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COMMUNITY UNDERWRITING POLICY SCHEDULE

NAME OF INSURED:	Great Lakes Agency For Peace & Development International including Voluntary Workers and/or subsidiary and/or related Corporations as defined under Australian Corporations Law and/or financiers for their respective rights, interests, and liabilities.	
BUSINESS DESCRIPTION:	Promote peace, harmony and development amongst refugees and migrants	
INSURANCE PROGRAM:	Policy 1: Association Liability Package	NOT INSURED
	Policy 2: General Liability	INSURED
	Policy 3: Business Insurance Package	
	- S1 Business Property	NOT INSURED
	- S2 Business Interruption	NOT INSURED
	- S3 Theft	NOT INSURED
	- S4 Money	NOT INSURED
	- S5 Machinery and Electronic Equipment Breakdown	NOT INSURED
	- S6 Glass	INSURED
	- S7 General Property	NOT INSURED
	- S8 Transit	NOT INSURED
	Policy 4: Voluntary Workers Personal Accident	INSURED
	Policy 5: Motor Vehicle	NOT INSURED
	Policy 6: Event Cancellation Policy	NOT INSURED
	Policy 7: Corporate Travel	NOT INSURED
POLICY NO:	COM0011021	
RISK INFORMATION:	Turnover	\$81,596

COMMUNITY UNDERWRITING POLICY SCHEDULE

GENERAL LIABILITY

INSURED

Period Of Insurance: From: 4.00 pm 29 Jul 2020 To: 4.00 pm 29 Jul 2021 (AEST)

Covering	All sums which you become legally liable to pay as compensation in respect of: <ul style="list-style-type: none"> (a) Personal injury. (b) Property damage. (c) Advertising Liability. happening during the Period Of Insurance within the Geographical Limits as a result of an occurrence in connection with your business subject to the terms and conditions of the policy wording.	
Geographical Limits	Worldwide excluding North America.	
Limit of Indemnity	Public Liability In respect of any one occurrence during the period of insurance.	\$20,000,000
	Products Liability In respect of all claims during the period of insurance and in the aggregate.	\$20,000,000
Sub Limits	Property in your Physical or Legal Control Any one occurrence and in the aggregate.	\$250,000
	Claims Preparation Costs.	\$50,000
Excess	Each and every occurrence.	\$500
	Except Optional Extension 1. Molestation	\$5,000
Additional Benefits	(Refer to policy wording for details and limits): Occurrence based coverage for medical care or treatment not provided by a Medical Professional or in connection with Medical Services, Good Samaritan Act, Claims preparation costs, clients in care, cross liabilities	
Optional Extensions	1. Molestation	Not Insured
	2. Prior Acts Claims Made Coverage	Not Insured

COMMUNITY UNDERWRITING POLICY SCHEDULE

Special Notes

Regarding Events

Your Public Liability policy with Community Underwriting automatically covers small / low risk activities and events that an Insured may organise or participate in as part of client engagement, fund raising, education or raising the profile of the organisation. These may include daily outings, organised games and non-contact sports, market stalls, picnics, dinners, social functions with less than 100 people held at your place of occupancy or up to 500 attendees at a third party commercial premises.

We will be able to provide cover for some larger / higher risk activities where we are provided with information prior to the event going ahead. These activities could include:

- Events on your premises with more than 100 attendees
- Events held at locations other than your own which are not at commercially operated premises such as a club, restaurant, theatre
- Events or festivals at third party commercial premises where the attendees are expected to exceed 500
- Events organised by you that have third party market stalls that do not have their own liability insurance
- Camps, bushwalking, waterborne activities, overnight trips with clients
- Fun runs, cycling, racing, contact sports, indoor rock climbing
- Op shops, walkathons, small festivals and events

We are unable to provide cover for a number of higher risk activities which include but are not limited to:

- Protests, demonstrations, rallies, pickets or similar activity;
- The supervision and/or operation of any form or type of firework / pyrotechnic display, amusement ride, mechanical ride, animal ride, amusement and/or any similar type of amusement unless such supervision and/or operation is contracted to an independent person or entity for the hire of such devices and you have obtained and retained current evidence of insurance from that person or entity that they hold a Public Liability insurance policy with a minimum limit of indemnity of \$5,000,000 any one occurrence;
- Other hazardous activities as detailed under exclusion 14 of the policy.

Policy Wording

CUW GL 0720

Capacity:

100%

Insurer:

Community Underwriting Agency Pty Ltd on behalf of Berkley Insurance Company Trading as Berkley Insurance Australia

COMMUNITY UNDERWRITING POLICY SCHEDULE

Business Insurance Package

S6 GLASS

INSURED

Period Of Insurance: From: 4.00 pm 29 Jul 2020 To: 4.00 pm 29 Jul 2021 (AEST)

Covering Internal Glass, External Glass or Advertising Signs that suffer Breakage during the Period of Insurance at the Premises subject to terms and conditions of the policy.

Excess Each and Every Claim.

Nil

Additional Benefits Signwriting, temporary shuttering as per wording.
Advertising Signs.

\$10,000

\$8,000

Policy Wording: CUW BP 0620

Capacity: 100%

Insurer: Community Underwriting Agency Pty Ltd on behalf of Mitsui Sumitomo Insurance Company Ltd

COMMUNITY UNDERWRITING POLICY SCHEDULE
VOLUNTARY WORKERS PERSONAL ACCIDENT POLICY
INSURED
Period Of Insurance: From: 4.00 pm 29 Jul 2020 To: 4.00 pm 29 Jul 2021 (AEST)

Covering	Death, injury or disability caused by an injury while Insured Persons are performing authorised voluntary work or while they are traveling to, from or during the voluntary work subject to the terms and conditions of the policy wording. Insured Person is also extended to mean any employee of the insured for Weekly Benefits only when such employee is not entitled to claim weekly benefits under any other insurance policy.	
Sums Insured	Insuring Clause 1: Capital Benefits Age Limits Between 0-18 years \$25,000 Capital Benefit 1 – Death Capital Benefits 2 to 35 as per Table of Benefits Between 18-75 years \$250,000 Capital Benefit 1 – Death Capital Benefits 2 to 35 as per Table of Benefits 75+ years \$40,000 Capital Benefit 1 – Death Capital Benefits 2 to 35 as per Table of Benefits Insuring Clause 2: Loss of Earnings Benefit Weekly Benefit \$1,000 Benefit Period 104 weeks Excess 7 days Insuring Clause 3: Additional Benefits 1. Modification Expenses up to a maximum \$15,000 2. Funeral Expenses up to a maximum \$10,000 3. Home Help (maximum 52 weeks) \$500 per week 4. Non Medicare Medical Costs \$10,000 5. Rehabilitation up to a maximum \$5,000 6. Broken Bones Capital Benefits up to maximum \$10,000 7. Out of Pocket Expenses (including transportation, home tutorial, dependent Children, Coma Benefit, Miscarriage/premature birth, Partner Retraining, Remote Accommodation and Transport and Workplace Trauma) As Per Policy	
Limit of Liability	Limit of Liability in the Aggregate	\$1,000,000
Volunteers	Estimated Maximum Number of Volunteers at Any One Time	20
Policy Wording	CUW PA 0419	
Capacity:	100%	
Insurer:	Community Underwriting Agency Pty Ltd on behalf of Mitsui Sumitomo Insurance Company Ltd	

COMMUNITY UNDERWRITING POLICY SCHEDULE

Premium: General Liability

Premium	\$464.53
Premium GST	\$46.45
Stamp Duty	\$45.99
Policy Admin Fee	\$80.00
GST on Admin Fee	\$8.00
Total:	\$644.97

Premium: Business Insurance Package

Premium	\$261.79
Premium GST	\$26.18
Stamp Duty	\$25.92
Policy Admin Fee	\$20.00
GST on Admin Fee	\$2.00
Total:	\$335.88

Premium: Voluntary Workers Personal Accident

Premium	\$330.75
Premium GST	\$33.08
Stamp Duty	\$32.74
Policy Admin Fee	\$25.00
GST on Admin Fee	\$2.50
Total:	\$424.07

08 July 2020



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COMMUNITY UNDERWRITING POLICY SCHEDULE

Your renewal premium comparison

The following comparative information has been included to assist you in understanding the impact on your insurance premium of the NSW Emergency Services Levy for the classes of insurance on which it has been levied:

Description	Business Insurance Package
	This Year
Base Premium	\$261.79
Base Premium GST	\$26.18
Stamp Duty	\$25.92
Underwriter Admin Fee	\$20.00
Underwriter Admin Fee GST	\$2.00
Total Premium	\$335.88