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**COMMUNITY UNDERWRITING POLICY SCHEDULE**

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<b>NAME OF INSURED:</b>	U3a In South Australia 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.	
<b>BUSINESS DESCRIPTION:</b>	Organisation to provide learning opportunities to members aged 50 plus who are retired or not working full time	
<b>INSURANCE PROGRAM:</b>	<p><b>Policy 1: Association Liability Package</b></p> <p><b>Policy 2: General Liability</b></p> <p><b>Policy 3: Business Insurance Package</b></p> <ul style="list-style-type: none"> <li>- S1 Business Property</li> <li>- S2 Business Interruption</li> <li>- S3 Theft</li> <li>- S4 Money</li> <li>- S5 Machinery and Electronic Equipment Breakdown</li> <li>- S6 Glass</li> <li>- S7 General Property</li> <li>- S8 Transit</li> </ul> <p><b>Policy 4: Voluntary Workers Personal Accident</b></p> <p><b>Policy 5: Motor Vehicle</b></p> <p><b>Policy 6: Event Cancellation Policy</b></p> <p><b>Policy 7: Corporate Travel</b></p>	<p>NOT INSURED</p> <p>INSURED</p> <p>NOT INSURED</p> <p>NOT INSURED</p> <p>NOT INSURED</p> <p>NOT INSURED</p> <p>NOT INSURED</p> <p>NOT INSURED</p> <p>NOT INSURED</p> <p>INSURED</p> <p>NOT INSURED</p> <p>NOT INSURED</p> <p>NOT INSURED</p>
<b>POLICY NO:</b>	COM0009541	
<b>RISK INFORMATION:</b>	Turnover	\$7,000

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**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** \$10,000,000  
 In respect of any one occurrence during the period of insurance.

**Products Liability** \$10,000,000  
 In respect of all claims during the period of insurance and in the aggregate.

**Sub Limits** Property in your Physical or Legal Control \$250,000  
 Any one occurrence and in the aggregate.  
 Claims Preparation Costs. \$50,000

**Excess** Each and every occurrence. \$500  
 Except Optional Extension 1. Molestation \$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

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<b>Special Notes Regarding Events</b>	<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"> <li>• Events on your premises with more than 100 attendees</li> <li>• Events held at locations other than your own which are not at commercially operated premises such as a club, restaurant, theatre</li> <li>• Events or festivals at third party commercial premises where the attendees are expected to exceed 500</li> <li>• Events organised by you that have third party market stalls that do not have their own liability insurance</li> <li>• Camps, bushwalking, waterborne activities, overnight trips with clients</li> <li>• Fun runs, cycling, racing, contact sports, indoor rock climbing</li> <li>• Op shops, walkathons, small festivals and events</li> </ul> <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"> <li>• Protests, demonstrations, rallies, pickets or similar activity;</li> <li>• 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;</li> <li>• Other hazardous activities as detailed under exclusion 14 of the policy.</li> </ul>
<b>Policy Wording</b>	<b>CUW GL 0516.</b>
<b>Capacity:</b>	100%
<b>Insurer:</b>	Community Underwriting Agency Pty Ltd on behalf of Berkley Insurance Australia

## COMMUNITY UNDERWRITING POLICY SCHEDULE

### VOLUNTARY WORKERS PERSONAL ACCIDENT POLICY

### INSURED

**Period Of Insurance:** From: 4.00 pm 30 Jun 2017 To: 4.00 pm 30 Jun 2018 (AEST)

<b>Covering</b>	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.	
<b>Sums Insured</b>	<b>Insuring Clause 1: Capital Benefits</b>	
	<b>Age Limits</b>	
	<b>Between 0-18 years</b>	\$25,000
	Capital Benefit 1 – Death	
	Capital Benefits 2 to 35 as per Table of Benefits	
	<b>Between 18-75 years</b>	\$250,000
	Capital Benefit 1 – Death	
	Capital Benefits 2 to 35 as per Table of Benefits	
	<b>75+ years</b>	\$40,000
	Capital Benefit 1 – Death	
	Capital Benefits 2 to 35 as per Table of Benefits	
	<b>Insuring Clause 2: Loss of Earnings Benefit</b>	
	Weekly Benefit	\$1,000
	Benefit Period	104 weeks
	<b>Excess</b>	7 days
	<b>Insuring Clause 3: Additional Benefits</b>	
	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
<b>Limit of Liability</b>	Limit of Liability in the Aggregate	\$1,000,000
<b>Volunteers</b>	Estimated Maximum Number of Volunteers at Any One Time	30
<b>Policy Wording</b>	<b>CUW PA 0717</b>	
<b>Capacity:</b>	100%	
<b>Insurer:</b>	Community Underwriting Agency Pty Ltd on behalf of Berkley Insurance Australia	

21 May 2018



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### Premium: General Liability

Premium	\$3,467.50
Premium GST	\$346.75
Stamp Duty	\$419.57
Policy Admin Fee	\$720.00
GST on Admin Fee	\$72.00
<b>Total:</b>	<b>\$5,025.82</b>

### Premium: Voluntary Workers Personal Accident

Premium	\$472.50
Premium GST	\$47.25
Stamp Duty	\$57.17
Policy Admin Fee	\$100.00
GST on Admin Fee	\$10.00
<b>Total:</b>	<b>\$686.92</b>