

**CERTIFICATE OF
CURRENCY**

From: Paula at Integrite

We hereby confirm that we have arranged the insurance cover mentioned below:

Autism Community Network
PO Box 188
RIVERWOOD NSW 2210

Date: 22/07/2019

Our Reference: AUTISM

RENEWAL

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Class of Policy: Community Services Org Pack
Insurer: Ansvar Insurance Ltd
Level 5, 1 Southbank Boulevard, Southbank VIC 3006
ABN: 21 007 216 506
The Insured: Autism Community Network

Policy No: 02.400.0580116
Invoice No: 34398
Period of Cover:
From 28/05/2019
to 28/05/2020 at 4:00 pm

Details:

See attached schedule for a description of the risk insured

IMPORTANT INFORMATION

The Proposal/Declaration:

- is to be received and accepted by the Insurer
 has been received and accepted by the Insurer

The total premium as at the above date is:

- to be paid by the Insured
 part paid by the Insured
 paid in full by the Insured
 paid by monthly direct debit

Premium Funding

- This policy is premium funded

Please note that the policy defined above is subject to the receipt of the Proposal Declaration and acceptance by the Insurer (if not already completed and accepted) and subject to the full receipt and clearance of the total premium payable by the insured.

Schedule of Insurance

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	Base	Fire Levy	Stamp	Admin Fee	GST	Total Premium
Part B - Liability	1227.02	0.00	121.47		122.70	
Part D - Volunteers PA	578.81	0.00	31.83		57.88	
Total Admin Fee				0.00	0.00	
TOTAL	1805.83	0.00	153.30	0.00	180.58	2139.71

PAID BY MONTHLY DIRECT DEBIT INSTALMENTS
Please do not pay this invoice - for information only

INSURED	AUTISM COMMUNITY NETWORK
LOCATIONS	A. RIVERWOOD NSW 2210 and other declared activities anywhere in Australia
DESCRIPTION	Community Service Organisation which may include outings, organised games, Op shops, camps and excursions, fundraising such as walkathons and picnics, events/festivals held at your place of occupancy. Excluding any events held at premises other than your own where more than 500 people are expected unless specifically agreed by endorsement detailed within this document
DECLARED ACTIVITIES	Organisation providing support groups for parents via meetings and social groups for children diagnosed with autism.
STAMP DUTY	No Exemption on file. (Note: Exemptions are broadly available in NSW and Qld. Contact us for further information.)
INTERESTED PARTIES	City of Canterbuty Council is noted as an interested party for drama program for childredn autism at the centre.

SCHEDULE OF INSURANCE

This document is a brief summary of your insurance only. Please refer to your Product Disclosure Statement (PDS) for full details of Cover, including definitions of terms, exclusions and other limitations of cover.

INSURER: Ansvar Insurance Ltd ABN 21 007 216 506 AFSL 237826

POLICY WORDING (PDS): Ansvar Insurance - Community Service Organisations COMSERVPOL 0119 Version 2.1
(Note: Only the Sections of this Policy listed below are insured under this policy).

Part B: General Liability

GENERAL PUBLIC & PRODUCTS LIABILITY

This Section covers you against your legal liability to pay compensation in respect of; personal injury; property damage; advertising injury; happening within the geographic limits and caused by an occurrence in connection with your operations or your products during the period of insurance.

ANNUAL TURNOVER DECLARED: \$116,000

LIMIT OF LIABILITY	Public/Products Liability.....	\$ 20,000,000
	Advertising Liability.....	\$ 20,000,000
	Contract Works Liability (Max contract value).....	\$ 500,000
SUB LIMITS	Property in care, custody & control.....	\$ 100,000

AUTOMATIC EXTENSIONS

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1. Counselling Services.....	\$ 1,000,000
2. Indemnifiable Fines/Penalties.....	\$ 100,000

OPTIONAL EXTENSIONS

1. Sexual Abuse.....	Not Insured
2. Replacement Wages for stood down staff.....	Not Insured
3. Medical Malpractice.....	Not Insured
4. Retroactive Liability (prior claims made policies).....	Not Applicable
5. Member to Member Liability.....	Not Insured
6. Trauma Counselling Costs.....	Not Insured

GEOGRAPHICAL LIMITS..... Worldwide excluding USA & Canada

EXCESS	Standard.....	\$ 500
	Volunteer personal injury	\$ 1,250
	Labour hire/subcontractors personal injury.....	\$ 5,000
	Automatic Extension 2.....	\$ nil
	Optional Extensions 2 & 6 (when insured).....	\$ nil

GENERAL EXCLUSIONS Some of the noted Exclusions follow, for a full list, please see the Product Disclosure Statement:

- Cyber Exclusion
- Standard Nuclear Exclusions
- Internet Technology Hazards Exclusion
- Fines and Penalties
- Asbestos
- Gradual Environmental Impairment
- Terrorism Exclusion (Subject to the Terrorism Insurance Act 2003)
- Electronic Data Exclusion
- Highly Pathogenic Influenza in Humans or Quarantinable Diseases Exclusion
- Boiler Explosion

KEY EXCLUSIONS Loss from aircraft or watercraft, demolition of buildings, construction over 12 meters from ground, liability assumed by you under contract, defective design, libel and slander, advertising injury, failure of your products to perform their stated tasks including but not limited to product recalls and faulty parts or labor, injury of any kind to employed staff, imported goods, second hand goods not tested, participation in sport, sexual abuse (unless extension is granted), vehicles, professional liability.
Further Exclusions are detailed in the PDS under What is Not Covered.

MOLESTATION/SEXUAL ABUSE EXCLUSION

This policy does not cover any claim arising from Any actual or alleged sexual abuse, except where cover is provided under Optional Extension Sexual Abuse of this Section and you have paid the required additional premium.

* Please see PDS for definitions and for the full list of terms and exclusions.

Part D: Personal Accident

Category A: If during the *period of insurance* and while performing voluntary work for *you* including any *direct travel* to and from the place of work, a *volunteer* suffers *bodily injury*, the *volunteer is paid* the corresponding percentage set out in the table of benefits, provided the *bodily injury* occurs within 12 months of the date of the accident.

The *insured person* or his/her legal representative must supply *us* with appropriate supporting medical information from a *medical practitioner* in relation to any *claim* made under this Section.

Automatic Extensions (and maximum limits)

Exposure & Disappearance	Included
Emergency Travel / Accommodation Expenses	\$ 5,000
Domestic Help	\$ 5,000
Child Carers Benefit	\$10,000
Work Transport Benefit	\$ 6,500
Reimbursement of club membership	\$ 600
Funeral Costs	\$ 5,000
Home Tutoring Costs	\$ 200 per week
Home/Car renovation Costs	\$15,000
Other out of pocket expenses	\$ 5,000
Corporate image protection	\$ 5,000

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CATEGORY A: VOLUNTEERS

This section covers bodily injury caused by an accident and suffered by volunteers doing voluntary work for your benefit. It includes lump sum and disablement benefits with the following limits:

Number of Volunteers Declared.....	
Capital Benefits.....	\$ 100,000
Weekly Benefits - Illness	\$ nil
Income Earners Weekly Benefits - Accident only.....	\$ 1,000
Non-income Earners Weekly Benefits - Accident only.....	\$ nil
Policy Aggregate Limit per Person.....	\$ 250,000
Policy Aggregate Limit.....	\$ 1,000,000
Number of weeks covered.....	52 weeks
Weekly Benefits Excess	7 Days
Out of pocket expenses Excess.....	\$ 100
Claim time limits (from date of injury).....	12 months

SPECIAL TERMS & CONDITIONS

It is a condition of this policy that all volunteers are assessed for their ability to undertake the required work and that volunteers not be requested to perform activities that are clearly beyond their experience and ability

All persons under the age of 18 or over the age of 75 are limited to a maximum capital benefit of \$50,000 and maximum Weekly Bodily Injury Benefit of \$1,000 or the amounts specified in this insurance certificate whichever are the lesser.

EXCLUDED ACTIVITIES

The following activities are currently excluded, but may be covered by Endorsement if declared and agreed by Ansvar: Gymnastics, wrestling, underwater activities, mountaineering, cliff or rock-climbing, abseiling, flying-fox / giant swings, cycling and mountain bike riding, white water rafting/ canoeing (above class 2 rapids), water skiing, power boating, snow skiing / boarding, hunting, polo, snow or ice sports, parachute jumping, skydiving, hang gliding, skateboarding, ice-skating, leap of faith / pamper pole activities, archery, sea-kayaking, paintball / skirmish, fun runs, rope courses, surfing, horse riding, trail / motor bike riding, four wheel driving, riding or driving in any kind of race, caving, rifle / firearms shooting, quad bike riding, paragliding, dune buggy riding, vertical and horizontal bungee jumping, hot air ballooning, gladiator games, go-karting, boxing, activities while blindfolded (except where the Insured Person is involved in these sports in a non-participative and/or coaching or supervisory capacity).

EXCLUSIONS

As detailed in the PDS under What is Not Covered.

IMPORTANT INFORMATION

This policy schedule makes up only one part of your insurance documents. You must read this alongside the other key insurance documents which include, but are not limited to the Financial Services Guide and the Product Disclosure statements.

Sections Not Covered

There are a number of insurance sections within the Community Services Organisations Policy Wording that you have not taken. These include:

Part A: Property Insurance

1. Property Protection
2. Breakdown of Mechanical Equipment / Breakdown of Electronic Equipment
3. Money
4. Theft
5. General Property
6. Income Protection

Part C: Organisation Liability

1. Professional indemnity
2. Management Liability

Part D: Personal Accident

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2. Children/Students/Members (Category B)

If you would like further information on any of the above covers, please feel free to ask.