

Certificate of Insurance RENEWAL

Date: 20/02/23

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TAX INVOICE

Your local office is:
Level 5
1 Southbank Boulevard
Southbank 3006

Local call 1300 650 540
Phone 1300 650 540

Email insure@ansvar.com.au

**THE OLD APOSTOLIC CHURCH (AUSTRALIA)
THE OLD APOSTOLIC CHURCH (AUSTRALIA)
PO BOX 603
DICKSON
ACT 2602**

Insured Name

THE OLD APOSTOLIC CHURCH
(AUSTRALIA) LTD

Policy Number

03.080.0603458

Type of Policy

Public Liability

Period of Insurance

24/02/23 to 24/02/24 at L.S.T 4:00pm

Amount Payable

\$13,629.69

Your current policy expires on: 24/02/23 at 4:00pm .
To ensure insurance for the next period, please
arrange payment by the expiry date. Any further
losses or increased risk exposure occurring before the
expiry date of your current policy must be notified to
Ansvar and may require changes to these terms.
Please advise our office accordingly.

**Please read the important warning and information
overleaf regarding your Duty of Disclosure.**

*Upon payment, this document will become a Tax Invoice
for GST purposes.*

The Contract of Insurance consists of this Certificate and Company's Policy – to be read as one document

PAYMENT METHODS



By Mail: Please detach and return this portion
with your Cheque and mail to :

**Ansvar Insurance Limited
GPO Box 1655
Melbourne VIC 3001**



By Credit Card : To pay by MasterCard or Visa phone
1300 885 175, or go to www.ansvar.com.au to pay over the
internet. Quote Company Number **205195**, and Reference
Number **0308006034588**

(Please note that this service is for bill payments only, and
any policy changes should be referred to your local branch.)



Billers Code : 51656

Ref. No: 0308006034588

Call your participating financial institution to make this
payment from your cheque, savings, Mastercard or Visa
account.

By Monthly Instalments :

If you wish to pay by monthly instalments, please
contact our office to arrange for a Direct Debit
Request to be sent to you.

THE OLD APOSTOLIC CHURCH \$13,629.69
03.080.0603458 0282081 PR 03 0000010 FEC

Please see over for details of your Insurance Policy



Your duty of disclosure

Before you enter into or renew a contract of insurance, you have a duty of disclosure under the Insurance Contracts Act 1984.

If we ask you questions that are relevant to our 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.

When offering to renew your contract of insurance, 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 have these duties until we agree to insure you or renew the contract.

If you do not tell us something

If you do not tell us anything you are required to tell us, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

Conditions applicable to policies paid by monthly instalments

You may pay your premium by monthly instalments direct from a financial institution. However, if your first monthly instalment is dishonoured by your financial institution this policy will not operate at all. This means you will not be covered in the event of a claim. You cannot claim under the policy if, at the date of loss, any monthly instalment has remained unpaid for 14 days or more.

If a monthly instalment remains unpaid for 30 days after its due date, the policy will be cancelled and you will be notified in accordance with the Insurance Contracts Act 1984.

If you have a total loss or we settle your claim by paying the full sum insured, we shall deduct the instalments for the remaining period of insurance from the settlement amount.

Should the financial institution holding your account return or dishonour a direct debit payment due to lack of funds in your account, we will charge you for any direct or indirect costs which we incur arising from the payment being returned or dishonoured.

If you have a complaint

Ansvar is committed to resolving any complaint you may have in relation to our products, services or handling of your personal information. Our process has 3 key stages.

1. Make a complaint

Please refer your complaint to us by:

Phone: 1300 650 540

Email: insure@ansvar.com.au

Post: **Ansvar Customer Disputes Resolution**
GPO Box 1655, Melbourne, Victoria 3001

Your complaint will be reviewed and a response provided to you within 7 business days of us receiving notice of the complaint. Please ensure you provide a telephone number at which you may be contacted.

2. Refer for internal dispute resolution

If you are not satisfied with our response, you may ask us to refer your complaint to our Internal Dispute Resolution Committee. The committee is made up of representatives from across our organisation that have the appropriate knowledge and authority to deal with your complaint.

3. Refer for external dispute resolution

If we are unable to resolve your complaint, you may seek advice from the Australian Financial Complaints Authority (AFCA).

Website: www.afca.org.au

Phone: 1800 931 678

Privacy

The Privacy Act sets out how we are to collect, use, disclose and protect your personal information. It also describes the circumstances for you to access and, if necessary, correct your personal information. You may access your personal information by contacting any of our offices.

General Advice Warning

Ansvar Insurance, or one of our representatives, may give you general advice about this product which does not take into account your personal needs or financial objectives. Before acting on any advice it is important that you read and consider the information provided in the Product Disclosure Statement (PDS) to decide if the product is right for you.

Duty on Insurance Policies

Government charges or duties may apply to this insurance policy. Ansvar is responsible for paying any duty applied to an insurance policy, to the relevant State Revenue Office. Where a duty is payable on the premium, you are required to pay Ansvar the duty together with the premium payable on the insurance policy.

Should you or your organisation have a current exemption from paying such charges or duties you must provide formal evidence of that current exemption to Ansvar together with the premium payable.

Policy Notes

Additional Comments:

COVERAGE SUMMARY

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BUSINESS : Church Organization

Locations operating from:

- St Agnes Community Hall Adelaide (60 Members)
- Acacia Ridge Hall (Brisbane City Council) Brisbane (70 Members)
- Don Castor Scout Hall Melbourne (60 Members)
- WEF 16/08/2011 policy endorsed to add:
- South Perth Community Centre Perth (50 Members)
- Maddington Hall in Wilton is added effective 24.02.2013
(150 Members)
- 139 Artarmon Road, Willoughby, Sydney NSW. (75 Members)
- Community Hall Nicholls ACT (50 members)
- Mango Hill Bray Hall Brisbane (70 Members)
- Thornlands Dance Palais Brisbane (40 Members)
- Calectasia Hall - Calectasia st, Greenwood (30 Members)
- Currambine Community centre, 64 Delamere Avenue
Currambine (30 Members)
- Mclarty Hall (Rockingham) 3 Watts Road Shoalwater (100 Members)
- Rob Baddock Hall, 160 Dampier Ave, Kallaroo (150 Members)
- The Alexandra Hills Community Hall, 131-135 Finucane
Road, Alexander Hills, Queensland (50 Members)
- Kawana Eiland Community Hall (60 Members)

POLICY WORDING

Ansvar Insurance Ltd. General Public and Products Liability
 Insurance Policy Wording



Location of Risk: 64 SWAIN ST
 ANYWHERE IN AUSTRALIA
 ACT 2912

Type of Risk : 80 – Public Liability

Type of Cover	Broadform Liability	
	Sum Insured	Excess
Public Liability	\$20,000,000	\$1,000
Products Liability	\$20,000,000	\$1,000
Property in Care/Custody/Control limited to	\$250,000	
Molestation/Sexual Abuse limited to	\$2,000,000	
Number of Members	1,348	

	Premium	F/ES Levy	GST	S/Duty	TOTALS
Public Liability	\$12,390.63	\$0.00	\$1,239.06	\$0.00	\$13,629.69

Endorsement

- PS2 Policy Wording clarification
 CLAIMS FOR MOLESTATION/SEXUAL ABUSE
 This policy coverage limit applies in respect of Molestation/Sexual Abuse claims arising from any one occurrence and in the aggregate for all occurrences during the period of insurance.

- PS3 Claims – excess \$10,000
 CLAIMS FOR MOLESTATION/SEXUAL ABUSE
 It is hereby agreed and declared that in respect of any claim of personal injury for sexual abuse an excess of \$10,000 each and every occurrence shall apply.

Additional Comments:

CHURCH ACTIVITIES INCLUDED :
 Fetes or similar, Youth Outings, Seniors Outings, Child Care, Organised Games, Op. Shops, Fundraising such as Walkathons, Picnics and Carols, Plays.
 (In the case of Carols, only where they are exclusively run for the Members of the The Old Apostolic Church (Australia))

The following activities are covered only where the activities are run by appropriately skilled, experienced and qualified members and/or appropriately skilled experienced and qualified external contractors, who have the appropriate insurances in place to protect members :

* Abseiling, Archery, Flying Fox, Horse Riding, Shooting, Rock Climbing or Climbing Walls, Rafting, Canoeing, Beach Activities including Surfing or Swimming, Other Water Activities Ice Skating, BMX, Skate Boarding, Roller Blading/Skating & Self-Defence.

Type of Cover continued....
 Construction Liability: \$500,000
 Counsellors Liability: \$1,000,000

Indemnifiable Fines & Penalties:	\$100,000 (Nil Excess)
Optional Extensions:	
1. Sexual Abuse	\$2,000,000
2. Replacement Wages	NOT INSURED
3. Medical Malpractice	NOT INSURED
4. Retroactive Claims Made Liability	
Public Liability	NOT REQUIRED
Agreed Retroactive Date: / /	NOT APPLICABLE
Sexual Abuse Only	NOT REQUIRED
Agreed Retroactive Date: / /	NOT APPLICABLE
5. Contractual Liability	NOT INSURED
6. Member to Member	NOT INSURED
7. Trauma Counselling Costs	NOT INSURED

No Excess applies to Optional Extensions 2 & 7

A "KNOWN OFFENDERS" - SEXUAL ABUSE EXCLUSION APPLIES TO THIS POLICY AS DETAILED WITHIN THE POLICY WORDING

GUIDELINES TO ASSIST IN RISK MANAGEMENT
OF SEXUAL ABUSE

The purpose of these guidelines are to ensure you are meeting Ansvar's expectations in regards to risk management. These should be included in your Child Protection Policy, protecting children or vulnerable persons from the risk of suffering sexual abuse whilst under your organisations care. If you do not have a Client Protection Policy, please contact Ansvar Insurance immediately.

When engaging, or appointing new employees, representatives, members or service providers who are working with children or vulnerable persons, please ensure you have:

- (i) For non volunteers, inquired with two referees as to their suitability for the role or position;
- (ii) Inquired with their previous posting or employment as to their suitability for the role or position;
- (iii) Inquired of them whether they have ever been convicted or investigated for sexual abuse, assault or a sexual offence of any kind;
- (iv) Asked them to sign an authority allowing you to conduct a search to determine whether they have a criminal record and have conducted this search or any other search as required by legislation
- (v) Not placed unknown volunteers in a position of trust within their first six months of joining your organization
- (vi) Procedures in place to ensure the "Two-Person" rule applies where feasible.
- (vii) Procedures in place to 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.



CLAIMS FOR PERSONAL INJURY TO LABOUR HIRE AND/OR SUBCONTRACTORS
EXCESS ENDORSEMENT

It is hereby agreed and declared that any claims for personal Injury to labour hire personnel, subcontractors or contractors who are performing services on behalf of the Insured will be subject to an excess of \$50,000 each and every claim

CLAIMS FOR PERSONAL INJURY TO VOLUNTEERS EXCESS ENDORSEMENT

It is hereby agreed and declared that any claims for personal Injury to volunteers will be subject to an excess of \$1,250 each and every claim unless the Insured has an Voluntary Workers Personal Accident Policy with Ansva Insurance Limited in which case the standard policy excess will apply.

NOTED EVENT:

The Alexandra Hills Community Hall in Redland Address: 131-135 Finucane Rd, Alexandra Hills QLD 4161 - for 50 people

5 July - 20 people - Mary Kehoe Community Centre - 224 Danks St, Albert Park

6th July - 100 people - Lower Templestowe Community Centre -

293 -297 Manningham Road

