Policy Schedule

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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.

Vital Pack

Aon Reference	PRM 1BG7V
Insured	Australian Labyrinth Network Inc
Period of Insurance	4:00 PM 01 July 2020 to 4:00 PM 01 July 2021
Business Description	Principally volunteer, community, charitable and not-for profit Organisations and all other associated and related activities including activities of volunteers.

General and Products 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:	$ 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	
Geographical Limits	Anywhere in the Commonwealth of Australia	
Endorsements	**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

Deductibles	Each and every claim	$ 1,000

Warranties/Special Conditions All NFP liability agreed terms and conditions to apply.

Insurer	**Policy Number**	**Proportion**
INSURANCE AUSTRALIA LIMITED T/AS CGU INSURANCE A.B.N. 11 000 016 722 GPO BOX 9960 SYDNEY NSW 2001	10M1792939	100%

Section Premium Details:

Billing Currency : AUD

Premium	$	550.00
Stamp Duty	$	60.50
GST	$	55.00
Total Amount	$	**665.50**

Protector/Association Liability

Insured	Australian Labyrinth Network Inc	
ABN	624 563 177	
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.	
Description of Policy	Aon Not-for-Profit Protector/ Association Liability Policy Wording AF0750D07/17	
Specific Cover Limits	Section 1 Professional Liability	$ 1,000,000 any one claim and $ 2,000,000 in the aggregate
	Section 2 Management Liability	$ 1,000,000 any one claim and $ 2,000,000 in the aggregate
	Section 3 Assoc. Liability	$ 1,000,000 any one claim and $ 2,000,000 in the aggregate
	Section 4 Employment Practices Liability	$ 1,000,000 any one claim and $ 2,000,000 in the aggregate
	Section 5 Employee Fraud or Dishonesty	$ 100,000
	Section 6 Superannuation Trustees	Not Insured

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
Excess	Application of Excess in respect of Australia and New Zealand	Cost Exclusive
Retroactive Date	Unlimited, excluding any known claims and circumstances	
Jurisdictional Limits	Australia and New Zealand	
Territorial Limits	Anywhere in the world, excluding USA & Canada	
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	Not Insured

Liability

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 Defense 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) Defense 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.

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).
Condition 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.

Endorsement As per policy

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	40%
INSURANCE AUSTRALIA LIMITED T/AS CGU PROF RISKS A.B.N. 11 000 016 722 GPO BOX 4609 MELBOURNE VIC3001	02PI 019392	40%
ALLIED WORLD ASSURANCE COMPANY A.B.N. 54 163 304 907 264 GEORGE STREET SYDNEY NSW 2000	02PI 019392	20%

Section Premium Details:

Billing Currency : AUD		
Premium	$	336.00
Stamp Duty	$	36.96
GST	$	33.60
Total Amount	$	**406.56**

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

Number of Volunteers covered	**All categories include activities for indoor volunteers**		
	Indoors		0
	Outdoors		40
	Outdoors hazardous		0
Policy Conditions	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

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.
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:

Additional Benefits	**Limits of Liability**
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 - Per Family	 $ 10,000 $ 30,000
Disappearance Event 1	12 weeks
Education fund benefit Event 1	$ 5,000
Financial advice benefit Event 1 - 8 or 11	$ 10,000
Funeral expense	$ 10,000
Guaranteed Payment Event 30	
Home and Car modification expense Part A - Event 2 – 9	$ 15,000
Non Medicare medical expense - for Australian Residents - for non-Australian Residents	 $ 15,000 $ 7,500
Orphan Benefit	

	Event 1 - Per child, Max - Per Family	 $ 10,000 $ 30,000
	Out of pocket expenses Nil if Medicare applies	$ 3,000
	Premature Birth/miscarriage Prior 26 Weeks of miscarriage	$ 5,000
	Spouse/Partner Employment Event 1 or 2	
	Training Benefit	$ 10,000
	Tuition or advice - Per day, Max 104 weeks Event 30 and or 31	$ 250
	Unexpected membership benefit Part A - Events 2 - 8; or Events 30 and or 31, doctor certification that the disablement will exceed for a min 26 week	$ 3,000
	Visitors Benefit Event 1 - 2	$ 10,000
	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	**Policy Number**	**Proportion**
ACCIDENT & HEALTH INTERNATIONAL UNDERWRITING P/L A.B.N. 26 053 335 952 GPO BOX 4213 SYDNEY NSW 2001	014943 VW	100%

Supporting Insurer	**Proportion**
TOKIO MARINE AND NICHIDO FIRE INSURANCE CO LTD A.B.N. 80 000 438 291 LEVEL 12 CHIFLEY TOWER SYDNEY NSW 2000	100%

Section Premium Details:

Billing Currency : AUD		
Premium	$	150.00
Stamp Duty	$	16.50
GST	$	15.00
Total Amount	$	**181.50**

Total Premium Details:

Billing Currency : AUD		
Premium	$	1,036.00
Stamp Duty	$	113.96
GST	$	103.60
Total Amount	$	**1,253.56**