



NATIONAL CORPORATE BROKING PTY LTD

A.C.N 053 393 230

A.F.S. LICENCE NO. 247071

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CERTIFICATE OF INSURANCE

HeartKids Limited
PO Box 2037
NORTH PARRAMATTA NSW 1750

Date: 4-Jul-2023
Reference No: 215110
Code: Paul Babet/Colin Toan

This certificate is to confirm that the policy detailed below is current for the period of insurance shown, and is issued subject to the terms and conditions of the insurer's policy.

Type of Policy	Business Insurance
Interest Insured	COMMUNITY SERVICE PACKAGE
Insurer	Ansvar Insurance Ltd
Policy Number	02.400.0580617
Insured	Heart Kids Limited
Period of Insurance	30/06/2023 to 30/06/2024
Other Parties	Other Parties

Particulars:

Name of Insured	HEART KIDS LIMITED ABN 22 613 854 336
Revenue	\$5,500,000
Policy Type	Business Pack
Cover Type	Community Service Organisation
Period of Insurance	From 4:00pm on 30/06/2023 (Local Standard Time) To 4:00pm on 30/06/2024 (Local Standard Time)
Period of Insurance	From 4:00pm on 30/06/2023 (Local Standard Time) To 4:00pm on 30/06/2024 (Local Standard Time)

Coverage Summary

Cover

PART A: PROPERTY AND BUSINESS INTERRUPTION

Property Protection
General Property
Business Interruption

Cover Taken

Insured
Insured
Not insured

PART B: GENERAL LIABILITY

General Public Liability
General Products Liability
Counsellors Liability
Sexual Abuse Liability

Insured
Insured
Insured
Insured

PART C: ORGANISATION LIABILITY

Professional Indemnity	Insured
Management Liability	Insured
Directors and Officers	Insured
Entity Liability	Not insured
Entity Reimbursement	Insured
Employment Practices Liability	Insured
Trustees Liability	Not insured
Statutory Liability	Not insured
Internet Liability	Not insured
Entity Crisis Cover	Not insured
Employee Fidelity	Insured
Third Party Fidelity	Insured
Tax Audit	Not insured

PART D: PERSONAL ACCIDENT

Category A – Voluntary Workers	Insured
Category B – Students/Children	Not insured
Category B – Members	Not insured

Operations

Your operations are described as:

Philanthropic & advocacy services

Welfare fundraising (30% of income)

Adult and community education (inc. schools for seniors, tutoring, social skill training, career training) (10% of income)

Camps - youth, school etc. (5% of income)

Total number of full and part time employees (not volunteers):	51
Staff turnover in last two years:	11% - 20%
Business type:	Company listed by guarantee
Amount paid to sub contractors per annum:	\$0
Do you manufacture, import or export any products?	No

Operations History

In the past five years, has your entity or any partner or director:

Been convicted of a criminal offence? No

Been insolvent, declared bankrupt or placed into liquidation or receivership? No

Had an insurance policy declined or cancelled or any other conditions imposed? No

PART A: PROPERTY & BUSINESS INTERRUPTION

Additional Terms and Conditions

Interested Parties

Property Protection Section

Refer to Location Details for Property Protection coverage information.

Business Interruption

Not insured.

General Property

Sublimits – All Locations

Maximum – any one unspecified item	\$10,000
Specified items – more than \$10,000 any one item	Not Insured



Excess

Excess – each and every loss

\$500

Location Details**Risk Address: Perth Children's Hospital 15 Hospital Avenue NEDLANDS WA 6009****Declared Values**

Buildings	Contents	Stock	Declared Values
\$0	\$10,400	\$0	\$10,400
Location Details			
Occupation	Building Use (Commercial / Domestic)	Heritage Listed (Yes/No)	Flood Cover Excluded? (Yes/No)
Philanthropic & advocacy services	Commercial	No	No
Building Details			
Year Built	Construction of Floor	Construction of Walls	Construction of Roof
2010	Concrete	Reinforced concrete	Metal
Expanded Polystyrene (EPS)	Fire Protection	Security Protection	
No	3. Fire extinguisher & fire hose reels	3. Local alarm (siren only)	

Extensions**Building and Fixtures**

Extra cost of reinstatement	Not Insured
Glass breakage (Frames and Signs)	\$10,000
Glass breakage (Temporary Shuttering, Security and Signwriting)	\$10,000
Damage to external fixtures and fittings including landscape	\$25,000
Playing surfaces	\$50,000

Contents and Items

Frozen or refrigerated food	\$10,000
Glass breakage – damage to contents	\$10,000
Property in the open air	\$25,000
Collections, trophies, curios, works of art, pictures and antiques	\$5,000
Collections, trophies, curios, works of art, pictures and antiques (away from location) – any one item	\$5,000
Collections, trophies, curios, works of art, pictures and antiques (away from location) – all items	\$2,080
Fusion of electric motors \$10,000	

Other

Exhibitions, festivals and events	\$10,000
Raffle prizes and donated goods	\$5,000
Rewriting or reconstruction of records	\$25,000
Removal of debris (20% of declared values)	\$2,080

Excess

Applicable to each and every loss:



Earthquake*	\$20,000
Flood (if flood cover taken)	\$5,000
Named Cyclone	\$10,000
Personal Effects	\$500
Burst Pipes**	\$2,500
All Other Claims	\$1,000

*Earthquake: Includes Subterranean Fire or Volcanic Eruption. Excess as displayed above or an amount equal to 1% of the total asset value at the situation where the damage occurs, whichever is the lesser.

**Burst Pipes: For all bursting, leaking, discharging or overflowing of pipes claims, excess applies in respect of each and every claim or series of claims arising out of any one Event for each and every loss at each and every location.

Additional Terms and Conditions

Interested Parties

Business Interruption

Not insured at this location.

Cover A – Breakdown of Mechanical Equipment

Not insured at this location.

Cover B – Breakdown of Electrical Equipment

Not insured at this location.

Money

Sublimits

Sum Insured \$5,000

Money not contained in a locked safe outside of business hours \$5,000

Additional limit for fundraising events \$5,000

Excess – each and every loss \$500

Theft

Sublimits

Contents of any description \$5,000

Musical instruments, portable audio, video or sound equipment, & sporting equipment

Any one item \$1,000

Any one year \$5,000

Excess – each and every loss \$500

Location Details

Risk Address: Suite 33 204 Dryburgh Street North Melbourne VIC 3051

Buildings	Contents	Stock	Declared Values
\$0	\$10,400	\$0	\$10,400
Location Details			
Occupation	Building Use (Commercial / Domestic)	Heritage Listed (Yes/No)	Flood Cover Excluded? (Yes/No)
Philanthropic & advocacy services	Commercial	No	No



Building Details			
Year Built	Construction of Floor	Construction of Walls	Construction of Roof
2012	Concrete	Reinforced concrete	Metal
Expanded Polystyrene (EPS)	Fire Protection	Security Protection	
No	3. Fire extinguisher & fire hose reels	3. Local alarm (siren only)	

Extensions

Building and Fixtures

Extra cost of reinstatement	Not Insured
Glass breakage (Frames and Signs)	\$10,000
Glass breakage (Temporary Shuttering, Security and Signwriting)	\$10,000
Damage to external fixtures and fittings including landscape	\$25,000
Playing surfaces	\$50,000

Contents and Items

Frozen or refrigerated food	\$10,000
Glass breakage – damage to contents	\$10,000
Property in the open air	\$25,000
Collections, trophies, curios, works of art, pictures and antiques	\$5,000
Collections, trophies, curios, works of art, pictures and antiques (away from location) – any one item	\$5,000
Collections, trophies, curios, works of art, pictures and antiques (away from location) – all items	\$2,080
Fusion of electric motors \$10,000	

Other

Exhibitions, festivals and events	\$10,000
Raffle prizes and donated goods	\$5,000
Rewriting or reconstruction of records	\$25,000
Removal of debris (20% of declared values)	\$2,080

Excess

Applicable to each and every loss:	
Earthquake*	\$20,000
Flood (if flood cover taken)	\$5,000
Named Cyclone	\$10,000
Personal Effects \$500	
Burst Pipes**	\$2,500
All Other Claims	\$1,000

*Earthquake: Includes Subterranean Fire or Volcanic Eruption. Excess as displayed above or an amount equal to 1% of the total asset value at the situation where the damage occurs, whichever is the lesser.

**Burst Pipes: For all bursting, leaking, discharging or overflowing of pipes claims, excess applies in respect of each and every claim or series of claims arising out of any one Event for each and every loss at each and every location.

Additional Terms and Conditions

Interested Parties

Business Interruption



Not insured at this location.

Cover A – Breakdown of Mechanical Equipment

Not insured at this location.

Cover B – Breakdown of Electrical Equipment

Not insured at this location.

Money

Sublimits

Sum Insured \$5,000

Money not contained in a locked safe outside of business hours \$5,000

Additional limit for fundraising events \$5,000

Excess – each and every loss \$500

Theft

Sublimits

Contents of any description \$5,000

Musical instruments, portable audio, video or sound equipment, & sporting equipment

Any one item \$1,000

Any one year \$5,000

Excess – each and every loss \$500

Location Details

Risk Address: Unit 5b 18 Bauhinia Street Nightcliff NT 0810

Buildings	Contents	Stock	Declared Values
\$0	\$10,400	\$0	\$10,400
Location Details			
Occupation	Building Use (Commercial / Domestic)	Heritage Listed (Yes/No)	Flood Cover Excluded? (Yes/No)
Philanthropic & advocacy services	Commercial	No	No
Building Details			
Year Built	Construction of Floor	Construction of Walls	Construction of Roof
1985	Concrete	Brick veneer	Metal
Expanded Polysterene (EPS)	Fire Protection	Security Protection	
No	3. Fire extinguisher & fire hose reels	3. Local alarm (siren only)	

Extensions

Building and Fixtures

Extra cost of reinstatement Not Insured

Glass breakage (Frames and Signs) \$10,000

Glass breakage (Temporary Shuttering, Security and Signwriting) \$10,000

Damage to external fixtures and fittings including landscape \$25,000

Playing surfaces \$50,000

Contents and Items



Frozen or refrigerated food	\$10,000
Glass breakage – damage to contents	\$10,000
Property in the open air	\$25,000
Collections, trophies, curios, works of art, pictures and antiques	\$5,000
Collections, trophies, curios, works of art, pictures and antiques (away from location) – any one item	\$5,000
Collections, trophies, curios, works of art, pictures and antiques (away from location) – all items	\$2,080
Fusion of electric motors	\$10,000

Other

Exhibitions, festivals and events	\$10,000
Raffle prizes and donated goods	\$5,000
Rewriting or reconstruction of records	\$25,000
Removal of debris (20% of declared values)	\$2,080

Excess

Applicable to each and every loss:

Earthquake*	\$20,000
Flood (if flood cover taken)	\$5,000
Named Cyclone	\$10,000
Personal Effects	\$500
Burst Pipes**	\$2,500
All Other Claims	\$1,000

*Earthquake: Includes Subterranean Fire or Volcanic Eruption. Excess as displayed above or an amount equal to 1% of the total asset value at the situation where the damage occurs, whichever is the lesser.

**Burst Pipes: For all bursting, leaking, discharging or overflowing of pipes claims, excess applies in respect of each and every claim or series of claims arising out of any one Event for each and every loss at each and every location.

Additional Terms and Conditions

Interested Parties

Business Interruption

Not insured at this location.

Cover A – Breakdown of Mechanical Equipment

Not insured at this location.

Cover B – Breakdown of Electrical Equipment

Not insured at this location.

Money

Not insured at this location.

Theft

Sublimits

Contents of any description \$5,000

Musical instruments, portable audio, video or sound equipment, & sporting equipment

Any one item \$1,000

Any one year \$5,000



Excess – each and every loss

\$500

Location Details

Risk Address: 205 25-27 Grose St PARRAMATTA NSW 2150

Buildings	Contents	Stock	Declared Values
\$0	\$10,400	\$0	\$10,400
Location Details			
Occupation	Building Use (Commercial / Domestic)	Heritage Listed (Yes/No)	Flood Cover Excluded? (Yes/No)
Philanthropic & advocacy services	Commercial	No	No
Building Details			
Year Built	Construction of Floor	Construction of Walls	Construction of Roof
1970	Concrete	Reinforced concrete	Metal
Expanded Polysterene (EPS)	Fire Protection	Security Protection	
No	3. Fire extinguisher & fire hose reels	3. Local alarm (siren only)	

Extensions

Building and Fixtures

Extra cost of reinstatement	Not Insured
Glass breakage (Frames and Signs)	\$10,000
Glass breakage (Temporary Shuttering, Security and Signwriting)	\$10,000
Damage to external fixtures and fittings including landscape	\$25,000
Playing surfaces	\$50,000

Contents and Items

Frozen or refrigerated food	\$10,000
Glass breakage – damage to contents	\$10,000
Property in the open air	\$25,000
Collections, trophies, curios, works of art, pictures and antiques	\$5,000
Collections, trophies, curios, works of art, pictures and antiques (away from location) – any one item	\$5,000
Collections, trophies, curios, works of art, pictures and antiques (away from location) – all items	\$20,800
Fusion of electric motors	\$10,000

Other

Exhibitions, festivals and events	\$10,000
Raffle prizes and donated goods	\$5,000
Rewriting or reconstruction of records	\$25,000
Removal of debris (20% of declared values)	\$20,800

Excess

Applicable to each and every loss:

Earthquake*	\$20,000
Flood (if flood cover taken)	\$5,000
Named Cyclone	\$10,000



Personal Effects	\$500
Burst Pipes**	\$2,500
All Other Claims	\$1,000

*Earthquake: Includes Subterranean Fire or Volcanic Eruption. Excess as displayed above or an amount equal to 1% of the total asset value at the situation where the damage occurs, whichever is the lesser.

**Burst Pipes: For all bursting, leaking, discharging or overflowing of pipes claims, excess applies in respect of each and every claim or series of claims arising out of any one Event for each and every loss at each and every location.

Additional Terms and Conditions

Interested Parties

Business Interruption

Not insured at this location.

Cover A – Breakdown of Mechanical Equipment

Not insured at this location.

Cover B – Breakdown of Electrical Equipment

Not insured at this location.

Money

Sublimits

Sum Insured \$5,000

Money not contained in a locked safe outside of business hours \$5,000

Additional limit for fundraising events \$5,000

Excess – each and every loss \$500

Theft

Sublimits

Contents of any description \$40,000

Musical instruments, portable audio, video or sound equipment, & sporting equipment

Any one item \$1,000

Any one year \$5,000

Excess – each and every loss \$500

Location Details

Risk Address: 8 Arne St WOOLLOONGABBA QLD 4102

Buildings	Contents	Stock	Declared Values
\$0	\$10,000	\$0	\$10,000
Location Details			
Occupation	Building Use (Commercial / Domestic)	Heritage Listed (Yes/No)	Flood Cover Excluded? (Yes/No)
Philanthropic & advocacy services	Commercial	No	No
Building Details			
Year Built	Construction of Floor	Construction of Walls	Construction of Roof



1990	Timber	Timber	Metal
Expanded Polysterene (EPS)	Fire Protection	Security Protection	
No	3. Fire extinguishers only	3. Deadlocks only	

Extensions

Building and Fixtures

Extra cost of reinstatement	Not Insured
Glass breakage (Frames and Signs)	\$10,000
Glass breakage (Temporary Shuttering, Security and Signwriting)	\$10,000
Damage to external fixtures and fittings including landscape	\$25,000
Playing surfaces	\$50,000

Contents and Items

Frozen or refrigerated food	\$10,000
Glass breakage – damage to contents	\$10,000
Property in the open air	\$25,000
Collections, trophies, curios, works of art, pictures and antiques	\$5,000
Collections, trophies, curios, works of art, pictures and antiques (away from location) – any one item	\$5,000
Collections, trophies, curios, works of art, pictures and antiques (away from location) – all items	\$2,000
Fusion of electric motors	\$10,000

Other

Exhibitions, festivals and events	\$10,000
Raffle prizes and donated goods	\$5,000
Rewriting or reconstruction of records	\$25,000
Removal of debris (20% of declared values)	\$2,000

Excess

Applicable to each and every loss:

Earthquake*	\$20,000
Flood (if flood cover taken)	\$5,000
Named Cyclone	\$10,000
Personal Effects	\$500
Burst Pipes**	\$2,500
All Other Claims	\$1,000

*Earthquake: Includes Subterranean Fire or Volcanic Eruption. Excess as displayed above or an amount equal to 1% of the total asset value at the situation where the damage occurs, whichever is the lesser.

**Burst Pipes: For all bursting, leaking, discharging or overflowing of pipes claims, excess applies in respect of each and every claim or series of claims arising out of any one Event for each and every loss at each and every location.

Additional Terms and Conditions

Interested Parties

Business Interruption

Not insured at this location.



Cover A – Breakdown of Mechanical Equipment
Not insured at this location.

Cover B – Breakdown of Electrical Equipment
Not insured at this location.

Money
Not insured at this location.

Theft
Sublimits
Contents of any description \$5,000
Musical instruments, portable audio, video or
sound equipment, & sporting equipment
Any one item \$1,000
Any one year \$5,000

Excess – each and every loss \$500

Location Details

Risk Address: U 1 59 Fullarton Rd KENT TOWN SA 5067

Buildings	Contents	Stock	Declared Values
\$0	\$10,000	\$0	\$10,000
Location Details			
Occupation	Building Use (Commercial / Domestic)	Heritage Listed (Yes/No)	Flood Cover Excluded? (Yes/No)
Philanthropic & advocacy services	Commercial	No	No
Building Details			
Year Built	Construction of Floor	Construction of Walls	Construction of Roof
1990	Concrete	Brick Veneer	Metal
Expanded Polysterene (EPS)	Fire Protection	Security Protection	
No	3. Fire extinguishers only	3. Deadlocks only	

Extensions

Building and Fixtures

Extra cost of reinstatement Not Insured
Glass breakage (Frames and Signs) \$10,000
Glass breakage (Temporary Shuttering, Security and Signwriting) \$10,000
Damage to external fixtures and fittings including landscape \$25,000
Playing surfaces \$50,000

Contents and Items

Frozen or refrigerated food \$10,000
Glass breakage – damage to contents \$10,000
Property in the open air \$25,000
Collections, trophies, curios, works of art, pictures and antiques \$5,000



Collections, trophies, curios, works of art, pictures and antiques (away from location) – any one item	\$5,000
Collections, trophies, curios, works of art, pictures and antiques (away from location) – all items	\$2,000
Fusion of electric motors	\$10,000

Other

Exhibitions, festivals and events	\$10,000
Raffle prizes and donated goods	\$5,000
Rewriting or reconstruction of records	\$25,000
Removal of debris (20% of declared values)	\$2,000

Excess

Applicable to each and every loss:

Earthquake*	\$20,000
Flood (if flood cover taken)	\$5,000
Named Cyclone	\$10,000
Personal Effects	\$500
Burst Pipes**	\$2,500
All Other Claims	\$1,000

*Earthquake: Includes Subterranean Fire or Volcanic Eruption. Excess as displayed above or an amount equal to 1% of the total asset value at the situation where the damage occurs, whichever is the lesser.

**Burst Pipes: For all bursting, leaking, discharging or overflowing of pipes claims, excess applies in respect of each and every claim or series of claims arising out of any one Event for each and every loss at each and every location.

Additional Terms and Conditions
Interested Parties

Business Interruption
Not insured at this location.

Cover A – Breakdown of Mechanical Equipment
Not insured at this location.

Cover B – Breakdown of Electrical Equipment
Not insured at this location.

Money
Not insured at this location.

Theft	
Sublimits	
Contents of any description	\$5,000
Musical instruments, portable audio, video or sound equipment, & sporting equipment	
Any one item	\$1,000
Any one year	\$5,000
Excess – each and every loss	\$500

PART B: GENERAL LIABILITY

General Public & Products Liability



Limits of Liability

Public Liability	\$20,000,000
Products Liability	\$20,000,000
Advertising Injury	\$20,000,000

Sublimits

Property in care, custody and control	\$100,000
Public Relations	\$100,000
Automatic Extensions	
Counsellors Liability	\$1,000,000
Indemnifiable Fines and Penalties	\$100,000 (Nil Excess)

Optional Extensions

Sexual Abuse Limit of Liability (Any one claim and in the aggregate during the period)	\$5,000,000
Replacement Wages of Stood Down Staff	\$0 (Nil Excess)

Geographic Limits: As per policy wording
Retroactive Date

Events
Events with over 500 attendees away from location Not Insured

Excess

Claims for property damage each and every claim	\$1,000
Claims for personal injury each and every claim	\$1,000
Claims for Sexual Abuse each and every claim	\$10,000 in respect of any claim of personal injury

General Liability – High Risk Activities

Do you engage in any of the following activities?

Activity	Engage in?	Activity run by?
Abseiling	No	
Archery	No	
Caving or canyoning	No	
Climbing walls	Yes	Appropriately qualified, accredited and insured third party contractors
Flying fox / giant swings	No	
Gladiator games, martial arts or boxing	No	
Gymnastics	No	
Horse riding (excluding speed contests)	No	
Jet skiing	No	
Leap of faith / pamper pole	No	
Rides – mechanical or involving animals	No	
Motor races, motor speed tests, dune buggies or go Karts	No	
Paintball / skirmish	No	
Parachuting, hang gliding, para gliding or hot air Ballooning	No	
Rifle / firearms shooting / gel blasting	No	
Rock climbing – with ropes	No	

Rock climbing – unsupported	No
Rope courses	No
Scuba diving	No
Sea kayaking	No
Skateboarding using ramps	No
Snow skiing / boarding	No
Surfing	No
Trail bikes, motor bikes or Motorcross	No
Vertical or horizontal bungee jumping	No
Water sports with power boards	No
White water canoeing, rafting or kayaking – up to class two rapids	No

White water canoeing, rafting or kayaking – above class two rapids No

Client Protection Policy

When was your Client Protection Policy first implemented? 01/01/2016

Has your Client Protection Policy been reviewed and updated in the last 24 months? Yes

Do you undertake regular training to ensure employees, contractors and volunteers understand and act in accordance with the Client Protection Policy? Yes

Do you comply with all relevant State vulnerable people protection legislation? Yes

Does your Client Protection Policy require:

Formal interviews and analysis of all candidates, volunteers or contractors for positions involving work with vulnerable people, including reference checks and past experience of such work? Yes

You obtain a Working With Children/Vulnerable People check prior to employment and undertake reasonable ongoing monitoring its validity? Yes

You prohibit the employment or engagement of any person from working in your organisation if they have prior convictions relating to violent or sexually related offences? Yes

You are committed to an environment where victims, employees, contractors and volunteers feel able to report physical or sexual abuse? Yes

The appointment of a person, independent of the alleged incident, to investigate? Yes

The automatic suspension of an employee from work or other duties if they are under investigation internally or by the police? Yes

Encouragement of employees and/or volunteers to report reasonable suspicion of physical or sexual abuse, including to police and your insurer? Yes

The details of those reporting physical or sexual abuse will kept private and confidential? Yes

Past Incidents:

In the past 10 years, have there been any incidents reported to you relating to alleged physical or sexual abuse of persons in your care? No

PART C: ORGANISATION LIABILITY

Professional Indemnity

Limits of Liability



Limit of liability: \$5,000,000 any one claim
 Aggregate limit of liability: \$5,000,000 any one period of insurance
 Geographic Limits: As per policy wording

Retroactive Date

Retroactivity allowed to: 05/09/2013

This retroactive date is allowed from the information supplied to us provided we receive evidence of prior uninterrupted insurance coverage. Retroactive date will be the start date of the policy if there was no previous or non-continuous cover in place.

Excess

Excess – Any one claim \$5,000

Management Liability

Limits of Liability and Excess

Insuring Clauses	Limit of liability	Aggregate limit of liability	Excess
Directors and Officers Liability	\$10,000,000	\$10,000,000	Nil
Entity Reimbursement	\$10,000,000	\$10,000,000	\$5,000
Employment Practices Liability	\$500,000	\$500,000	\$10,000
Employee Fidelity	\$50,000	\$100,000	\$5,000
Third Party Fidelity	\$50,000	\$100,000	\$5,000

Do entity assets exceed liabilities? Yes
 Is there an annual external audit of cash, accounts, inventory and stock at principal locations operated by the insured? Yes
 Have there been any adverse findings in the external auditor’s report? No

Retroactive Date

Retroactivity allowed to: 05/09/2013

This retroactive date is allowed from the information supplied to us provided we receive evidence of prior uninterrupted insurance coverage. Retroactive date will be the start date of the policy if there was no previous or non-continuous cover in place.

Geographic Limits

Please note the geographic limits of this section are:

Anywhere in Australia: Optional Extensions Employee Fidelity and Third Party Fidelity, Insuring Clause 4. Employment Practices Liability and Insuring Clause 6. Statutory Liability
 All other Insuring Clauses

Geographic Limits: As per policy wording

PART D: PERSONAL ACCIDENT

Category A – Voluntary Workers

Capital Benefit \$100,000
 Medical Aggregate Limit \$250,000
 Personal Accident Aggregate Limit \$2,000,000



Weekly Bodily Injury Benefits	Sum Insured	Deferral Period	Indemnity Period
	\$500	2 weeks	52 weeks
Number of volunteers	850		

Do you engage in any of the following high hazard activities?

Activity	Engage in?
Abseiling	No
Archery	No
Caving or canyoning	No
Climbing walls	No
Cycling or mountain bike riding	No
Flying fox / giant swings	No
Fun runs	No
Gladiator games, martial arts or wrestling	No
Gymnastics	No
Hang gliding, hot air ballooning, parachuting or para gliding	No
Horse riding (excluding speed contests)	No
Jets skiing or power boarding	No
Leap of faith / pamper pole	No
Motor races, motor speed tests, dune buggies or go karts	No
Mountaineering, cliff or rock climbing with ropes	No
Paintball / skirmish	No
Polo	No
Power boating (excluding speed contests)	No
Rock climbing – unsupported	No
Rope courses	No
Scuba diving	No
Sea kayaking	No
Skateboarding	No
Snow or ice sports (excluding speed contests)	No
Snorkelling – up to 3 metres depth	No
Surfing	No
Trail bikes / motor bikes / Motocross / quad bikes	No
Vertical or horizontal bungee jumping	No
Water skiing (excluding speed contests)	No
White water canoeing, rafting or kayaking – above class two rapids	No

Special Terms and Conditions

For any insured person under the age of 18 years or over the age of 75 years, the maximum capital benefit is \$50,000 or the amount shown on your certificate of insurance, whichever is the lesser, and the maximum weekly bodily injury benefit is \$1,000 or the amount shown on your certificate of insurance, whichever is lesser.

Our total liability for any one accident in respect of one insured person in respect of the Automatic Extensions shall not exceed \$20,000.

For all claims resulting from any one occurrence, we will not be liable for any amount in excess of the aggregate limit of liability stated in the certificate of insurance for all insured persons under all Sections of Part D: Personal Accident of this policy in the event that all benefits payable exceed the aggregate limit of liability, benefits will be payable in respect of each insured person on a pro rata basis.



INTEREST:

MORIALTA TRUST INC
ORANGE CITY COUNCIL
LAKE MACQUARIE CITY COUNCIL
PARRAMATTA PARK TRUST & THE MINISTER FOR ENVIROMENT
& THE MINISTER FOR HERITAGE
QIC PTY LTD
CITY OF MELBOURNE
VIC – WESTFIELD SHOPPING CENTRE MANAGEMENT (VIC) Pty Ltd
NSW – WESTFIELD SHOPPING CENTRE MANAGEMENT (NSW) Pty Ltd
QLD – WESTFIELD SHOPPING CENTRE MANAGEMENT (QLD) Pty Ltd
SA- WESTFIELD SHOPPING CENTRE MANAGEMENT (SA) Pty Ltd
SA- RUNDLE MALL ADELAIDE & CITY OF ADELAIDE
ACT – WESTFIELD SHOPPING CENTRE MANAGEMENT (ACT) Pty Ltd
WA – WESTFIELD SHOPPING CAROUSEL Pty Ltd
VIC – CITY OF MELTON
VIC – CITY OF FRANKSTON
VIC – CITY OF WARRNAMBOOL
VIC - CITY OF WHITTLESEA
VIC - WARDREN P/L- WERRIBEE
VIC - CITY OF YARRA
CHILDREN’S HEALTH QUEENSLAND & HEALTH SERVICE, THE LADY
CILENTO CHILDREN’S HOSPITAL , 501 STANLEY ST SOUTH BRISBANE
GLENORCHY CITY COUNCIL
TOWNSVILLE CITY COUNCIL
BRISBANE CITY COUNCIL
IPSWICH CITY COUNCIL
TOOWOOMBA REGIONAL COUNCIL
MACKAY REGIONAL COUNCIL
ROCKHAMPTON REGIONAL COUNCIL
CITY OF GOLD COAST
SUNSHINE COAST REGIONAL COUNCIL
NOOSA COUNCIL FOR THE TRIATHALON
CENTRAL COAST MUNICIPALITY – ANZAC PARK, ULVERSTONE
TASMANIA
CITY OF HOBART, TASMANIA – WATERWAYS RESERVE,
SOUTH HOBART, TASMANIA
CITY OF GEELONG- FYANSFORD COMMON , GEELONG VIC
CITY OF BALLARAT – VICTORIA PARK, BALLARAT , VIC
ATHLETIC TRACK, CITY OF WODONGA, VIC
ANZAC PARK ULVERSTONE , CENTRAL COAST COUNCIL, NSW
WATERWAY RESERVE SOUTH HOBART, CITY OF HOBART, TAS
FRANSFORD COMMON GEELONG, CITY OF GEELONG, VIC
VICTORIA PARK BALLARAT, BALLARAT CITY , VIC
BURSWOOD PARK, TOWN OF VICTORIA PARK, WA
CITY OF BUNBURY, WA
CITY OF KALGOORLIE/BOULDER WA
NATIONAL CAPITAL AUTHORITY, ACT
BALLINA SHIRE COUNCIL, QLD
WOLLONGONG CITY COUNCIL, NSW
CITY OF HOLDFAST BAY, SA
PORT MACQUARIE-HASTINGS COUNCIL
NORTH MELBOURNE PRIMARY

CITY OF CHARLES STURT COUNCIL
 GRANTVILLE LODGE – FAMILY CAMP
 WOODONGA ATHLETIC CENTRE, PEARCE ST WOODONGA. VIC
 CENTRAL COAST COUNCIL (ULERSTONE)
 GLENORCHY CITY COUNCIL
 CITY OF MELBOURNE
 CITY OF WOODONGA
 CITY OF GEELONG
 SHIRE OF CAMPASPE (ROCHESTER)
 SUNSHINE COAST REGIONAL COUNCIL
 CAIRNS REGIONAL COUNCIL
 FULLERTON PARK COMMUNITY CENTRE ,411 FULLERTO RD
 FULLERTON , SA 5063
 THEBARTON COMMUNITY CENTRE , CORNER AOUTH RD &
 ASHWIN PDE , TORRENSVILLE, SA 5031
 NIGHTCLIFF COMMUNITY CENTRE , 18 BAUHINIA ST
 NIGHTCLIFF, NT 0810
 PALMERSTON SHOPPING CENTRE , 10 TEMPLE TCE
 PALERSTON CITY, NT 0830
 CASUARINA SQUARE SHOPPING CENTRE , 247 TOWER RD
 CASUARINA, NT 0810
 GATEWAY SHOPPING CENTRE , 1 ROYSTONEA Ave
 YARRAWONGA, NT, 0830
 BUNNINGS DARWIN AIRPORT, CNR BAGOT RD & OSGOOD DR
 COCONUT GROVE, NT, 0820
 PLAYGROUP SA, 91 PROSPECT RD PROSPECT SA 5082

KICK FOR KIDS EVENT BEING HELD AT GLENORCHY OVAL TASMANIA
 ON THE 17/9/2022

ACT	Canberra	National Rose Garden/West Lawn
NSW	Ballina	Pop Denison Park
	Bathurst	Lions Berry Park and the Riverwalk
	Newcastle	Dixon Park
	Port Macquarie	Westport Park
	Sydney	The Bowling Green, Parramatta Park
	Wollongong	Galvin Park
NT	Darwin	TBC
	Darwin	Royal Darwin Hospital , Darwin, NT
	Alice Springs	Alice Springs Hospital, Alice Springs, NT
	Katherine	Katherine Hospital, Katherine, NT
QLD	Brisbane	Kalinga Park, Clayfield
	Cairns	Muddy's Event Lawn, Cairns Esplanade
	Gold Coast	Wyberba Street Reserve, Tugun
	Ipswich	Greater Springfield AFL field
	Mackay	John Breen Park
	Rockhampton	Kershaw Gardens

	Sunshine Coast	Buhk Family Park, Alexandra Headlands
	Toowoomba	Queens Park
	Townsville	Jezzine Barracks
	Cairns	Cairns Regional Council
SA	Adelaide	TBC
	Mt Gambia	Apex Lookout/Blue Lake
	Renmark	The Bert Dix Memorial Park
	Whyalla	ADA Ryan Garden
	Adelaide	Womens & Childrens Hospital , Adelaide
	Mt Gambier	Mt Gambier Hospital , Mt Gambier
	Port Augusta	Port Augusta Hospital , Port Augusta
	Whyalla	Whyalla Hospital, Whyalla
TAS	Glenorchy	Glenorchy Arts & Sculpture Park
	Ulverstone	Anzac Park
VIC	Ballarat	VIRTUAL EVENT
	Geelong	VIRTUAL EVENT
	Melbourne (Carlton)	VIRTUAL EVENT
	Mildura	VIRTUAL EVENT
	Morwell	VIRTUAL EVENT
	Rochester	VIRTUAL EVENT
	Warrnambool	VIRTUAL EVENT
	Wodonga	VIRTUAL EVENT
	Geelong	Armstrong District Park, Sovereign Drive Mount Duneed VIC
	Melbourne/ Carlton	Lawn 3, Princess Park, Royal Parade Carlton VIC
	Wodonga	Wodonga Athletics Centre, Pearce St Wodonga VIC
WA	Bunbury	Skyes Foreshore Lyons Cove
	Geraldton	Midalia Beach
	Kalgoorlie	Centennial Park
	Perth	Burswood Park
	Matagarup Bridge	Camfield Drive Perth

Bunning Palmerston , NT
 Bunnings Darwin
 City of Darwin and
 City of Palmerston
 George Brown Darwin Botanic Gardens NT
 Harold and Cynthia Anderson Reserve SA

En

ACT Canberra Weston Park



NSW	Bathurst	Peace Park
	Newcastle	Thomas Halton Park Croudace Bay
	Northern Beaches	North Steyne Surf Club Manly
	Parramatta	Parramatta Park
	Tamworth	Bicentennial Park
	Wollongong	Stuart Park
	Ipswich	Pyramid Lawn, Springfield Central
	Mackay	Old Mulherin Park, Mackay Harbour - TWILIGHT EVENT
SA	Adelaide	Harold and Cynthia Anderson Reserve
	Port Augusta	Eastside Foreshore
TAS	Glenorchy	Montrose Reserve, Glenorchy
VIC	Geelong	Armstrong Park, 101 Armstrong Bld Mt Dunned
	Melbourne	Royal park, Parkville
	Wodonga	Wodonga Athletics Centre
	Rochester	Silo Park
WA	Broome	Cable Beach Amphitheatre - Cable Beach Road, West Broome
	Kalgoorlie	Karlkurla Bushland Park - 57 Paddington Drive, Hannans

POLICY NOTES: NOTE SAADE HOLDINGS P/L AS INTERESTED PARTIES FOR
HKA OFFICES AT NORTH PARRAMATTA NSW

NOTE SWEETHEART DAY MERCHANDISING & DONATION COLLECTING
INTERESTED PARTIES

NOTE AS INTERESTED PARTIES BEVERLEY GENEVIEVE CAHILL AS
OWNER OF 8 ARNIE ST WOOLLOONGABBA PROPERTY

Notes:



