



Local Community  
Insurance Services

Friends of India Australia Inc.  
94 Albyn Road  
STRATHFIELD NSW 2135

## Tax Invoice

Local Community Insurance Services  
A Division of  
JLT Risk Solutions Pty Ltd  
ABN 69 009 098 864  
Level 1  
148 Frome Street  
ADELAIDE SA 5000  
GPO Box 1693  
ADELAIDE SA 5001  
Tel 1300 853 800  
Fax +61 8 8235 6448  
Email [insurance@lcis.com.au](mailto:insurance@lcis.com.au)  
[www.localcommunityinsurance.com.au](http://www.localcommunityinsurance.com.au)

Invoice No. **051-877298**

Date 9 January 2023

Our Ref 044578

Client Code 051-FOIAINC

Policy No. ATA 044578 PLB

Class **Public & Products Liability - New Policy**

Insured Friends of India Australia Inc.

Period 10/01/2023 to 10/01/2024

Situation Worldwide (excluding USA & Canada)

Insurer QBE Insurance (Australia) Ltd  
Adelaide SA

### CONTACT/S

Local Community Insurance Services 1300 853 800

Premium	2,072.57
FSL/ESL	0.00
Broker Fee	110.00
GST	218.26
Stamp Duty	205.18

**TOTAL DUE AUD \$2,606.01**

The above Premium amount includes our broking commission.  
Refer overleaf for information about statutory notices, terms and conditions  
Stamp Duty Exemptions may apply for small businesses with risks in NSW

### PAYMENT OPTIONS

PAY IN FULL NOW	
Total Due AUD \$2,606.01 by 23/01/2023	
*BPAY and Card payments are limited to \$50,000 per transaction	
	<p>Billers Code: 241026 Ref: 880 408 2538</p> <p>Telephone or Internet Banking - BPAY® Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More Info: <a href="http://www.bpay.com.au">www.bpay.com.au</a>.</p> <p>®Registered to BPAY Pty Ltd ABN 69 079 137 518</p>
	<p>Visa\Mastercard - <a href="http://www.jlta.com.au/payonline">www.jlta.com.au/payonline</a> Payment reference 880 408 2538. A 1% surcharge fee (including GST) applies</p>
EFT ONLY	<p>Bank: ANZ Banking Group Ltd Acct: 837262862 BSB: 012-003 Ref: 051-FOIAINC Email Remittance to: <a href="mailto:finance@jlta.com.au">finance@jlta.com.au</a></p>
	Cheque – Mail with completed Payment Slip overleaf

OR

PAY BY THE MONTH	
To proceed, complete your Application online at:	
<a href="https://hpf.online/470x6m5z6t">https://hpf.online/470x6m5z6t</a>	
<b>10 monthly instalments of \$273.55</b>	
Initial instalment \$273.55	
Includes an application fee of \$0.00	
Total Amount Payable \$2,735.53	
Includes application fee and interest charges	
Application No. 70615989	



INFORMATION RELATING TO YOUR INVOICE

Unless we have expressly indicated in correspondence that your policy has already been automatically renewed, then only if you have paid your premium in full and the insurer has accepted your insurance policy, will cover commence on the effective date of your policy.

If you are registered for GST purposes, your input tax credit entitlement is, or is based on, the GST amount shown. In accordance with the GST law relating to insurance premiums, the GST amount will be less than 1/11th of the total amount payable. This document will be a tax invoice for GST when you make a payment.

We will keep the interest (if any) earned in our trust account from money paid by you in connection with a financial service or a financial product that has, may or will be provided, to you.

In the event of any refund of premium being allowed for the cancellation or adjustment of this insurance policy, we reserve the right to retain all brokerage, fees and charges.



PAYMENT SLIP

In the following particulars of cheques. Proceeds of cheques, whilst credited to the account, are generally not available until cleared. Please refer to your account terms and conditions for details.

If 'paying in full now' by cheque, please provide your payee details:

Drawer .....  
Cheque No. ....  
Date .....

Client Ref 051-FOIAINC  
Our Ref 044578  
Invoice No. 051-877298  
Date of Issue 9 January 2023  
Due By 23/01/2023

Make cheque payable to: JLT Risk Solutions Pty Ltd ABN 69 009 098 864  
Post cheque and payment slip to: GPO Box 1693  
ADELAIDE SA5001

**TOTAL DUE**

<b>\$</b>	<b>\$2,606.01</b>
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## Important Information

### Your Insurance Contract

#### INSURANCE CONTRACTS ACT 1984 (CTH) DUTY OF UTMOST GOOD FAITH AND CONSUMER INSURANCE CONTRACTS – DUTY TO TAKE REASONABLE CARE AND OTHER INSURANCE CONTRACTS – DUTY OF DISCLOSURE

All insureds owe the insurer a duty of utmost good faith and integrity in all dealings with the insurer. It is a reciprocal duty that applies to the insurer as well as to you, preventing either party from doing anything which is unfair or unreasonable in contravention of the duty. If you fail to act in accordance with the duty of utmost good faith then to the extent permitted by law, the insurer may refuse your claim, cancel your policy, or both.

The Act provides an additional duty as follows:

- if your insurance policy is obtained wholly or predominantly for the personal, domestic or household purposes (e.g. personal accident, sickness, travel, medical indemnity, consumer credit, personal and domestic property, home or car insurance and life); or your insurer has opted in to the contract being a consumer insurance contract (in accordance with the relevant rules) then your duty is set out below in the following Consumer Insurance Contracts – Your Duty to Take Reasonable Care Not to Make a Misrepresentation to the Insurer notice; and
- in all other situations, your duty is set out below in the Duty of Disclosure - Other Insurance Contracts

### Consumer Insurance Contracts

#### Your Duty to Take Reasonable Care not to make a misrepresentation to the Insurer

##### What is the duty?

All persons who will be an insured covered by the insurance (referred to as you, your) have a legal duty to take reasonable care not to make a misrepresentation to the insurer.

A misrepresentation includes a statement that is in any way false, misleading, dishonest or which does not fairly reflect the truth. For example, a statement of fact that is not true, a statement of opinion that is not the subject of an honestly held belief or a statement of intent that never existed at the time provided.

The insurer will not treat something as a misrepresentation merely because you failed to answer a question or gave an obviously incomplete or irrelevant answer to a question.

##### Answering the insurer's and our Questions

Your answers to the insurer's and our questions help the insurer to decide whether to provide you with insurance and if so, on what terms. The duty must be complied with when answering them.

When answering the insurer's and our questions:

- you must take reasonable care to make sure your answers are true, honest, up to date and complete in all respects. You may breach the duty if you answer without any care as to its truth or if you only guess or suspect the truth. If in doubt, pause the application and obtain the true facts before answering; and
- if another person is answering for you, the insurer will treat their answers as yours. In such a case you should check the questions have been answered correctly on your behalf by them.

##### When does the duty apply until?

This duty applies until the time the insurer agrees to issue you with insurance for the first time. It also applies where you are applying to renew, extend, vary or reinstate your insurance, up until the time the insurer agrees to this.

If you have made a statement and this changes before the end of the above relevant time you must tell us about this change before the time ends.

##### What happens if you breach the duty?

If you do not meet the duty, to the extent permitted by law, the insurer may reject or not fully, or only partly pay your claim. The insurer may also, or as an alternative, cancel your insurance or if the misrepresentation was fraudulent, treat it as if it never existed.

A misrepresentation made knowingly by you without belief in its truth or recklessly without caring whether it is true or false can be fraudulent.

##### How is it determined if there has been a breach of your duty?

A breach is determined having regard to all relevant circumstances.

Without limiting the above, the following matters may be taken into account in determining whether you have taken reasonable care not to make a misrepresentation:

- the type of this consumer insurance contract and its target market;
- explanatory material or publicity produced or authorised by the insurer e.g. advertising material;
- how clear, and how specific, were any questions asked by the insurer;
- how clearly the insurer communicated to you the importance of answering those questions and the possible consequences of failing to do so;
- whether or not an agent was acting for you; and
- whether the contract was a new contract or was being renewed, extended, varied or reinstated.

The insurer must also take account of any particular characteristics or circumstances about you which it was aware of, or ought reasonably to have been aware of.

### DUTY OF DISCLOSURE – OTHER CONTRACTS

Before you enter into an insurance contract, you have a duty of disclosure under the Insurance Contracts Act 1984. You have a duty to tell us anything that you know, or could reasonably be expected to know, may affect the insurer's decision to insure you and on what terms. You have this duty until the insurer agrees to insure you. You have the same duty before you renew, extend, vary or reinstate an insurance contract.

If we ask you questions that are relevant to the insurer's decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions.

Also, we may give you a copy of anything you have previously told us and ask you to tell us if it has changed. If we do this, you must tell us about any change or tell us that there is no change. If you do not tell us about a change to something you have previously told us, you will be taken to have told us that there is no change.

You do not need to tell us anything that reduces the risk insured, is common knowledge, the insurer knows or should know as an insurer or the insurer waives your duty to tell them about.

#### **If you do not tell us something**

If you do not tell us anything you are required to, the insurer may cancel your contract or reduce the amount it will pay you if you make a claim, or both. If your failure to tell us is fraudulent, the insurer may refuse to pay a claim and treat the contract as if it never existed.

### DUTY OF DISCLOSURE - SUBSIDIARY AND ASSOCIATED COMPANIES

Cover which is arranged for subsidiary and/or associated companies in addition to named insureds.

If you enter into a contract of insurance on behalf of any subsidiary and/or related company of the named insured, that subsidiary and/or related company has the same duty of disclosure as the named insured. We recommend that you ensure that each subsidiary and/or related company is made aware of the duty of disclosure and given an opportunity to make any necessary disclosures.

### ESSENTIAL READING OF POLICY WORDING

We will provide you with a full copy of your policy as soon as it is received from the insurer.

It is essential that you read this document without delay and advise us in writing of any aspects which are not clear or where the cover does not meet with your requirements.

### CHANGE OF RISK OR CIRCUMSTANCES

It is vital that you advise the insurer of any changes to your company's usual business. For example, insurers must be advised of any

- mergers or acquisitions,
- changes in occupation or location,
- new products or services, or
- new overseas activities.

#### **Please contact us if you are in doubt as to whether to notify your insurer of a change in business operations.**

Your duty to disclose applies also when you amend, alter, vary or endorse a policy.

### HOLD HARMLESS AGREEMENTS, CONTRACTING OUT, REMOVAL OF SUBROGATION OF RIGHTS

You may prejudice your rights to a claim if, without prior agreement from your insurer, you make any agreement that could prevent the insurer from recovering the loss from a third party. These 'hold harmless' clauses are often found in leases, licences and contracts for maintenance, supply, construction and repair.

### INSURING THE INTERESTS OF OTHER PARTIES

If you require the interest of another party to be covered by the policy, you must request this. Most policies will attempt to exclude indemnity to other parties (e.g. mortgagees, lessors, principals etc.) unless their interest is expressly noted on the policy. This is not applicable to Professional Indemnity or Directors & Officers policies.

### NSW STAMP DUTY EXEMPTION

From 1 January 2018, some small businesses with an aggregated annual turnover of less than \$2 million may be exempt from NSW stamp duty on commercial motor vehicle, commercial aviation, occupational indemnity or public/product liability insurance policies. (\*aggregated turnover is your Australia wide annual turnover plus the annual turnover of any businesses that are your affiliates or are connected with you). To apply for an exemption or a refund please contact us for a copy of the 'NSW Insurance Duty - Small Business Exemption Declaration Form' if one has not been provided to you.

### AVERAGE/UNDER INSURANCE (BUSINESS INTERRUPTION)

Some policies contain an Average/Co-Insurance clause which is fully set out in the 'Basis of Cover' or 'Policy Specification' of the policy. For the types of cover usually provided, the Average/Co-Insurance calculation is arrived at by applying the Rate of Gross Profit, Revenue or Rentals (as applicable) to the Annual Turnover, Revenue or Rentals (as applicable). These factors first being appropriately adjusted as provided for in the 'Trend of Business' or 'Other Circumstances' clause.

If you are in any doubt about the application of this clause to your policy, please contact us for assistance.

### SEVERAL LIABILITY

Where your policy cover is provided by more than one insurer it is important to note that each insurer is only responsible to the extent of their individual subscription and there is no obligation for that insurer to make up the shortfall of any other subscribing insurer in a claim or return premium payment.

#### NEW CLAIMS / UNREPORTED LOSSES

Any quotation we have obtained on your behalf is based on the understanding that there will be no deterioration in the claims experience between the date insurers quoted their terms and the inception date of the cover. If claims do occur during this period, insurers have the right to revise the terms quoted or even withdraw their quotation. Please let us know whether there are any losses which have occurred that have not been reported to us/insurers, whether you intend making a claim or not.

#### CONFIRMATION OF TRANSACTION

You may contact us by telephone or in writing to confirm any transaction under your policy, such as renewals and endorsements. If necessary, we will obtain the information for you from the insurer.

#### RETROSPECTIVE COVER

Some policies do not provide cover in respect of claims arising out of acts committed prior to any 'Retroactive Date' specified in the policy wording unless you specifically request and obtain this cover. An additional premium may apply to any extension to the retroactive date.

#### EVENTS OCCURRING PRIOR TO COMMENCEMENT

Some policies provide cover on an 'occurrence' basis. Your attention is drawn to the fact that such policies do not provide indemnity in respect of events that occurred prior to commencement of the contract.

#### NOT A RENEWABLE CONTRACT

Where all or part of this policy provides cover on a claims made basis, this policy or part of the policy will terminate on the date indicated. We emphasise that such a policy is not a renewable contract. If you require similar insurance for any subsequent period, you will need to complete a new proposal so that terms of insurance and quotation(s) can be prepared for your consideration prior to the termination of the current policy.

#### REFUND OF PREMIUMS

In the event of any refund premium being allowed for the cancellation or adjustment of this insurance policy, we reserve the right to retain all brokerage, fees and charges.

#### PRIVACY POLICY

We value your privacy and are committed to handling your personal information in accordance with the Australian Privacy Principles and Privacy Act. Full details of how we collect, hold, use and disclose personal information is detailed in our Privacy Policy available online @ <https://www.marsh.com/au/privacy-policy.html>. Contact your adviser if you require a copy, or email [privacy.australia@marsh.com](mailto:privacy.australia@marsh.com).

#### RECEIVING INFORMATION ABOUT OTHER PRODUCTS AND SERVICES

We may, from time to time, offer you information about products and services which may be of interest to you. Please notify us if you do not wish to receive such additional information.

#### REMUNERATION AND OTHER INCOME

Our principal remuneration for arranging insurance on your behalf is either by way of commission paid by the Insurer and/or a fee including a service fee and an administration fee to be paid by you. In the event of a mid-term broker appointment, we reserve the right to retain all commission, fees and charges. In addition to the above we, or any company within the Marsh Group of Companies may receive income from insurers including: interest earned on insurance monies passing through our bank accounts; profit commissions or profit shares paid by insurers on specific classes of business; administrative service fees or expense reimbursements for limited specific services we provide to insurers as part of the placing or claims process. We will disclose any potential conflict of interest not included above which may occur and affect our relationship.

#### FINANCIAL SERVICES GUIDE (FSG)

For important information about us and the services we provide

go to <https://www.marsh.com/au/financial-services-guide.html> to download the JLT Public Sector Financial Services Guide

You should read it carefully and make sure you understand it. If there is anything in the FSG that you do not understand, please contact us.

#### Complaints Procedures

If you are dissatisfied with our service in any way, in the first instance, please contact the Adviser servicing your account or our Complaints Officer on 61 3 9603 2338 or email [complaints.australia@marsh.com](mailto:complaints.australia@marsh.com). A more detailed explanation of our Complaints Procedure can be found in our Financial Services Guide.

#### Commission

The Premium shown on the tax invoice includes commission received from the insurer.

If you require a further explanation for the above information, please contact us immediately.

## Schedule

### GENERAL PUBLIC AND PRODUCTS LIABILITY

<b>INSURED</b>	Friends of India Australia Inc.
<b>ABN AND ITC DETAILS</b>	ABN 19 089 120 797 ITC 0
<b>BUSINESS</b>	Friends of India Australia Inc. Principally Community Group including Property Owners/Occupiers and all associated activities, past or present
<b>PERIOD OF INSURANCE</b>	From: 10/01/2023 at 4 PM Local Time To: 10/01/2024 at 4 PM Local Time
<b>INTEREST INSURED</b>	All sums which the Insured shall be legally liable to pay to third parties by reason of: -Death or Personal Injury -Loss or Damage to Property happening during the Period of Insurance and caused by an occurrence in connection with the Business.
<b>LIMITS OF LIABILITY</b>	Public Liability \$20,000,000 any one occurrence. Products Liability \$20,000,000 any one occurrence and in the aggregate any one Period of Insurance.  In the event that any one Period of Insurance exceeds twelve months then the aggregate limit of liability shall be deemed to apply separately to each twelve months period or part thereof.
<b>SUB-LIMIT OF LIABILITY</b>	Property in Your Physical or Legal Control \$250,000.00
<b>DEDUCTIBLE/EXCESSES</b>	The insured shall bear the first \$100 of each and every Property Damage claim or series of Property Damage claims arising out of any one Occurrence. All indemnifiable liability attributable to one source or original cause shall be deemed one Occurrence for the purpose of the application of the above deductible.
<b>SPECIAL NOTE</b>	THIS POLICY DOES NOT COVER FAIRS, FESTIVALS, FETES, PARADES, MARCHES OR OTHER SPECIAL EVENTS THAT YOUR GROUP ORGANISE WHERE MORE THAN 500 PEOPLE ARE PEOPLE ARE EXPECTED, UNLESS AGREED TO BY LCIS AND NOTED IN YOUR POLICY SCHEDULE.  PLEASE REFER ACTIVITIES OF THIS NATURE TO LOCAL COMMUNITY INSURANCE SERVICES.
<b>GEOGRAPHICAL SCOPE</b>	Anywhere in the world but does not apply to any liability for claims: 1. arising in North America in respect of: i. ownership, occupancy or tenancy of any building, land or structure ii. performance of any manual labour iii. any of Your Products knowingly exported by You, Your agents or 2. made or actions instituted under any law of any country, state or territory (outside of the Commonwealth of Australia) that requires such liability to be insured or secured with an Insurer or organization licensed in that country, state or territory to grant such insurance or security.
<b>JURISDICTIONAL SCOPE</b>	Australia
<b>GOVERNING LAW OF CONTRACT</b>	Australian
<b>POLICY WORDING AND CONDITIONS</b>	Victor Insurance Broadform Liability Wording QM6195-1120, and subject to the following Endorsements and Exclusions noted on the policy schedule:
<b>ENDORSEMENTS</b>	<u>LCIS01 DEFINITIONS</u>



2.21. You, Your or Insured (c) is amended to read as follows:  
Any director, executive officer, Employee, voluntary unpaid worker which includes committee members, office holders, managers of You but only while acting within the scope of their duties in such capacity.

EXCLUSIONS

LCIS05 PARTICIPATION EXCLUSION

Personal Injury of any person caused by or arising out of the participation of such person or his/her property in any game, match, race, practice, trial, or other sporting activity (including but not limited to swimming, gymnastics, health and fitness activities) but this exclusion does not apply to Personal injury or Property Damage caused by or arising out of your negligence as a property owner or lessee or manager of the premises or facility.

LCIS07 SEXUAL MOLESTATION

Any claims arising from, contributed to by or in connection with sexual and/or child assault, abuse, molestation or attempt thereof. Furthermore, We will not indemnify You for '1.3 Supplementary Payments.

LCIS08 AMUSEMENTS EXCLUSION

Any claims arising from, contributed by or in connection with:

- a) Animal rides;
- b) Amusement rides and/or devices of any description;
- c) Inflatable recreational equipment.

LCIS16 COUNCIL LIABILITY EXCLUSION

This Policy does not indemnify any council for their legal liability arising from the use, operation or provision of any council facilities provided for hire, use or operation by others or for any other business conducted by council in connection with such facilities.

LCIS32 Total Listed Human Disease Exclusion

We shall not be liable to indemnify You for Your legal liability or any other benefit, cost or expense arising directly or indirectly out of, contributed to by, resulting from or in connection with any listed human disease determined under section 42 of the Biosecurity Act 2015 (Cth) or any Subsequent Legislation.

For the purposes of this exclusion "Subsequent Legislation" means:

- 1. an act or regulation as amended, replaced or re-enacted;
- 2. where an act or regulation has been repealed, the current equivalent act or regulation (Commonwealth, State or Territory) with materially the same object or purpose whether in whole or part

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The attached Tax Invoice confirms your coverage for a 12 month period unless otherwise specified.

This insurance is underwritten by Victor Insurance under an authority to bind cover on behalf of QBE Insurance (Australia) Ltd ("QBE").In underwriting this insurance, Victor Insurance may delegate authority to certain employees of JLT Public Sector Victor Insurance and those employees of JLT Public Sector act as agents of QBE and not as your agent JLT Public Sector and Victor Insurance are related companies and Victor Insurance is an Authorised Representative (no. 403803) of JLT Public Sector.

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To enable us to ensure your interests remain fully protected we ask you to review the information shown on the invoice and contact our office should any amendments be required:

- Change of name and/or postal address
- Changes to your premises, business operations or activities
- Alterations to the Sum Insured Limits

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Listed over the following pages is the range of insurance covers available through Local Community Insurance Services and some of the benefits provided. This information is provided as a summary only, a full copy of the policy wordings and endorsements can be found on our website [www.localcommunityinsurance.com.au](http://www.localcommunityinsurance.com.au) under the Insurance Covers tab

PLEASE NOTE THAT THIS POLICY DOES NOT COVER YOU FOR THE FOLLOWING INSURANCE:

- ASSOCIATION LIABILITY INSURANCE
- VOLUNTEER PERSONAL ACCIDENT INSURANCE
- FIRE AND OTHER INSURED EVENTS INSURANCE
- BUSINESS INTERRUPTION INSURANCE
- BURGLARY/THEFT INSURANCE
- MONEY INSURANCE
- TRANSIT INSURANCE
- MACHINERY BREAKDOWN INSURANCE
- ELECTRONIC EQUIPMENT INSURANCE
- EMPLOYEE DISHONESTY INSURANCE
- GENERAL PROPERTY INSURANCE
- TAX AUDIT INSURANCE
- STATUTORY LIABILITY INSURANCE
- MOTOR VEHICLE INSURANCE

Should you require details of cover and premium quotations for any risks noted above and currently uninsured please contact our office for assistance

**SPECIAL  
CONDITIONS**

Policy extended to cover specified event:  
Annual Ganeshotsava Festival  
Up to 5,000 attendees

**GENERAL PUBLIC AND PRODUCTS LIABILITY**

<b>INSURED</b>	Friends of India Australia Inc.		
<b>ABN AND ITC DETAILS</b>	ABN	19 089 120 797	ITC 0
<b>BUSINESS</b>	Friends of India Australia Inc. Principally Community Group including Property Owners/Occupiers and all associated activities, past or present		
<b>PERIOD OF INSURANCE</b>	From:	10/01/2023 at 4 PM Local Time	
	To:	10/01/2024 at 4 PM Local Time	
<b>INTEREST INSURED</b>	All sums which the Insured shall be legally liable to pay to third parties by reason of: -Death or Personal Injury -Loss or Damage to Property happening during the Period of Insurance and caused by an occurrence in connection with the Business.		
<b>LIMITS OF LIABILITY</b>	Public Liability	\$20,000,000 any one occurrence.	
	Products Liability	\$20,000,000 any one occurrence and in the aggregate any one Period of Insurance.	

In the event that any one Period of Insurance exceeds twelve months then the aggregate limit of liability shall be deemed to apply separately to each twelve months period or part thereof.



<b>SUB-LIMIT OF LIABILITY</b>	Property in Your Physical or Legal Control \$250,000.00
<b>DEDUCTIBLE/EXCESSES</b>	The insured shall bear the first \$100 of each and every Property Damage claim or series of Property Damage claims arising out of any one Occurrence. All indemnifiable liability attributable to one source or original cause shall be deemed one Occurrence for the purpose of the application of the above deductible.
<b>SPECIAL NOTE</b>	<p>THIS POLICY DOES NOT COVER FAIRS, FESTIVALS, FETES, PARADES, MARCHES OR OTHER SPECIAL EVENTS THAT YOUR GROUP ORGANISE WHERE MORE THAN 500 PEOPLE ARE PEOPLE ARE EXPECTED, UNLESS AGREED TO BY LCIS AND NOTED IN YOUR POLICY SCHEDULE.</p> <p>PLEASE REFER ACTIVITIES OF THIS NATURE TO LOCAL COMMUNITY INSURANCE SERVICES.</p>
<b>GEOGRAPHICAL SCOPE</b>	Anywhere in the world but does not apply to any liability for claims: <ol style="list-style-type: none"><li>1. arising in North America in respect of:<ol style="list-style-type: none"><li>i. ownership, occupancy or tenancy of any building, land or structure</li><li>ii. performance of any manual labour</li><li>iii. any of Your Products knowingly exported by You, Your agents or</li></ol></li><li>2. made or actions instituted under any law of any country, state or territory (outside of the Commonwealth of Australia) that requires such liability to be insured or secured with an Insurer or organization licensed in that country, state or territory to grant such insurance or security.</li></ol>
<b>JURISDICTIONAL SCOPE</b>	Australia
<b>GOVERNING LAW OF CONTRACT</b>	Australian
<b>POLICY WORDING AND CONDITIONS</b>	Victor Insurance Broadform Liability Wording QM6195-1120, and subject to the following Endorsements and Exclusions noted on the policy schedule:
<b>ENDORSEMENTS</b>	<p><u>LCIS01 DEFINITIONS</u> 2.21. You, Your or Insured (c) is amended to read as follows: Any director, executive officer, Employee, voluntary unpaid worker which includes committee members, office holders, managers of You but only while acting within the scope of their duties in such capacity.</p> <p><u>EXCLUSIONS</u></p> <p><u>LCIS05 PARTICIPATION EXCLUSION</u> Personal Injury of any person caused by or arising out of the participation of such person or his/her property in any game, match, race, practice, trial, or other sporting activity (including but not limited to swimming, gymnastics, health and fitness activities) but this exclusion does not apply to Personal injury or Property Damage caused by or arising out of your negligence as a property owner or lessee or manager of the premises or facility.</p> <p><u>LCIS07 SEXUAL MOLESTATION</u> Any claims arising from, contributed to by or in connection with sexual and/or child assault, abuse, molestation or attempt thereat. Furthermore, We will not indemnify You for '1.3 Supplementary Payments.</p> <p><u>LCIS08 AMUSEMENTS EXCLUSION</u> Any claims arising from, contributed by or in connection with: <ol style="list-style-type: none"><li>a) Animal rides;</li><li>b) Amusement rides and/or devices of any description;</li><li>c) Inflatable recreational equipment.</li></ol></p> <p><u>LCIS16 COUNCIL LIABILITY EXCLUSION</u> This Policy does not indemnify any council for their legal liability arising from the use, operation or provision of any council facilities provided for hire, use or</p>



operation by others or for any other business conducted by council in connection with such facilities.

LCIS32 Total Listed Human Disease Exclusion

We shall not be liable to indemnify You for Your legal liability or any other benefit, cost or expense arising directly or indirectly out of, contributed to by, resulting from or in connection with any listed human disease determined under section 42 of the Biosecurity Act 2015 (Cth) or any Subsequent Legislation.

For the purposes of this exclusion "Subsequent Legislation" means:

1. an act or regulation as amended, replaced or re-enacted;
2. where an act or regulation has been repealed, the current equivalent act or regulation (Commonwealth, State or Territory) with materially the same object or purpose whether in whole or part

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The attached Tax Invoice confirms your coverage for a 12 month period unless otherwise specified.

This insurance is underwritten by Victor Insurance under an authority to bind cover on behalf of QBE Insurance (Australia) Ltd ("QBE").In underwriting this insurance, Victor Insurance may delegate authority to certain employees of JLT Public Sector Victor Insurance and those employees of JLT Public Sector act as agents of QBE and not as your agent JLT Public Sector and Victor Insurance are related companies and Victor Insurance is an Authorised Representative (no. 403803) of JLT Public Sector.

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To enable us to ensure your interests remain fully protected we ask you to review the information shown on the invoice and contact our office should any amendments be required:

- Change of name and/or postal address
- Changes to your premises, business operations or activities
- Alterations to the Sum Insured Limits

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Listed over the following pages is the range of insurance covers available through Local Community Insurance Services and some of the benefits provided. This information is provided as a summary only, a full copy of the policy wordings and endorsements can be found on our website [www.localcommunityinsurance.com.au](http://www.localcommunityinsurance.com.au) under the Insurance Covers tab

PLEASE NOTE THAT THIS POLICY DOES NOT COVER YOU FOR THE FOLLOWING INSURANCE:

- ASSOCIATION LIABILITY INSURANCE
- VOLUNTEER PERSONAL ACCIDENT INSURANCE
- FIRE AND OTHER INSURED EVENTS INSURANCE
- BUSINESS INTERRUPTION INSURANCE
- BURGLARY/THEFT INSURANCE
- MONEY INSURANCE
- TRANSIT INSURANCE
- MACHINERY BREAKDOWN INSURANCE
- ELECTRONIC EQUIPMENT INSURANCE
- EMPLOYEE DISHONESTY INSURANCE
- GENERAL PROPERTY INSURANCE
- TAX AUDIT INSURANCE
- STATUTORY LIABILITY INSURANCE
- MOTOR VEHICLE INSURANCE

Should you require details of cover and premium quotations for any risks noted above and currently uninsured please contact our office for assistance



Local Community  
Insurance Services

Invoice # 051-877298  
Policy # ATA 044578 PLB  
Friends of India Australia Inc.

**CONDITIONS**

Policy extended to cover specified event:  
Annual Ganeshotsava Festival  
Up to 5,000 attendees