events 1-24
	Part B	Weekly Benefits	Insured Events 30-31
		Bodily Injury Benefits	Insured Events 25-29
	Part C	Fractured Bones	Insured Events 32-40
	Part D	Loss of teeth or dental procedures	Insured Events 41-42
	Deferred Period		Nil Days
	Benefit Period		Maximum of 104 weeks (except medical)
	Aggregate Limits of Liability		\$ 3,500,000
	Age Limit		Nil but volunteer must be able to take direction and work independently
<b>Weekly Benefit Period - Part B</b>	104 weeks (excluding medical), the weekly benefit is payable when volunteers income earned elsewhere is lost. The weekly benefit is paid up to the income lost or the elected weekly sum declared in the policy, whichever is the lesser. If a volunteer does not earn a normal income then they cannot claim loss of income, instead they will be reimbursed the cost of:		

(A) Emergency Home Help - Due to an injury a volunteer may need to hire a person to assist with domestic duties. Home help limited to \$ 250 per day for a maximum 104 weeks.

(B) Student Tutorial - to employ a tutor if you are prevented by your injury from attending classes. \$ 250 per day for a maximum 104 weeks.

A & B is only covered if on the requirement of a medical practitioner.

**Fractured Bones – Part C**

Cover for an Event under this Part is limited to \$ 10,000

**Loss of Teeth or Dental Procedures – Part D**

Cover for an Event under this Part is limited to \$ 250

**Other Policy Benefits**

Under the Medical Act it is illegal for insurance companies to cover those medical items that would or should have been covered by Medicare. This means insurers cannot cover Medicare gaps in payments e.g. If a GP charges \$ 100 for their services & the medical schedule is \$ 75. This would leave a \$ 25 gap which is uninsurable.

For all volunteers the following additional benefits apply:

(A) Paraplegia or Quadraplegia - home or car renovations/modifications up to \$ 15,000

(B) Medical expenses (12 months from date of injury only excluding any such costs wholly or partially covered by Medicare. Up to \$ 15,000 per claim (Australian Resident). Up to \$ 7,500 per claim (Non- Australian Resident). \$ 25 excess per claim.

NB: All medical costs must be recovered from all available sources, eg. Medicare or private health fund before any claim can be made on this policy.

(C) Emergency Home Help - Due to an injury a volunteer may need to hire a person to assist with domestic duties. Home help limited to \$ 250 per day for a maximum 104 weeks.

(D) Funeral expenses - \$ 10,000

(E) Out of pocket expenses due to an injury reasonably and necessarily incurred - \$ 3,000

(F) Pharmaceutical expenses due to an injury incurred on the advice of a medical practitioner - \$ 1,000

**Additional Cover**

For all volunteers the following additional benefits apply:

<b>Additional Benefits</b>	<b>Limits of Liability</b>
Accidental HIV Infection	\$ 30,000
Positive diagnosis within 180 days of event occurring (i) Bodily Injury caused by a violent physical assault: or (ii) Medical treatment of the Covered Person's Bodily Injury provided by a Doctor or Nurse	
Accommodation and Transport Expenses	\$ 10,000
Bed Care - Per day 48 hours Excess Period	\$ 50
Chauffeur Services Events 30 and or 31	
Childcare Benefit - Max 15 days Events 2 - 8	\$ 5,000
Coma Benefit - Per week, Max 104 weeks Conditions A, 2.	\$ 500
Corporate Image Protection Benefit Part A - Events 1	\$ 15,000

Dependent child supplement	
Event 1	
- Per child, Max	\$ 10,000
- Per Family	\$ 30,000
Disappearance	12 weeks
Event 1	
Education fund benefit	\$ 5,000
Event 1	
Financial advice benefit	\$ 10,000
Event 1 - 8 or 11	
Funeral expense	\$ 10,000
Guaranteed Payment	
Event 30	
Home and Car modification expense	\$ 15,000
Part A - Event 2 – 9	
Non Medicare medical expense	
- for Australian Residents	\$ 15,000
- for non-Australian Residents	\$ 7,500
Orphan Benefit	
Event 1	
- Per child, Max	\$ 10,000
- Per Family	\$ 30,000
Out of pocket expenses	\$ 3,000
Nil if Medicare applies	
Premature Birth/miscarriage	\$ 5,000
Prior 26 Weeks of miscarriage	
Spouse/Partner Employment	
Event 1 or 2	
Training Benefit	\$ 10,000
Tuition or advice - Per day, Max 104 weeks	\$ 250
Event 30 and or 31	
Unexpected membership benefit	\$ 3,000
Part A - Events 2 - 8; or Events 30 and	
or 31, doctor certification that the	
disablement will exceed for a min 26	
week	
Visitors Benefit	\$ 10,000
Event 1 - 2	
Workplace assault benefit	\$ 5,000
Workplace trauma	\$ 5,000
Pharmaceutical expenses	\$ 1,000

Above benefits are only covered if on the requirement of a medical practitioner.

#### Deductibles

\$ 25 all medical expense claims  
Nil all other claims

**Insurer**  
BERKSHIRE HATHAWAY SPECIALTY INSURANCE  
A.B.N. 84 600 643 034  
LEVEL 23, 420 GEORGE STREET  
SYDNEY NSW 2000

**Policy Number** 47-ZAH-005257-04  
**Proportion** 100%

**Supporting Insurer**  
ALLIANZ AUSTRALIA INSURANCE LTD  
A.B.N. 15 000 122 850  
LEVEL 16, 10 CARRINGTON ST  
SYDNEY

**Proportion**  
100%

NSW  
2000

#### Section Premium Details:

Billing Currency : AUD		
Premium	\$	130.00
Stamp Duty	\$	12.87
GST	\$	13.00
<b>Total Amount</b>	<b>\$</b>	<b>155.87</b>

#### General and Products Liability

<b>Business Description</b>	Principally volunteer, community, charitable and not-for profit organisations and all other associated and related activities as declared by you on the liability declaration.	
<b>Limit of Liability</b>	General Liability (any one occurrence)	\$ 10,000,000
	Products Liability (any one period of Insurance)	\$ 10,000,000
<b>Sub Limits of Liability</b>	Property in physical or legal care, custody & control endorsement limit:	\$ 250,000
	The policy covers the organisation, its employees & volunteers from their legal liability to third parties for personal injury and/or property damage if proven legally liable or negligent as defined in the policy	
<b>Geographical Limits</b>	Anywhere in the Commonwealth of Australia	
<b>Endorsement</b>	Molestation Endorsement (CGU & XL Insurance only): The limit of the Insurer's liability in respect of any one Claim shall not exceed 5,000,000. The total aggregate liability of the Insurer during any one Policy Period shall not exceed 5,000,000. Supplementary Payments shall be included within the Limit of Liability. This Policy does not provide cover for legal liability arising out of or in any way connected with actual, threatened or perceived sexual assault, sexual harassment or molestation of any person arising from the operation or ownership of any school, religious organisation or child care centre.	
	Molestation Endorsement (CGU & XL Insurance only): The limit of the Insurer's liability in respect of any one Claim shall not exceed 5,000,000. The total aggregate liability of the Insurer during any one Policy Period shall not exceed 5,000,000. Supplementary Payments shall be included within the Limit of Liability.	



This Policy does not provide cover for legal liability arising out of or in any way connected with actual, threatened or perceived sexual assault, sexual harassment or molestation of any person arising from the operation or ownership of any school, religious organisation or child care centre.

**Exclusions**

Refer to the policy for full conditions  
All service providers to carry their own insurance  
A service provider is deemed as anyone hired by the Insured to provide a good or service. Service providers include but are not limited to security, amusement device operators, fireworks operators, caterers, contractors, venue owners, entertainers etc. It is a condition precedent to the policy that any Insured providing services to third party individuals or groups must hold the appropriate qualifications or license. It is further agreed that staff/volunteers working for these Insured's must also be appropriately qualified in the activities they are conducting.  
Excludes professional indemnity  
Excludes all contractors and/or sub-contractors  
Warranted no known or reported incidents/claims  
Excludes Acts of War & Terrorism  
Policy excludes liability arising from the participation in any sporting activities  
Additional activities, events or fundraising not declared on original declaration not insured until referred to and accepted by the Insurer  
Excludes molestation

**Deductibles**

Each and every claim \$ 1,000

**Warranties/Special Conditions**

All NFP Liability agreed Terms

**Retroactive Date (Date of Inception):**

09/02/2018

**Agreement Number**

B0334SC3342019343

**Unique Market Reference Number**

B0334SC3342019343

**Certificate of Insurance:**

This Certificate of Insurance confirms that in return for payment of the premium shown on the Tax Invoice, XL Insurance Company SE, Australia Branch have agreed to insure you, in accordance with the wording attached to this certificate.

In accepting this Insurance, XL Insurance Company SE, Australia Branch have relied on the information and statements you have provided on the proposal form (or declaration). You should read this Certificate carefully and if it is not correct contact Aon Risk Services. It is an important document and you should keep it in a safe place with all other papers relating to this insurance.

This Certificate is Insurance Council of Australia's General Insurance Code of Practice compliant. XL Insurance Company SE, Australia branch proudly support the General Insurance Code of Practice. The purpose of the Code is to raise standards of practice and service in the general insurance industry. Any complaint relating to this Insurance can be lodged with the Coverholders complaints team as follows:

The Complaints Officer  
Aon Corporation Australia Pty Ltd  
Level 33, 201 Kent Street, Sydney NSW 2000  
Tel: 02 9253 7000

Email: [au.compliance@aon.com](mailto:au.compliance@aon.com)

Complaints that cannot be resolved via the relevant complaints process may be referred to the Australian Financial Complaints Authority, the details of which are noted below:

Australian Financial Complaints Authority  
GPO Box 3, Melbourne VIC 3001  
Web: [www.afca.org.au](http://www.afca.org.au) Email: [info@afca.org.au](mailto:info@afca.org.au)  
Telephone: 1800 931 678

The amount of Premium specified herein is the amount due to the Underwriters and any commission allowed by them is to be regarded as remuneration of the Coverholder placing this Insurance.

In the event of claim arising under this Insurance immediate notice should be given to:

Aon Risk Services Australia Limited  
201 Kent Street  
Sydney NSW 2000  
Tel: 02 9253 7000

**Authorized Coverholder  
Signature**

In effecting this Certificate, Aon will be acting under an authority granted to them by XL Insurance Company SE, Australia branch under a Binding Authority Agreement to effect such insurance on their behalf and will effect insurance as agent of the Underwriters and not agent of the Assured.

The following policy schedule has been signed and issued by authorized coverholder – Gavin Deadman for the Not for Profit Liability facility



**Policy Wording**

Not for Profit General and Products Liability Wording SBAF0012Q211001

**Insurer**  
XL INSURANCE COMPANY SE  
A.B.N. 36 083 570 441  
LEVEL 28, 123 PITT ST  
SYDNEY

NSW  
2000

**Policy Number**  
SC3342014343

**Proportion**  
100%

**Section Premium Details:**

Billing Currency : AUD		
Premium	\$	638.88
Stamp Duty	\$	63.25
GST	\$	63.89
<b>Total Amount</b>	<b>\$</b>	<b>766.02</b>

**Total Premium Details:**

Billing Currency : AUD

Premium	\$	1,104.88
Stamp Duty	\$	109.38
GST	\$	110.49
<b>Total Amount</b>	<b>\$</b>	<b>1,324.75</b>