

Schedule of Insurance

ITEM 1	POLICY NUMBER:	EDGE/00411
ITEM 2	INSURED:	Organisation of Hindu Malayalees NSW
	INTERESTED PARTY:	Blacktown Council Parramatta Council Cumberland Council Liverpool Council Bankstown Council
ITEM 3	INSURED ACTIVITIES:	Principally (but not limited to) Place of Worship, missionary organisations (based in Australia), theological colleges, media production and broadcasting, music production and publishing, fundraising, schools and connected businesses including: Home Help, Childcare Centres, Kindergartens, Age Care Centres, Conference Centres, Campsites, Cafes, Social Welfare Activities including but not limited to Books & Opportunity Shops, Social and Sporting Clubs, Counselling and Healing Centres, Halls, Missionary Work (based in Australia), Community Programs, Youth Activities and any other activity incidental thereto.
ITEM 4	PRIMARY ADDRESS	52 RETIMO STREET BARDIA NSW 2565
ITEM 5	PERIOD OF INSURANCE:	From: 03/10/2023 To: 30/09/2024
		Without tacit renewal both days at 4.00p.m. Australian Eastern Standard Time
ITEM 6	LIMITS OF LIABILITY:	
	Public & Products Liability	
	LIMITS OF LIABILITY	General Liability \$20,000,000
		In respect of any occurrence or series of occurrences arising out of the one event during the period of insurance.
		Products Liability \$20,000,000
		In respect of any one occurrence or series of occurrences arising out of the one event and in aggregate during the period of insurance.
		Molestation and Sexual Abuse Not Insured
		Counsellor's Liability \$1,000,000
		In respect of any one occurrence or series of occurrences arising out of one event and in the aggregate during the period of insurance
		Goods in Care, Custody and Control \$250,000
		In respect of any one occurrence or series of occurrences arising out of the one event during the period of insurance.
		Sexual Abuse Exclusion

This Policy does not cover any claim arising from:
 Any actual or alleged Sexual Behaviour, (as defined below), committed, attempted, or allegedly committed or attempted, by an Insured Person.
 Sexual Behaviour means any attempted or committed verbal or non-verbal act, communication, contact or other conduct or similar conduct of sexual discrimination, intimidation, molestation, harassment, abuse or lewdness.

Personal Accident

INSURED PERSONS

All voluntary Workers of the Insured including Youth participating in the Insured's business activities.

SCOPE OF COVER

The coverage afforded by this policy shall only apply

(a) whilst an Insured Person is engaged in voluntary work authorised by and under the control of the insured

(b) youth whilst participating in Youth activities, which form part of the youth program of a place of worship, including travel to and from such voluntary work or activities.

SCHEDULE OF BENEFITS

• Capital Benefit	\$100,000
For person under 18 years of age	\$25,000
- Event 1 cover	
• Weekly Benefit (Injury)	
Insured Persons	\$1,000
Benefit Period	104 Weeks

Sub-Limits of Liability / Additional Benefits

(Domestic Help, Student Tutorial Benefits, Parent Inconvenience, Non-Medicare Medical Expenses, Home Care Modifications, Funeral Expenses, Out of Pocket Expenses)
 Sums Insured as per Ansvar wording.

AGGREGATE LIMIT

• Any One Event	\$1,000,000
• Aggregate Limit	\$2,000,000

Management Liability

Not Insured

Professional Indemnity

Not Insured

Industrial Special Risks (Property) Insurance

Not Insured

ITEM 7

DEDUCTIBLES:

Public & Products Liability
Each and every claim or series of claims arising out of each and every occurrence

\$500

Molestation & Sexual Abuse

Not Insured

Personal Accident

7 Days

ITEM 8

AUTOMATIC EXTENSIONS:

Public & Products Liability
 Sexual Abuse - Not Insured
 Replacement Wages - \$20,000
 Contractual Liability - as per wording
 Trauma Counselling Costs - \$10,000

ITEM 9

GEOGRAPHIC LIMITS:

As per respective Policy Wordings

ITEM 10 POLICY WORDINGS: General-Public-Product-Liability-Insurance-PDS-Policy-Wording_AUSPOLGPL-0723-V1.pdf
Personal-Accident-Insurance-PDS-Policy-Wording_AUSPOLPA-0723-V1.pdf

ITEM 11 ENDORSEMENTS The following Endorsements where applied should be read in conjunction with the relevant Policy Wording/PDS:

General Public and Products Liability Insurance Policy

Event Endorsement

The General Public and Products Liability policy does not cover any personal injury or property damage arising from any events/festivals organised by you away from your premises and where the expected number of attendees exceeds 1000.

Other Endorsements

Policy expiry date is amended to 30/9/2024

In all other respects the policy remains unaltered.

ITEM 12 INSURER Ansvar Insurance Limited ABN: 21 007 216 506 AFSL: 237826

The above schedule is only a brief summary of the cover provided by your policy and does not provide full details of policy terms, conditions, exclusions or excesses.

PLEASE READ YOUR POLICY DOCUMENT. Contact our office if there is anything you do not understand or wish to query.