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 Email: service@communityunderwriting.com.au
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COMMUNITY UNDERWRITING POLICY SCHEDULE

NAME OF INSURED: University Of Third Age Brisbane Inc. including Voluntary Workers and/or subsidiary and/or related Corporations as defined under Australian Corporations Law and/or financiers for their respective rights, interests, and liabilities.

BUSINESS DESCRIPTION: The University of the Third Age Brisbane Inc conducts classes in languages, arts, science, technology, crafts, music, photography including field trips, Tai Chi, Qi Gong, dancing, yoga and games for people in retirement. In addition there are 4 walking groups who each week walk for around two hours on footpaths or made tracks, one of these groups holds an annual 4 day camp with around 30 members walking in National Parks. There is also a Social Committee which hosts around 10 events per year with on average 40 participants held at other commercial venues such as theatres and museums.

INTERESTED PARTIES: U3A Brisbane Noteholders Association Inc; IOF Custodian Pty Limited ABN 22 090 814 645

INSURANCE PROGRAM:

Policy 1: Association Liability Package	INSURED
Policy 2: General Liability	INSURED
Policy 3: Business Insurance Package	
- S1 Business Property	INSURED
- S2 Business Interruption	INSURED
- S3 Theft	INSURED
- S4 Money	INSURED
- S5 Machinery and Electronic Equipment Breakdown	NOT INSURED
- S6 Glass	INSURED
- S7 General Property	NOT INSURED
- S8 Transit	NOT INSURED
Policy 4: Voluntary Workers Personal Accident	INSURED
Policy 5: Motor Vehicle	NOT INSURED
Policy 6: Event Cancellation Policy	NOT INSURED
Policy 7: Corporate Travel	NOT INSURED

POLICY NO: COM0000920

RISK INFORMATION:

Turnover	\$513,000
Number of Volunteers	270

COMMUNITY UNDERWRITING POLICY SCHEDULE
ASSOCIATION LIABILITY INSURANCE POLICY
INSURED
Period Of Insurance: From: 4.00 pm 30 Jun 2018 To: 4.00 pm 30 Jun 2019 (AEST)

Covering Loss in relation to any claim first made against the Insured during the Period of Insurance in respect of:

1.1 Office Bearer's Liability	Insured
1.2 Association Reimbursement	Insured
1.3 Professional Indemnity	Insured
1.4 Associations Liability	Insured
1.5 Employment Practices Liability	Insured
1.6 Fidelity and Third Party Crime	Insured
1.7 Crisis Consultancy Expenses	Insured
1.8 Fines and Penalties	Insured
1.9 Tax Audit	Insured

"Claims Made" policy - Some kinds of liability policies (such as Professional Indemnity, Office Bearer's Liability and Employment Practices Liability) are usually issued on a "claims made" basis. This means that (subject to the other terms of the policy) the policy will only respond to claims which are both made against the Insured and reported to the Insurer during the policy period

Retroactive Date Unlimited excluding any known claims and/or circumstances.

Geographical Limits	Insuring Clause 1.1.9	Australia
	Automatic Extensions 2.16, 2.19 and 2.32	Australia & New Zealand
	All others	Worldwide excluding USA or Canada

Jurisdiction Commonwealth of Australia.

Limit of Indemnity	In respect of all claims during the period of insurance and in the aggregate.	\$1,000,000
	And in the Aggregate.	1 Reinstatement

Sub Limits	Fidelity and Third Party Crime:	\$250,000
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Excess	Employment Practices Liability.	\$5,000
	Optional Extension 3.5 CyberRisks (cost inclusive)	\$1,000
	All other claims.	\$2,500

Additional Benefits (Refer to policy wording for details and limits)

Newly created, acquired or disposed subsidiary companies, claim preparation costs, costs of court attendance, public relations expenses, mitigation costs, advancement of defence costs, emergency defence costs, inquiry costs, severability and non imputation, estates and legal representatives, additional insured persons limit, extradition costs, pollution investigation and defence costs, retirement of Insured Person, defamation, libel and slander, occupational health & safety, fiduciary duty, preservation of indemnity rights, deprivation of assets or liberties, vicarious liability for Medical Persons, competition and consumer legislation, loss or damage to documents, infringement of copyright or patents, appointed sub-consultants, online Medicare benefit fraud, outside directorships (including run off cover) spousal liability, third part employment practices Wrongful Acts.

17 July 2018



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Optional Extensions	3.1 Extended Discovery Period	Not Insured
	3.2 Multi Year Run Off	Not Insured
	3.3 Malpractice	Not Insured
	3.4 Clinical Trials	Not Insured
	3.5 CyberRisk (maximum \$100,000 any one loss and in the aggregate)	Not Insured
Policy Wording	CUW AL 0516.	
Capacity:	100%	
Insurer:	Community Underwriting Agency Pty Ltd on behalf of Berkley Insurance Australia	

COMMUNITY UNDERWRITING POLICY SCHEDULE

GENERAL LIABILITY	INSURED
Period Of Insurance: From: 4.00 pm 30 Jun 2018 To: 4.00 pm 30 Jun 2019 (AEST)	
Covering	
All sums which you become legally liable to pay as compensation in respect of:	
(a) Personal injury.	
(b) Property damage.	
(c) Advertising Liability.	
happening during the Period Of Insurance within the Geographical Limits as a result of an occurrence in connection with your business subject to the terms and conditions of the policy wording.	
Geographical Limits	Worldwide excluding North America.
Limit of Indemnity	
Public Liability	\$20,000,000
In respect of any one occurrence during the period of insurance.	
Products Liability	\$20,000,000
In respect of all claims during the period of insurance and in the aggregate.	
Sub Limits	
Property in your Physical or Legal Control	
Any one occurrence and in the aggregate.	
Claims Preparation Costs.	
	\$250,000
	\$50,000
Excess	
Each and every occurrence.	
Except Optional Extension 1. Molestation	
	\$500
	\$5,000
Additional Benefits	(Refer to policy wording for details and limits):
Occurrence based coverage for medical care or treatment not provided by a Medical Professional or in connection with Medical Services, Good Samaritan Act, Claims preparation costs, clients in care, cross liabilities	
Optional Extensions	
1. Molestation	Not Insured
2. Prior Acts Claims Made Coverage	Not Insured

COMMUNITY UNDERWRITING POLICY SCHEDULE

Special Notes Regarding Events	<p>Your Public Liability policy with Community Underwriting automatically covers small / low risk activities and events that an Insured may organise or participate in as part of client engagement, fund raising, education or raising the profile of the organisation. These may include daily outings, organised games and non-contact sports, market stalls, picnics, dinners, social functions with less than 100 people held at your place of occupancy or up to 500 attendees at a third party commercial premises.</p> <p>We will be able to provide cover for some larger / higher risk activities where we are provided with information prior to the event going ahead. These activities could include:</p> <ul style="list-style-type: none"> • Events on your premises with more than 100 attendees • Events held at locations other than your own which are not at commercially operated premises such as a club, restaurant, theatre • Events or festivals at third party commercial premises where the attendees are expected to exceed 500 • Events organised by you that have third party market stalls that do not have their own liability insurance • Camps, bushwalking, waterborne activities, overnight trips with clients • Fun runs, cycling, racing, contact sports, indoor rock climbing • Op shops, walkathons, small festivals and events <p>We are unable to provide cover for a number of higher risk activities which include but are not limited to:</p> <ul style="list-style-type: none"> • Protests, demonstrations, rallies, pickets or similar activity; • The supervision and/or operation of any form or type of firework / pyrotechnic display, amusement ride, mechanical ride, animal ride, amusement and/or any similar type of amusement unless such supervision and/or operation is contracted to an independent person or entity for the hire of such devices and you have obtained and retained current evidence of insurance from that person or entity that they hold a Public Liability insurance policy with a minimum limit of indemnity of \$5,000,000 any one occurrence; • Other hazardous activities as detailed under exclusion 14 of the policy.
Policy Wording	CUW GL 0516.
Capacity:	100%
Insurer:	Community Underwriting Agency Pty Ltd on behalf of Berkley Insurance Australia

COMMUNITY UNDERWRITING POLICY SCHEDULE
Business Insurance Package
S1 BUSINESS PROPERTY
INSURED
Sums Insured:

Item No	Premises	Suburb	State	Postcode	Building \$	Plant, Machinery & Contents	Stock \$	Sum Insured
1	Rear Suite Ground Floor, 97 Creek St	Brisbane	QLD	4000	\$270,000	\$100,000	\$0	\$370,000
2	Suite 501, Level 5, 232 Adelaide St	Brisbane	QLD	4000	\$0	\$450,000	\$0	\$450,000

Period Of Insurance: From: 4.00 pm 30 Jun 2018 To: 4.00 pm 30 Jun 2019 (AEST)

Covering Loss or Damage caused by the events listed under Defined Events Cover and Accidental Damage Cover to the Business Property, which occurs during the period of insurance, subject to the terms and conditions of the policy wording.

Excess Earthquake Claims. \$20,000 or an amount equal to 1% of the total declared value at the premise where the damage occurs, whichever is the lesser

Named Cyclone Deductible: \$10,000

Flood Excess (If Selected).

All Other Claims unless other excess noted in the comments section (each and every claim). \$250

Additional Benefits Where Business Property Section is insured, the following Additional Benefits are provided:

Removal of Debris.

The lesser of \$100,000 or 20% of the Total Insured Amount
\$7,500

Employees, Volunteers and Directors & Volunteers Property. (per person)

Other Additional Benefits included (refer to policy wording for details and limits):

Capital additions, catastrophe escalation cost, discharge of mortgages, fire brigade attendance fees, floating stock, government fees, environmental upgrade, landscaping, limited transit, loss of land value, new premises – temporary cover, professional fees, playing surfaces, prevention of imminent damage, rewriting of records, seasonal increase in stock, temporary protection and security guards, temporary removal, undamaged foundations / buildings

Optional Extensions

1. Flood	\$0
2. Strata Title Mortgagee(s) Interest	Not Insured
3. Environmental Upgrade	Not Insured

Policy Wording: CUW BP 0717

COMMUNITY UNDERWRITING POLICY SCHEDULE

Capacity:	100%	
Insurer:	Community Underwriting Agency Pty Ltd on behalf of Mitsui Sumitomo Insurance Company Ltd	
S2 BUSINESS INTERRUPTION		INSURED
Covering	Loss resulting from interruption or interference to the Business caused by Damage to Property insured under Business Property, Theft, Money and Glass cover sections, subject to the terms and conditions of the policy wording.	
Sums Insured	Across locations as listed in Fire and Other Defined Events Section.	
	Insurable Gross Profit Basis or Annual Revenue Basis.	\$100,000
	Weekly Revenue.	\$7,500
	Additional Increased Cost of Working/Additional Expenditure.	\$10,000
	Claim Preparation Expenses	\$10,000
	Rent Receivables	
Excess	Earthquake Claims.	\$20,000 or an amount equal to 1% of the total declared value at the premise where the damage occurs, whichever is the lesser
	Public Utilities.	48 hours
	All Other Claims (each and every claim).	\$250
Additional Benefits	Where Business Property Section is insured, the following Additional Benefits are provided:	
	Customers and Suppliers Premises - unspecified	Up to 20% of the Sum Insured
	All other additional benefits as per policy.	
Optional Extensions	Goodwill.	Not Insured
Indemnity Period	12 Months.	

COMMUNITY UNDERWRITING POLICY SCHEDULE
S3 THEFT
INSURED
Sums Insured:

Item	Theft Premises	Plant Machinery and Contents	Theft of Stock
1	Rear Suite Ground Floor, 97 Creek St, Brisbane	\$25,000	\$0
2	Suite 501, Level 5, 232 Adelaide Street, Brisbane	\$25,000	\$0

Covering	Property at the Premises that is Damaged during the Period of Insurance as a result of theft, subject to the terms and conditions of the policy wording.	
Excess	Each and Every Claim.	\$500
Additional Benefits	Theft (limited) without forcible and violent entry.	
	- Property insured other than Electronic Equipment, Stock or Customers Goods.	\$10,000
	- Electronic Equipment which is not Stock.	\$20,000
	- Damage to the Buildings.	\$10,000
	Other Additional Benefits included (refer to policy wording for details and limits):	
	Permanently fixed (non-portable) apparatus, seasonal increase of cover, temporary protection and security guards, illegal use of corporate financial transaction card, illegal electronic funds transfer, replacement of locks and keys, business records, property of directors, employees and volunteers, temporary removal, death following assault, tenanted premises, additional premises – provisional cover	
Optional Extensions	1. Theft of Property Insured in the Open Air	\$0
	2. Additional Damage to Business Premises Cover	Not Insured

COMMUNITY UNDERWRITING POLICY SCHEDULE

S4 MONEY		INSURED
Covering	Destruction, damage or physical loss of Money by one or more of the Defined Events as listed in the policy wording occurring during the Period of Insurance subject to the terms and conditions of the policy wording.	
Sums Insured	Australia Wide Cover. Where Money Cover Section is Insured, the above Money limit applies to Money whilst In Transit, On Premises during Business Hours, on Premises Outside of Business Hours, in a Locked Safe, in Private Residence or in Personal Custody subject to the terms and conditions of the policy wording.	\$3,000
Excess	Each and Every Claim.	\$250
Additional Benefits	(Refer to policy wording for details and limits): Counterfeit currency, replacement of locks and keys, loss of or damage to safes and strong rooms, temporary protection and security guards, seasonal increase of cover, bank and public holidays, death following assault, travellers money, additional premises – provisional cover, property of directors, employees and volunteers.	
S6 GLASS		INSURED
Covering	Internal Glass, External Glass or Advertising Signs that suffer Breakage during the Period of Insurance at the Premises subject to terms and conditions of the policy.	
Excess	Each and Every Claim.	Nil
Additional Benefits	Signwriting, temporary shuttering as per wording. Advertising Signs.	\$10,000 \$8,000

COMMUNITY UNDERWRITING POLICY SCHEDULE
VOLUNTARY WORKERS PERSONAL ACCIDENT POLICY
INSURED
Period Of Insurance: From: 4.00 pm 30 Jun 2018 To: 4.00 pm 30 Jun 2019 (AEST)

Covering	Death, injury or disability caused by an injury while Insured Persons are performing authorised voluntary work or while they are traveling to, from or during the voluntary work subject to the terms and conditions of the policy wording. Insured Person is also extended to mean any employee of the insured for Weekly Benefits only when such employee is not entitled to claim weekly benefits under any other insurance policy.	
Sums Insured	Insuring Clause 1: Capital Benefits Age Limits Between 0-18 years \$25,000 Capital Benefit 1 – Death Capital Benefits 2 to 35 as per Table of Benefits Between 18-75 years \$250,000 Capital Benefit 1 – Death Capital Benefits 2 to 35 as per Table of Benefits 75+ years \$40,000 Capital Benefit 1 – Death Capital Benefits 2 to 35 as per Table of Benefits Insuring Clause 2: Loss of Earnings Benefit Weekly Benefit \$1,000 Benefit Period 104 weeks Excess 7 days Insuring Clause 3: Additional Benefits 1. Modification Expenses up to a maximum \$15,000 2. Funeral Expenses up to a maximum \$10,000 3. Home Help (maximum 52 weeks) \$500 per week 4. Non Medicare Medical Costs \$10,000 5. Rehabilitation up to a maximum \$5,000 6. Broken Bones Capital Benefits up to maximum \$10,000 7. Out of Pocket Expenses (including transportation, home tutorial, dependent Children, Coma Benefit, Miscarriage/premature birth, Partner Retraining, Remote Accommodation and Transport and Workplace Trauma) As Per Policy	
Limit of Liability	Limit of Liability in the Aggregate	\$1,000,000
Volunteers	Estimated Maximum Number of Volunteers at Any One Time	20
Policy Wording	CUW PA 0717	
Capacity:	100%	
Insurer:	Community Underwriting Agency Pty Ltd on behalf of Mitsui Sumitomo Insurance Company Ltd	

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Premium: Business Insurance Package

Premium	\$2,962.31
Premium GST	\$296.23
Policy Admin Fee	\$200.00
GST on Admin Fee	\$20.00
FSL	\$74.55
FSL GST	\$7.46
Total:	\$3,560.55