

Aon Risk Services Australia Limited

Aon Risk Services Australia Limited
ACN 000 434 720 ABN 17 000 434 720

Brian Hevey
Australian National 4WD Council
GPO Box 79
CANBERRA ACT 2601

CLIENT COVERAGE SUMMARY

If you have any queries please contact :

Aon Risk Solutions
PO Box 1331
PARRAMATTA NSW 2124

Your contact is Sevag Jambasian

Phone 02 8623 4000 Fax 02 9633 5009

Client Name : Australian National 4WD Council

Class of Insurance : VITAL PACK

Period of Insurance : From - 31st May 2017
: To - 30th June 2018

COVERING (Summary Only)

General Policy Information

INSURED

Australian National 4WD Council

BUSINESS DESCRIPTION

Principally volunteer, community, charitable and not-for profit
Organisations and all other associated and related activities
including activities of volunteers.

** IMPORTANT NOTICE **

THIS COVERAGE SUMMARY HAS BEEN PREPARED FOR GENERAL REFERENCE
ONLY. NOTHING CONTAINED HEREIN PREVAILS OVER THE TERMS, CONDITIONS
AND EXCLUSIONS OF THE POLICY.

Primary Liability

BUSINESS DESCRIPTION

Principally volunteer, community, charitable and not-for profit
Organisations and all other associated and related activities
as declared by you on the liability declaration.

LIMIT OF LIABILITY

General Liability

Any one occurrence \$ 20,000,000

Products Liability

Any one period of Insurance \$ 20,000,000

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SUB LIMITS OF LIABILITY

Property in physical or legal care, custody & control endorsement
limit: \$ 50,000

The policy covers the organisation, its employees & volunteers from their legal liability to third parties for personal injury and/or property damage if proven legally liable or negligent as defined in the policy.

ENDORSEMENTS

Molestation Endorsement

The limit of the Insurer's liability in respect of any one Claim shall not exceed \$5,000,000.

The total aggregate liability of the Insurer during any one Policy Period shall not exceed \$5,000,000.

Supplementary Payments shall be included within the Limit of Liability.

This Policy does not provide cover for legal liability arising out of or in any way connected with actual, threatened or perceived sexual assault, sexual harassment or molestation of any person arising from the operation or ownership of any school, religious organisation or child care centre.

EXCLUSIONS - REFER TO POLICY FOR FULL CONDITIONS

- All service providers to carry their own insurance
- Excludes professional indemnity
- Excludes all contractors and/or sub-contractors
- Warranted no known or reported incidents/claims
- Excludes Acts of War & Terrorism
- Policy excludes liability arising from the participation in any sporting activities
- Additional activities, events or fundraising not declared on original declaration not insured until referred to and accepted by the Insurer
- Excludes molestation

PROVISIONS

All service providers are required to carry their own insurance. A service provider is deemed as anyone hired by the Insured to provide a good or service. Service providers include but are not limited to security, amusement device operators, fireworks operators, caterers, contractors, venue owners, entertainers etc. It is a condition precedent to the policy that any Insured providing services to third party individuals or groups must hold the appropriate qualifications or licence. It is further agreed that staff/volunteers working for these Insured's must also be appropriately qualified in the activities they are conducting.

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POLICY CONDITIONS

All NFP liability agreed terms and conditions to apply.

DEDUCTIBLE

\$ 1,000 each and every claim

\$25,000 property damage only except injury to contractors/
sub-contractors & labour hire

INSURER	POLICY NUMBER	PROPORTION
CGU INSURANCE LIMITED A.B.N. 27 004 478 371 181 WILLIAM STREET MELBOURNE VIC 3000	10M1792939	100.0000%

Section Premium Details :

Billing Currency : Australian Dollars

Premium 12,986.30

GST 1,298.63

TOTAL 14,284.93

Protector Liability

ITEM 1 INSURED

Australian National 4WD Council

ABN:-

ITEM 2 INSURED SERVICES

The provision of professional services in relation to the Association's objectives or purpose, Professional Bodies and/or Not For Profit Associations, Association with national, state and affiliated committees.

ITEM 3 DESCRIPTION OF POLICY

Aon Not-for-Profit Protector/Association Liability Policy
Wording 2016 10/16

ITEM 4 PERIOD OF INSURANCE

From 4.00pm 31st May 2017 to 4.00pm 30th June 2018

ITEM 5 SPECIFIC COVER LIMITS

Section 1 Professional Liability \$ 5,000,000 any one claim and
\$ 10,000,000 in the aggregate

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Section 2 Management Liability	\$ 5,000,000 any one claim and \$ 10,000,000 in the aggregate
Section 3 Assoc. Liability	\$ 5,000,000 any one claim and \$ 10,000,000 in the aggregate
Section 4 Employment Practices Liability	\$ 5,000,000 any one claim and \$ 10,000,000 in the aggregate
Section 5 Employee Fraud or Dishonesty	\$ 100,000 any one claim
Section 6 Superannuation Trustees	\$Not Insured

ITEM 6 AMOUNT OF EXCESS

Section 1 Professional Liability	\$ Nil
Section 2 Management Liability	\$ Nil
Section 3 Association Liability	\$ Nil
Section 4 Employment Practices Liability	\$ Nil
Section 5 Employee Fraud or Dishonesty	\$ 2,000
Section 6 Superannuation Trustees Liability	\$ 2,000 (not included)

ITEM 7 EXCESS

Application of Excess in respect of Australia
and New Zealand Cost Exclusive

ITEM 8 RETROACTIVE DATE

Unlimited excluding any known claims and circumstances

ITEM 9 JURISDICTIONAL LIMITS

Australia and New Zealand

ITEM 10 SPECIFIC SUB COVER LIMITS

Section 1 Professional Liability	
1.2.4 Loss of Documents	\$ 500,000
1.2.7 Statutory Liability	\$ 100,000
Section 2 Management Liability	
Section 3 Association Liability	
3.2.1 Breach of Contract	\$ 100,000
3.2.2 Crisis Costs	\$ 50,000
3.2.3 Investigation Costs	\$ 500,000
3.2.4 Occupational Health and Safety Defence Costs and Investigation Costs	\$ 500,000
3.2.5 Pollution Defence Costs and Investigation Costs	\$ 500,000
3.2.7 Statutory Liability	\$ 500,000
3.2.8 Taxation Audit Costs	\$ 250,000

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Section 4 Employment Practices Liability
4.2.1 Attendance at Investigations \$ 500,000

Section 5 Employee Fraud or Dishonesty
5.2.1 Investigative Fees \$ 100,000
5.2.2 Legal Fees \$ 50,000

Section 6 Superannuation Trustees Liability \$Not Insured

ITEM 11 SPECIAL CONDITIONS

Molestation

Molestation and Bodily Injury Inner Limit (\$500,000) Exclusion /
Endorsements to apply in relation to all:

Child care/minding services
Churches and religious organisations

Bodily/Injury Exclusion - for any actual or alleged bodily injury,
sickness, disease, death or emotional distress, or damage to or
destruction, impairment or loss of the use of any property.

Provided that Additional Exclusion will not apply to Defence Costs
and Investigation Costs. Under this Endorsement shall not exceed
\$500,000 in the aggregate.

All other terms, conditions and exclusions remain unchanged.

Molestation Exclusion - for any Claim or loss for or arising out of,
based upon or attributable to any actual or alleged:

1. molestation of, interference with, mental or physical abuse of,
or assault of any person;
2. act(s) of indecency;
3. failure to detect, act upon or prevent the molestation of,
interference with, mental or physical abuse of, or assault of
persons or act(s) of indecency,
by the Insured or any agent of the Insured.

Provided that this General Exclusions will not apply to:

- (i) Defence Costs;
- (ii) Investigation Costs; and
- (iii) any actual or alleged molestation of, interference with,
mental or physical abuse of, or assault alleged in any
Employment Claim.

The total amount payable by the Insurer for Defence Costs and
Investigation Costs under sub-clauses and above shall not exceed
\$500,000 in the aggregate.

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Free Legal Consultation (as below)

Chubb Insurance will provide policyholders up to 2 hours of free legal advice on matters relating to their profession. The firms providing the legal advice will be available from 9.00am to 5.00pm AEST, Monday to Friday (except public holidays).

CONDITIONS OF USE

- The Insured must quote their current policy reference number from their policy schedule prior to beginning discussion of the matter with the appointed representative.
- Discussions with the insurer's appointed firm in relation to a claim, or any allegation or circumstance which may give rise to a claim, does not constitute official notification of a claim under the insurance policy.
- The Insured must separately notify the insurers immediately in writing of any claim, allegation or circumstance that may give rise to a claim as required by the policy.
- The insurer's appointed firm cannot provide final legal advice to the Insured via the hotline on policy or other indemnity issues. Nothing said by the insurer's appointed firm may be taken as conclusive advice on indemnity.
- If a claim arises out of a matter about which the Insured has sought advice from the appointed firm, it is at the insurer's sole discretion whether to engage the appointed firm for this hotline to represent the Insured in relation to that claim. The Insured authorises the appointed firm to disclose to the insurer all information obtained via the hotline that may result in a claim being pursued or defended under the terms and conditions of the policy.
- To the extent necessary, the Insured waives all claims to legal professional privilege over that information as between the insurer and itself. The Insured acknowledges that the disclosure of this information may affect their entitlement to indemnity under the policy for the claim.
- Changes to the appointed firm will be notified to the insured by Aon Risk Solutions Australia Limited. The insurer reserves the right to change the appointed firm at any time.

Chubb have a panel of experienced insurance law firms with offices who can service every state and territory. In order to assist your query and direct you to the appropriate legal panel firm, please contact a member of your dedicated Not For Profit service team.

Issued for and on behalf of Chubb Insurance Limited ABN 23 001 642 020 and CGU Insurance Limited ABN 27 004 478 371 on the date specified below. Aon Risk Services Australia ABN 17 000 434 720 arranges the insurance and Chubb Insurance Limited and CGU Insurance Limited issues the insurance.

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INSURER	POLICY NUMBER	PROPORTION
CHUBB INSURANCE AUSTRALIA LIMITED A.B.N. 23 001 642 020 LEVEL 38, 225 GEORGE STREET SYDNEY NSW 2000	02PI 019392	60.0000%
CGU INSURANCE LIMITED A.B.N. 27 004 478 371 181 WILLIAM STREET MELBOURNE VIC 3000	02PI 019392	40.0000%

Section Premium Details :

Billing Currency :	Australian Dollars
Premium	1,590.82
GST	159.08
TOTAL	1,749.90

Premium Details :

Billing Currency :	Australian Dollars
Premium	14,757.12
GST	1,475.71
TOTAL	16,232.83

