

## CERTIFICATE OF CURRENCY

Date: 5/11/15

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**DIB INSURANCE BROKERS PTY LTD  
PO BOX 286  
BANKSTOWN 1885**

**Your local office is:  
Level 20, 44 Market Street  
Sydney  
New South Wales 2000**

**Local call 1300 650 540**

Phone 1300 650 540

Fax (02) 9324 8599

Email insure@ansvar.com.au

Insured Name

AUSTRALIAN BLOUZA ASSOCIATION INC.

Policy Number

02.500.0568984

Type of Policy

Heritage Special Risks Insurance Policy

Period of Insurance

30/11/15 to 30/11/16 at L.S.T 4:00pm

Policy Status

Active Policy (Current)

This document shows your policy details as at the date printed. Should you have any queries, please contact our office. Thank you for your continued coverage with Ansvar.

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

*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 1655N  
Melbourne VIC 3001**



Billers Code : 51656

Ref. No: 0250005689840

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



**By Credit Card :** To pay by MasterCard or Visa phone **1300 885 175**, or go to [www.ansvar.com.au](http://www.ansvar.com.au) to pay over the internet. Quote Company Number **205195**, and Reference Number **0250005689840**

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

#### **By Monthly Instalments :**

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

A fee of \$2.50 plus stamp duty will apply to each monthly instalment.

AUSTRALIAN BLOUZA ASSOCIATION INC.  
02.500.0568984 0390122 RN 02 0021017 LIW

*Please see over for details of your Insurance Policy*



### **Duty of Disclosure**

Before you enter into a contract of general insurance with an insurer, you have a duty, under the Insurance Contracts Act 1984, to disclose to the insurer every matter that you know, or could reasonably be expected to know, is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms.

You have the same duty to disclose those matters to the insurer before you renew, extend, vary or reinstate a contract of general insurance.

Your duty however does not require disclosure of matter:

- that diminishes the risk to be undertaken by the insurer;
- that is of common knowledge;
- that your insurer knows or, in the ordinary course of his business, ought to know;
- as to which compliance with your duty is waived by the insurer.

### **Non-Disclosure**

If you fail to comply with your duty of disclosure, Ansvar may be entitled to reduce liability under the contract in respect of a claim or may cancel the contract.

If your non-disclosure is fraudulent, Ansvar may also have the option of avoiding the contract from its beginning

Your policy cover is based on the following information you have provided to Ansvar. It is important to review this information carefully and complete the attached Declaration and/or Asset Schedule to advise us if any of the following details have changed.

If you accept this invitation without completing the attached Declaration you confirm to Ansvar your situation has not changed. Ansvar reserves the right to adjust cover on policies where we have not been advised of changed situations.

### **Conditions applicable to policies paid by monthly instalments**

You may pay your premium by monthly instalments direct from a financial institution or from your credit card. 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 come to an end without notice to you in accordance with Section 62 of 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**

If you are not satisfied with the service provided by Ansvar Insurance Limited please contact the employee with whom you have had contact to see if he or she can resolve the problem. If you are not satisfied, then we invite you to contact the Claims Manager Australasia or, in their absence, a nominated senior employee of the region managing the claim. If you are not satisfied with the response given by the Claims Manager Australasia, or the nominated senior employee, then put your unresolved complaint in a letter and address it to:

The Secretary  
Internal Disputes Resolution Committee  
Ansvar Insurance Limited  
GPO Box 1655N, Melbourne, VIC 3001.

You can also telephone the Secretary with your complaint on 03-8630-3100, fax it on 03-9614-2740 or choose to email your complaint to the Secretary at [insure@ansvar.com.au](mailto:insure@ansvar.com.au). Full details of our dispute resolution process can be found in the PDS.

If you are still not satisfied with the outcome of our IDR Committee you may refer the matter to the Financial Ombudsman Service by calling 1300 78 08 08 or visiting [www.fos.org.au](http://www.fos.org.au)

### **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.

**IMPORTANT NOTICE TO POLICYHOLDERS REGARDING  
THE TERRORISM INSURANCE ACT 2003 AND TERRORISM COVER**

Ansvar Insurance has a reinsurance agreement with the ARPC to provide cover for Declared Terrorist incidents. Premiums or terrorism levies contributed to the ARPC arise from premiums paid by you for your normal cover but are additional. The cost will vary according to the location of the insured property and is included in the premium shown in your certificate and subject to normal government charges (such as Fire and Emergency Services Levy, where applicable, GST and Stamp Duty).

**Electronic Data Endorsement**

Notwithstanding any provision to the contrary in the Policy or any endorsement thereto, it is understood and agreed as follows:

- (a) This policy does not insure:
  - (i) total or partial destruction, distortion, erasure, corruption, alteration, misinterpretation or misappropriation of ELECTRONIC DATA
  - (ii) error in creating, amending, entering, deleting or using ELECTRONIC DATA, or
  - (iii) total or partial inability or failure to receive, send, access or use ELECTRONIC DATA for anytime or at all, from any cause whatsoever, regardless of any other contributing cause or event whenever it may occur.

ELECTRONIC DATA means facts, concepts and information converted to a form useable for communications, display, distribution, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for such equipment.

- (b) However, in the event that a peril listed below (being a peril insured by this policy but for this exclusion) is caused by any of the matters described in paragraph (a) above, this Policy, subject to all its provisions, will insure:
  - (i) physical loss of or damage or destruction to Property Insured directly caused by such listed peril, and/or
  - (ii) consequential loss insured by this Policy.

Further this exclusion does not apply in the event that a peril listed below (being a peril insured by this policy but for this exclusion) causes any of the matters described in paragraph (a) above: Fire, Explosion, Lightning, Windstorm, Hail, Tornado, Cyclone, Hurricane, Earthquake, Volcano, Tsunami, Flood, Freezing, Weight of Snow, Impact by Aircraft or other aerial objects dropped therefrom, Impact by any Road Vehicle or Animal, Bursting Overflowing Discharging or Leaking of Water Tanks Apparatus or Pipes, or Theft or Electronic Data solely where such Theft is accompanied by Theft of the computer hardware, firmware, medium, microchip, integrated circuit or similar device containing such Electronic Data.

- (c) For the purposes of the Basis of Settlement provision in this policy, computer systems records includes Electronic Data as defined in paragraph (a) above.

Any terrorism exclusion in this Policy or any endorsement there to prevails over this endorsement.



**HIGHLY PATHOGENIC AVIAN INFLUENZA IN HUMANS OR QUARANTINABLE DISEASES EXCLUSION**

Notwithstanding any provision to the contrary within this insurance policy or any endorsement thereto, the insurer will not be liable for any loss or damage arising as a result of any highly pathogenic avian influenza in humans or diseases declared to be quarantinable diseases under the Quarantine Act (1908) and any subsequent amendments.

**Policy Notes**

**Additional Comments:**

ACCOUNT EXECUTIVE: Sarah Davies  
(T): 02 9707 1000  
(F): 02 9790 7365  
(E): sdavies@dib.com.au

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POLICY WORDINGS

- Ansvar Insurance Ltd Heritage Special Risks Insurance Policy  
Document. AUSHERPDSV1.4 JUL 2012  
80 - Ansvar Insurance General Public & Products Liability Policy  
AUSPOLGPL 310313 Version 2.4

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THE BUSINESS

Owners, Operators and Occupiers of a Community Hall

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**Location of Risk:**

157 BLAXCELL ST  
GRANVILLE  
NSW 2142

**Type of Risk :** 15 – Heritage Special Risks Insurance Policy

	Limit of Liability	Deductible
Section 1 Material Loss or Damage	\$2,850,000	\$1,000
Section 2 Consequential Loss	\$50,000	\$1,000

Declared Values – Section 1 & Section 2	\$2,900,000	
Specified Items	Sum Insured	Excess
Contents	\$150,000	\$1,000
Buildings	\$2,700,000	\$1,000
Loss of Gross Profit	\$50,000	\$1,000

Additional Comments:

INTERESTS NOTED: Arab Bank Australia

LIMIT OF LIABILITY: - Section 1.	\$ 3,000,000
Section 2.	\$ 50,000

SUB-LIMITS OF LIABILITY - Section 1.

Accidental Damage	\$ 170,000
Theft/Burglary (other than money)	\$ 40,000
Theft of property in the open air	\$ 2,000
Money on premises (24 hours)	\$ 1,000
Money (includes whilst in transit)	\$ 1,000
Statutory Enquires	\$ 100,000
Fire Extinguishment Costs	\$ 20,000
Cost of temporary protection	\$ 5,000
Cost of replacement of locks and keys	\$ 1,000
Cost of demolition and removal of debris	\$ 400,000
Cost of cleaning drains	\$ 20,000
Archeological rescue costs	\$ 100,000
Expediting expenses	\$ 50,000
Exploratory costs of discovering or locating source of leakage of water or liquid	\$ 10,000
Raffle prizes and donated goods	\$Not Insured
Fusion	\$Not Insured
Reproduction of records	\$ 10,000
Glass Breakage (not stained glass or leadlight glass)	\$Replacement Value
Glass Breakage (stained glass or leadlight glass)	\$ 5,000

Damage to clothing & tools of trade of:

Directors, committee members, employees and/or Voluntary Worker's (not otherwise insured) (per person)	\$ 2,000
(overall)	\$ 20,000

Damage to clothing & tools of trade of:

Visitors (not otherwise insured) (per person)	\$ 2,000
(overall)	\$ 10,000

Landscaping	\$Not Insured
Works of art, antiques, curios	\$ 50,000
Bequeathed property	\$ 20,000
Exhibitions, festivals and events	\$ 20,000
Extra cost of reinstatement	\$ 500,000

Loss of land value \$Not Insured  
 Damage to property in the open air to monuments \$Not Insured  
 Domestic boiler and pressure vessel explosion \$Not Insured

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 SUB-LIMITS OF LIABILITY - Section 2.

Gross Profit \$ 50,000  
 Additional increased costs of working \$Not Insured  
 Premises in the vicinity (prevention of access) \$Not Insured  
 Premises in the vicinity of suppliers & customers \$Not Insured  
 Infectious disease, murder & closure of insured's premises \$Not Insured

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 INDEMNITY PERIOD FOR SECTION 2: 12 months

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 SUB-LIMITS OF LIABILITY - Section 1 & 2

Flood \$Not Insured

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 DEDUCTIBLES/EXCESSES any one event

Earthquake Subterranean Fire or Volcanic Eruption \$ 20,000  
 (or an amount equal to 1% of the total asset value, whichever is the lesser)

Damage to clothing and tools of trade of:

Directors, committee members, employees and/or voluntary worker's \$ 150

Damage to clothing & tools of trade of:

Visitors \$ 150

Premises in the vicinity (prevention of access) 48 hours

Public utilities 48 hours

Infectious disease, murder & closure of insured's premises 72 hours

Named cyclone \$ 5,000

All other claims \$ 1,000

Interested Parties Mortgagee on Section 1 Material Loss/Damage  
 by ARAB BANK

**Type of Risk :** 80 – Liability Insurance

Type of Cover	Broadform Liability	
	Sum Insured	Excess
Public Liability	\$20,000,000	\$1,000
Property in Care/Custody/Control limited to	\$250,000	
Molestation/Sexual Abuse limited to	Not Insured	

**Additional Comments:**

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 This policy excludes liability attaching to hirer's of the hall including hirer's own legal liability for bodily injury or property damage.  
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ADDITIONAL EXCLUSIONS

Products Liability  
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SEXUAL ABUSE EXCLUSION:

This Policy does not cover any claim arising from:

Any actual or alleged Sexual Behaviour, (as defined below), committed, attempted, or allegedly committed or attempted, by an Insured Person.

Sexual Behaviour means any attempted or committed verbal or non-verbal act, communication, contact or other conduct or similar conduct of sexual discrimination, intimidation, molestation, harassment, abuse or lewdness.

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 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 \$5,000 each and every claim

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 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 Ansvor Insurance Limited in which case the standard policy excess will apply.

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	\$NOT INSURED
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	
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