Aon Risk Services Australia Limited

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ACN 000 434 720 ABN 17 000 434 720

CLIENT COVERAGE SUMMARY

Lorraine Rodda
Australian Labyrinth Network
Unit 102 62 Cade Way
PARKVILLE VIC 3052

If you have any queries please contact :
Aon Risk Solutions
PO Box 1331
PARRAMATTA NSW 2124

Your contact is Chrys Nicolaou

Phone 02 8623 4000 Fax 02 9633 5009

Client Name : Australian Labyrinth Network

Class of Insurance : VITAL PACK

Period of Insurance : From - 1st July 2018
: To - 1st July 2019

COVERING (Summary Only)

General Policy Information

INSURED
Australian Labyrinth Network

BUSINESS DESCRIPTION
Principally volunteer, community, charitable and not-for profit Organisations and all other associated and related activities including activities of volunteers.

** **IMPORTANT NOTICE** **
THIS COVERAGE SUMMARY HAS BEEN PREPARED FOR GENERAL REFERENCE ONLY. NOTHING CONTAINED HEREIN PREVAILS OVER THE TERMS, CONDITIONS AND EXCLUSIONS OF THE POLICY.

Primary Liability

BUSINESS DESCRIPTION
Principally volunteer, community, charitable and not-for profit Organisations and all other associated and related activities as declared by you on the liability declaration.

LIMIT OF LIABILITY

General Liability	
Any one occurrence	$ 10,000,000
Products Liability	
Any one period of Insurance	$ 10,000,000

SUB LIMITS OF LIABILITY

Property in physical or legal care, custody & control endorsement limit: $ 50,000

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.

ENDORSEMENTS

Molestation Endorsement

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 POLICY FOR FULL CONDITIONS

- All service providers to carry their own insurance
- 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

PROVISIONS

All service providers are required 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 licence. It is further agreed that staff/volunteers working for these Insured's must also be appropriately qualified in the

activities they are conducting.

DEDUCTIBLE
$ 1,000 each and every claim

INSURER	POLICY NUMBER	PROPORTION
INSURANCE AUSTRALIA LIMITED T/AS CGU INS A.B.N. 11 000 016 722 181 WILLIAM STREET MELBOURNE VIC 3000	10M1792939	100.0000%

Section Premium Details :

Billing Currency : Australian Dollars

Premium	500.00
Stamp Duty	55.00
GST	50.00
TOTAL	605.00

Personal Accident

INTEREST INSURED
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.

GEOGRAPHICAL LIMITS
Anywhere in Australia

LIMIT OF LIABILITY
Number of Volunteers covered

Indoors	0
Outdoors	40
Outdoors Hazardous	0

(all categories include activities for indoor volunteers)

Death & Capital Benefits	$ 25,000
Weekly Benefit	$ 500

POLICY CONDITIONS

PART A Death & Capital Limits	Insured Events 1-9 (a)
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

WEEKLY BENEFIT PERIOD – PART 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.

(C) 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 OF TEETH OR DENTAL PROCEDURES – PART D

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

OTHER POLICY BENEFITS

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.

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, eg. if a GP charges $100 for their service & the medical scheduled fee is $75. This would leave a $25 gap which is uninsurable.

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

(G) Accidental HIV Infection – $30,000

(H) Accommodation & Transport Expenses – $10,000

(I) Bed Care – $50 per day for a maximum 14 days

(J) Chauffeur Services – $3,000

(K) Childcare Benefit – $5,000

(L) Coma Benefit – $500 per week for a maximum 104 weeks

(M) Corporate Image Protection – $15,000

(N) Dependent Child Supplement – $10,000 per Dependent Up to a maximum of $30,000

(O) Education Fund Benefit – $5,000

(P) Financial Advice Benefit – $10,000

(Q) Orphan Benefit – $10,000 per dependent child

(R) Premature Birth/Miscarriage Benefit – $5,000

(S) Spouse/Partner Employment Training Benefit – $5,000

(T) Unexpired Membership Benefit – $3,000

(U) Visitors Benefit $10,000

(V) Workplace Assault Benefit – $5,000

(W) Workplace Trauma Benefit – $5,000

(X) Tuition or Advice – $250 per day, maximum 104 weeks

DEDUCTIBLE
$25 all medical expense claims
Nil all other claims

INSURER	POLICY NUMBER	PROPORTION
ACCIDENT & HEALTH INTERNATIONAL UNDERWRI	014943VW	100.0000%

A.B.N. 26 053 335 952
LEVEL 32 60 MARGARET STREET
SYDNEY NSW 2000
* SUPPORTING INSURERS
– INSURANCE AUSTRALIA LIMITED T/AS 100.0000%
CGU INSURANCE
181 WILLIAM STREET
MELBOURNE VIC 3000
ABN 27 004 478 371

Section Premium Details :

Billing Currency : Australian Dollars

Premium	150.00
Stamp Duty	16.50
GST	15.00
TOTAL	181.50

Protector Liability

ITEM 1 INSURED
Australian Labyrinth Network

ABN:-

ITEM 2 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.

ITEM 3 DESCRIPTION OF POLICY

Aon Not-for-Profit Protector/Association Liability Policy Wording 2016 10/16

ITEM 4 PERIOD OF INSURANCE

From 4.00pm 1st July 2018 to 4.00pm 1st July 2019

ITEM 5 SPECIFIC COVER LIMITS

Section 1 Professional Liability	$ 2,000,000 any one claim and	
	$ 4,000,000 in the aggregate	
Section 2 Management Liability	$ 2,000,000 any one claim and	
	$ 4,000,000 in the aggregate	
Section 3 Assoc. Liability	$ 2,000,000 any one claim and	
	$ 4,000,000 in the aggregate	
Section 4 Employment Practices Liability	$ 2,000,000 any one claim and	
	$ 4,000,000 in the aggregate	
Section 5 Employee Fraud or Dishonesty	$ 100,000 any one claim	
Section 6 Superannuation Trustees	$Not Insured	

ITEM 6 AMOUNT OF EXCESS

Section 1 Professional Liability	$ Nil
Section 2 Management Liability	$ Nil
Section 3 Association Liability	$ Nil
Section 4 Employment Practices Liability	$ Nil
Section 5 Employee Fraud or Dishonesty	$ 2,000
Section 6 Superannuation Trustees Liability (not included)	$ 2,000

ITEM 7 EXCESS

Application of Excess in respect of Australia and New Zealand Cost Exclusive

ITEM 8 RETROACTIVE DATE

Unlimited excluding any known claims and circumstances

ITEM 9 JURISDICTIONAL LIMITS

Australia and New Zealand

ITEM 10 SPECIFIC SUB COVER LIMITS

Section 1 Professional Liability

1.2.4	Loss of Documents	$	500,000
1.2.7	Statutory Liability	$	100,000
Section 2	Management Liability		
Section 3	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
Section 4	Employment Practices Liability		
4.2.1	Attendance at Investigations	$	500,000
Section 5	Employee Fraud or Dishonesty		
5.2.1	Investigative Fees	$	100,000
5.2.2	Legal Fees	$	50,000
Section 6	Superannuation Trustees Liability	$	Not Insured

ITEM 11 SPECIAL CONDITIONS

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

Bodily/Injury 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 Additional Exclusion will not apply to Defence Costs and Investigation Costs. Under this Endorsement shall not exceed $500,000 in the aggregate.

All other terms, conditions and exclusions remain unchanged.

Molestation Exclusion - for any Claim or loss for or arising out of, based upon or attributable to any actual or alleged:

1. molestation of, interference with, mental or physical abuse of, or assault of any person;

2. act(s) of indecency;

3. 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 Exclusions will not apply to:

(i) Defence Costs;
(ii) Investigation Costs; and
(iii) any actual or alleged molestation of, interference with, mental or physical abuse of, or assault alleged in any Employment Claim.

The total amount payable by the Insurer for Defence Costs and Investigation Costs under sub-clauses and above shall not exceed $500,000 in the aggregate.

Health Professional Endorsement

It is understood and agreed that Vero shall not be liable to make any payment for Loss based on, arising from or attributed to:

(a) An incident occurring in the course of or in connection with Health Care provided by a:
(i) Medical Practitioner; or
(ii) Dentist; or
(iii) Midwife.

(b) the birthing of children;

(c) any Clinical Trial undertaken by or on behalf of the Insured;

(d) the insolvency, bankruptcy of liquidation of any Insured;

(e) any actual or alleged molestation or physical or psychological interference with any person, including permitting or failing to prevent any such act from occurring.

The limit of liability for all payments for Loss directly or indirectly caused by, arising out of or in any way connected with death or bodily injury, sickness or disease will be the lesser of the limit of Liability specified in the Schedule and $5,000,000 in the aggregate. This sub-limit will form part of and is not in addition to the policy limits set out in the Schedule.

For the purpose of this endorsement only, the following definitions also apply:

(a) Clinical Trial – means any research, study or trial conducted with a medical/scientific purpose including, but not limited to, treatment, prevention, diagnostic, screening and quality of life trials and/or research.

(b) Health Care – has the meaning defined in the Medical Indemnity (Prudential Supervision and Product Standards) Act 2003. As amended from time to time.

In all other respects this Policy shall remain unchanged.

Free Legal Consultation (as below)
Chubb Insurance will provide policyholders up to 2 hours of free legal advice on matters relating to their profession. The firms providing the legal advice 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 insurers 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 legal 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 Solutions Australia Limited. The insurer reserves the right to change the appointed firm at any time.

Chubb 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 Chubb Insurance Limited ABN 23 001 642 020 and Insurance Australia Limited ABN 11 000 016 722 trading as CGU on the date specified below. Aon Risk Services Australia ABN 17 000 434 720 arranges the insurance and Chubb Insurance Limited and Insurance Australia Limited trading as CGU issues the insurance.

INSURER	POLICY NUMBER	PROPORTION
CHUBB INSURANCE AUSTRALIA LIMITED A.B.N. 23 001 642 020 LEVEL 38, 225 GEORGE STREET SYDNEY NSW 2000	02PI 019392	60.0000%
INSURANCE AUSTRALIA LIMITED T/AS CGU PRO A.B.N. 11 000 016 722 181 WILLIAM STREET MELBOURNE VIC 3000	02PI 019392	40.0000%

Section Premium Details :

Billing Currency : Australian Dollars

Premium	336.00
Stamp Duty	36.96
GST	33.60
TOTAL	406.56

Premium Details :

Billing Currency : Australian Dollars

Premium	1,256.00
Stamp Duty	108.46
GST	125.60
TOTAL	1,490.06