

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	INSURED
	Policy 6: Event Cancellation Policy	NOT INSURED
	Policy 7: Corporate Travel	NOT INSURED
POLICY NO:	COM0011021	
RISK INFORMATION:	Turnover	\$400,000
	Number of Employees	6
	Number of Volunteers	12

COMMUNITY UNDERWRITING POLICY SCHEDULE

GENERAL LIABILITY

INSURED

Period Of Insurance: From: 4.00 pm 29 Jul 2022 To: 4.00 pm 29 Jul 2023 (AEST)

Covering All sums which you become legally liable to pay as compensation in respect of:

- (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** \$20,000,000
 In respect of any one occurrence during the period of insurance.

Products Liability \$20,000,000
 In respect of all claims during the period of insurance and in the aggregate.

Sub Limits Property in your Physical or Legal Control \$250,000

In respect of any one occurrence during the period of insurance
 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 \$0

2. Prior Acts Claims Made Coverage Not Insured

Additional Comments Policy extended to include the following participating community organizations:

1. Ugandan Association of NSW (1A Terminal Pl, Merrylands NSW 2160), ABN: 59142704388
2. Youth for Global Peace Inc (1A Terminal Pl, Merrylands NSW 2160), ABN: 76881289406
3. Rwandans Community of NSW Inc (1A Terminal Pl, Merrylands NSW 2160), ABN: 16616771373
4. Burundian Community in Sydney (13A Vaucluse PL, Glen Alpine NSW 2560), ABN: 81344770916
5. Banyamulenge Community of NSW Inc (6 Robert St, Jesmond NSW 2299), ABN: 790054846
6. African Women Unity in Australia in Incorporated (11/13-15 Marion Street Auburn NSW 2144) ABN: 88721759678
7. St Mary's Ethiopian Women Association in Sydney Incorporated (4/151 Blaxcell Street, Granville NSW 2142) ABN: 28103247216

COMMUNITY UNDERWRITING POLICY SCHEDULE

Special Notes Regarding Events	<p>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.</p> <p>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:</p> <ul style="list-style-type: none"> • 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 <p>We are unable to provide cover for a number of higher risk activities which include but are not limited to:</p> <ul style="list-style-type: none"> • 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.
Stallholders/ Products Exclusion	<p>All products to be inspected to ensure that they comply with all relevant regulations and safety standards and/or recall notices. Electrical equipment must be tested and tagged in accordance with AS/NZS 3760:2003 In-Service Safety Inspection and Testing of Electrical Equipment.</p> <p>No cover is provided under this Policy in respect to the sale, supply or distribution of any second hand electrical or mechanical equipment; hazardous, flammable or dangerous goods; fireworks, chemicals, weapons, firearms or ammunition; products intended to be used in connection with the navigation, safety or control of vehicles, aircraft or watercraft; products sold in containers exceeding 5 litres or 5kg; power tools, second hand toys, model aircraft or drones; helmets, baby capsules, booster seats or strollers; medicines, potions, oils, fragrances or beauty products; medical equipment; animal feed intended for animals other than domestic pets; uncooked seafood; bicycles, motorised vehicles or motor vehicle parts, self-balancing motorised boards and scooters; cigarettes or cigars of any kind including electronic cigarettes, electronic vaping devices, personal vaporizer, or electronic nicotine delivery system.</p>
Policy Wording	CUW GL 0521
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 2022 To: 4.00 pm 29 Jul 2023 (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 0521

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 2022 To: 4.00 pm 29 Jul 2023 (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
Optional Extensions	4.1 Inclusion of Members, Students & Children	Not Insured
	4.2 Inclusion of Training Program Participants	Not Insured
Limit of Liability	Limit of Liability in the Aggregate	\$1,000,000
Volunteers	Estimated Maximum Number of Volunteers at Any One Time 10 Administration Volunteers 10 Manual Labour Volunteers	20
Policy Wording:	CUW PA 0521	
Capacity:	100%	
Insurer:	Community Underwriting Agency Pty Ltd on behalf of Mitsui Sumitomo Insurance Company Ltd	

COMMUNITY UNDERWRITING POLICY SCHEDULE

Motor Vehicle

NOT FOR PROFIT MOTOR VEHICLE INSURANCE

INSURED

Period Of Insurance: From: 4.00 pm 29 Jul 2022 To: 4.00 pm 29 Jul 2023 (AEST)

Covering	Section 1: Loss or damage to your vehicle as per the terms and conditions of the policy wording	
	Section 2: Legal Liability Cover as per the terms and conditions of the policy wording	
Excess	Commercial Vehicles.	\$600
	Passenger Vehicles.	\$500
	Trailers	\$100
	Inexperienced Drivers (under 25 or licensed for less than 2 years). Excess in addition to the standard excess.	\$1,000
Limit of Liability	Section 1: Market value at time of loss	
	Section 2: \$30,000,000 any one accident.	
Included Benefits	Refer to the Policy Wording for Full Terms of Coverage.	
	<u>Section 1 – Cover for Your Vehicles</u>	
	Total Loss of New Vehicles (less than 2 years old)	
	Total Loss of Leased/Financed Vehicles	
	Shortfall in Input Tax Credit	
	Substitute Vehicle(s) following theft (less than 4.5 tonne GVM) Up to	Up to \$3000 max 30 days
	Removal of Debris	\$50,000
	Emergency Services	\$50,000
	Signwriting	\$10,000
	Repatriation of a Repaired Vehicle	\$5,000
	Repatriation of a Driver	\$5,000
	Reward for Recovery	\$5,000
	Emergency Repairs	\$5,000
	Funeral Expenses	\$10,000
	Emergency Accommodation	\$2,500
	Employees Personal Effects	\$3,000
	Windscreen and Glass (less than 4.5 tonne GVM)	Nil Excess
	Cost of Removal or Retrieval	\$50,000
	Keys and Locks	\$5,000
	Tarps, Gates, Chains, Dogs, Straps	\$5,000
	Accessories (as listed in the schedule)	\$3,000
	Disability Modifications	\$10,000
	<u>Section 2 – Liabilities to Third Parties.</u>	
	Legal Costs	
	Legal Costs of Employer	
	Liability for Employees and Volunteers Vehicles	
	Goods Falling, Loading or Unloading	
	First Aid Costs	\$5,000
	Dangerous Goods	\$500,000
Policy Wording	CUW MV 0921	

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OPTIONAL BENEFITS - EMPLOYEES & VOLUNTEERS VEHICLES	INSURED
Volunteer Vehicles Estimated maximum number of vehicles used at any one time.	2
Optional Benefit 5.1 Employees and Volunteers Insured Vehicles.	
<ul style="list-style-type: none"> a. Compensation for loss of the Employee or Volunteer's no claim bonus for one renewal period only; b. The amount incurred by the Employee or Volunteer for the excess of any other motor vehicle insurance policy; c. The cost of hiring a "small" category vehicle until the Employee or Volunteer's vehicle is repaired or replaced or for a maximum of 14 days 	
Excess:	Nil.
Optional Benefit 5.2 Employees and Volunteers Vehicles that are not insured under another motor policy.	
Up to \$50,000 or the market value (whichever is the lesser) for loss or damage to any vehicle owned by your Employee or Volunteers if the loss or damage occurs while they are using their vehicle in the course of their employment or volunteer work.	
Excess:	\$500 at fault drivers.
Additional Optional Benefits	
Section 1.	
Downtime (up to a maximum of 10 weeks).	Not Insured
Substitute Hire Vehicles (\$5,000 or 30 days).	Not Insured
Family Travel Expenses (up to a maximum of \$5,000).	Not Insured
Finance Agreement Repayments (up to a maximum of \$8,000).	Not Insured
Windscreen and Glass Nil excess (Vehicles greater than 4.5t GVM)	Not Insured
Section 2.	
Damage to Underground Services (maximum \$500,000).	Not Insured
Goods on Hook (maximum \$100,000).	Not Insured
Capacity:	100%
Insurer:	Community Underwriting Agency Pty Ltd on behalf of Mitsui Sumitomo Insurance Company Ltd

COMMUNITY UNDERWRITING POLICY SCHEDULE

Premium: General Liability

Premium	\$728.00
Premium GST	\$72.80
Stamp Duty	\$72.07
Policy Admin Fee	\$100.00
GST on Admin Fee	\$10.00
Total:	\$982.87

Premium: Business Insurance Package

Premium	\$250.00
Premium GST	\$25.00
Stamp Duty	\$24.75
Policy Admin Fee	\$25.00
GST on Admin Fee	\$2.50
Total:	\$327.25

Premium: Voluntary Workers Personal Accident

Premium	\$346.00
Premium GST	\$34.60
Stamp Duty	\$34.25
Policy Admin Fee	\$100.00
GST on Admin Fee	\$10.00
Total:	\$524.85

Premium: Motor Vehicle

Premium	\$85.00
Premium GST	\$8.50
Stamp Duty	\$4.72
Policy Admin Fee	\$25.00
GST on Admin Fee	\$2.50
FSL	\$0.85
FSL GST	\$0.09
Total:	\$126.66

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SANCTIONS CLAUSE:

No Insurer shall be deemed to provide cover and no Insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that Insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United States of America, United Kingdom, Commonwealth of New Zealand, Japan or the Commonwealth of Australia and/or any other applicable national economic or trade sanction law or regulations.

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		Motor Vehicle	
	This Year	Last Year	This Year	Last Year
Base Premium	\$250.00	\$250.00	\$85.00	\$85.00
Base Premium GST	\$25.00	\$25.00	\$8.50	\$8.50
Emergency Services Levy			\$0.85	\$0.85
ESL GST			\$0.09	\$0.09
Stamp Duty	\$24.75	\$24.75	\$4.72	
Underwriter Admin Fee	\$25.00	\$20.00	\$25.00	\$15.00
Underwriter Admin Fee GST	\$2.50	\$2.00	\$2.50	\$1.50
Total Premium	\$327.25	\$321.75	\$126.66	\$110.94

15 July 2022



Community
Underwriting

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