

Date of issue 20 November 2023
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Important Notice: This Schedule should be read in conjunction with your Policy Wording, which together comprise your contract of insurance with the insurer. Please refer to both documents for full terms, conditions, exclusions and specific endorsements of your policy.

Community Organisations

Aon Reference PRM 1FW91
Insured National Rural Womens Coalition Ltd
Period of Insurance 4:00 PM 23 December 2023 to 4:00 PM 23 December 2024
Business Description Principally volunteer, community, charitable and not-for profit. Organizations and all other associated and related activities including activities of volunteers.

Protector/Association Liability

Policy Number 83ASL1874478
Insured Named Entity National Rural Womens Coalition Ltd
ABN
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.
Policy Wording Aon Not-for-Profit Protector/Association Liability Policy Wording AFFENDALI0520
Limit of Liability

Section 1 Professional Liability	\$ 1,000,000 any one Claim and \$ 2,000,000 in the aggregate	
Section 2 Management Liability	\$ 1,000,000 any one Claim and \$ 2,000,000 in the aggregate	
Section 3 Association Liability	\$ 1,000,000 any one Claim and \$ 2,000,000 in the aggregate	
Section 4 Employment Practices Liability (Association Liability)	\$ 1,000,000 any one Claim and \$ 2,000,000 in the aggregate	
Section 5 Employee Fraud or Dishonesty		\$ 100,000
Section 6 Superannuation Trustees Liability		Not Insured

Amount of Deductible

Section 1 Professional Liability		Nil each and every Claim
Section 2 Management Liability		Nil each and every Claim

	Section 3 Association Liability	Nil each and every Claim
	Section 4 Employment Practices Liability (Association Liability)	Nil each and every Claim
	Section 5 Employee Fraud or Dishonesty	\$ 2,000 each and every Claim
	Section 6 Superannuation Trustees Liability	\$ 2,000 each and every Claim
Application of the Deductible	Application of Deductible in respect of Australia and New Zealand	Cost Exclusive
Retroactive Date	Unlimited, excluding any known claims and circumstances	
Jurisdictional Limits	Anywhere in the world, excluding USA	
Geographical Limits	Anywhere in the world, excluding USA and Canada	
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
	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	
	5.2.1 Investigation Fees	\$ 500,000

5.2.2 Legal Fees \$ 100,000

Section 7 General Extensions

7.5 Emergency Costs The greater of \$250,000 or 10% of the
Limit of Liability

7.7 Public Relation Costs \$ 1,000,000

Endorsements

The following amendments are made to the Policy:

1. General Exclusion 8.8 (Sanctions) in Section 8: General Exclusions is deleted, and the remaining General Exclusions are renumbered as follows:

**8.8 Securities Offering
8.9 War and Terrorism**

2. The following General Exclusion is added to Section 8: General Exclusions:

8.10 Sanctions

and, the Insurer will not be liable to provide any cover, pay any claim or provide any benefit under this Policy (including any refund of premium), to the extent that such cover, claim, benefit or refund may contravene or expose the Insurer to any sanction, prohibition or restriction under United Nations resolutions or any trade or economic sanctions, laws or regulations of any country.

Amendment to Severability Condition Endorsement

Notwithstanding anything else to the contrary contained in the Policy, it is declared and agreed that General Condition 9.8 is amended by adding the following sub-clauses:

e. In the event of fraudulent misrepresentation or fraudulent non-disclosure at the time the Policy was entered into by an Insured, the Insurer will have the rights available to it in accordance with section 28(3) of the Insurance Contracts Act 1984 (Cth) with respect to any loss which is based on, arising from or in consequence of such misrepresentation or nondisclosure.

f. In the event of misrepresentation or non-disclosure, other than fraudulent misrepresentation or non-disclosure, the Insurer waives all rights available to it pursuant to section 28(3) of the Insurance Contracts Act 1984 (Cth).

In all other respects this **Policy** remains unaltered.

Bodily Injury and Property Damage (Defence Costs Sub-limit) Exclusion

Notwithstanding anything else to the contrary contained in the Policy, it is declared and agreed that the following Additional Exclusion is added to Section 1.3 of the Policy:

Bodily Injury and Property Damage (Defence Costs Sub-limit) 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 this Additional Exclusion will not apply to **Defence Costs** and **Investigation Costs**.

The total amount payable by the **Insurer** for **Defence Costs** and **Investigation Costs** under this Endorsement shall not exceed \$500,000 in the aggregate.

In all other respects this Policy remains unaltered.

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

Notwithstanding anything else to the contrary contained in the Policy, it is declared and agreed that the following General Exclusion is added to Section 8 of the Policy:

Molestation (Defence Costs Sub-limit) Exclusion

for any **Claim** or **Loss** for or arising out of, based upon or attributable to any actual or alleged:

- a. molestation of, interference with, mental or physical abuse of, or assault of, any person;
- b. act(s) of indecency;
- c. 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 Exclusion will not apply to:

- i. Defence Costs;**
- ii. Investigation Costs;** and
- iii. any Employment Claim.**

The total amount payable by the **Insurer** for **Defence Costs** and **Investigation Costs** under this Endorsement shall not exceed \$500,000 in the aggregate.

In all other respects this **Policy** remains unaltered.

Free Legal Consultation

Insurance Australia Limited T/as CGU Insurance (CGU) will provide policyholders up to 2 hours of free legal advice and 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 insurer 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 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 Services Australia Limited. The insurer reserves the right to change the appointed firm at any time.

CGU 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 Insurance Australia Limited T/as CGU Insurance ABN 11 000 016 722 on the Date of issue specified above. Aon Risk Services Australia Limited ABN 17 000 434 720 arranges the insurance and Insurance Australia Limited T/as CGU Insurance issues the insurance.

Endorsement 1. Fidelity Sub Limit Endorsement

Insurer INSURANCE AUSTRALIA LIMITED T/AS CGU PROF RISKS A.B.N. 11 000 016 722 GPO BOX 4609 MELBOURNE VIC3001	Policy Number 83ASL1874478	Proportion 100%
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Section Premium Details:

Billing Currency : AUD		
Premium	\$	1,200.00
GST	\$	120.00
Total Amount	\$	1,320.00

Motor Non-Owned

Policy Conditions Covers accidental damage to vehicles owned or hired by volunteers & employees &/or borrowed &/or vehicles hired or on loan to the organisation for claims following an at fault accident for the loss of excess and for no claim bonus including claims below the excess up to a maximum of \$ 1,500 any one claim

Conditions The owner of the vehicle must maintain a policy of comprehensive insurance or third party property damage only insurance to claim. Where the vehicle is insured for third party property damage only, the insurance will be for loss of excess only.

Motor non-owned including car hire number of motor vehicles covered:
Option A - 8
Option B - 0

Policy conditions as above but including car hire, as follows:
Option A Maximum of \$ 500 per week up to \$ 2,000 any one claim
Option B Maximum of \$ 1,000 per week up to \$ 5,000 any one claim
Hire Car costs subject to Insurer agreeing, following at fault claim

Personal property of the insured \$ 2,500

Deductible Nil

Insurer AFA PTY LTD A.B.N. 83 067 084 333 LEVEL 4, 2 BULLETIN PLACE T SYDNEY NSW 2000	Policy Number 5573270	Proportion 100%
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Supporting Insurer **Proportion**

ZURICH AUSTRALIAN INSURANCE LIMITED
A.B.N. 13 000 296 640
DX 10531
NORTH SYDNEY

100%

Section Premium Details:

Billing Currency : AUD		
Premium	\$	135.00
GST	\$	13.50
Total Amount	\$	148.50

Personal Accident

Interest Insured	Covering volunteers, work experience, work for the dole & Centre Link mutual obligation, people carrying out activities on behalf & at the direction of the Insured including direct travel to & from the voluntary activity for accidental injury or death.		
Geographical Limits	Anywhere in Australia		
Limit of Liability	Death & Capital Benefits		\$ 100,000
	Weekly Benefit		\$ 500
Number of Volunteers covered	All categories include activities for indoor volunteers		
	Indoors	0	
	Outdoors	20	
	Outdoors hazardous	0	
Policy Conditions	Part A	Death & Capital Limits	Insured Events 1-24
	Part B	Weekly Benefits	Insured Events 30-31
		Bodily Injury Benefits	Insured Events 25-29
	Part C	Fractured Bones	Insured Events 32-40
	Part D	Loss of teeth or dental procedures	Insured Events 41-42
	Deferred Period		Nil Days
	Benefit Period		Maximum of 104 weeks (except medical)
	Aggregate Limits of Liability		\$ 3,500,000
	Age Limit		Nil but volunteer must be able to take direction and work independently
	Weekly Benefit Period - Part B	104 weeks (excluding medical), the weekly benefit is payable when volunteers income earned elsewhere is lost. The weekly benefit is	

paid up to the income lost or the elected weekly sum declared in the policy, whichever is the lesser.

If a volunteer does not earn a normal income then they cannot claim loss of income, instead they will be reimbursed the cost of:

(A) Emergency Home Help - Due to an injury a volunteer may need to hire a person to assist with domestic duties. Home help limited to \$250 per day for a maximum 104 weeks.

(B) Student Tutorial - to employ a tutor if you are prevented by your injury from attending classes. \$250 per day for a maximum 104 weeks.

(C) A & B is only covered if on the requirement of a medical practitioner.

Fractured Bones – Part C

Cover for an Event under this Part is limited to \$10,000

Loss of Teeth or Dental Procedures – Part D

Cover for an Event under this Part is limited to \$250

Other Policy Benefits

Under the Medical Act it is illegal for insurance companies to cover those medical items that would or should have been covered by Medicare. This means insurers cannot cover Medicare gaps in payments e.g. If a GP charges \$ 100 for their services & the medical schedule is \$ 75. This would leave a \$ 25 gap which is uninsurable.

For all volunteers the following additional benefits apply:

(A) Paraplegia or Quadraplegia - home or car renovations/modifications up to \$15,000

(B) Medical expenses (12 months from date of injury only) excluding any such costs wholly or partially covered by Medicare. Up to \$15,000 per claim (Australian Resident). Up to \$7,500 per claim (Non Australian Resident). \$25 excess per claim.

eg. Medicare or private health fund before any claim can be made on this policy.

(C) Emergency Home Help - Due to an injury a volunteer may need to hire a person to assist with domestic duties. Home help limited to \$250 per day for a maximum 104 weeks.

(D) Funeral expenses - \$10,000

(E) Out of pocket expenses due to an injury reasonably and necessarily incurred - \$3,000

(F) Pharmaceutical expenses due to an injury incurred on the advice of a medical practitioner - \$1,000

****AUTHOR NOTES**** The following policy benefits (G) to (X) is not applicable when insurer CHUBB is used.

(G) Accidental HIV Infection - \$30,000

(H) Accommodation & Transport Expenses - \$10,000

(I) Bed Care - \$50 per day for a maximum 14 days

- (J) Chauffeur Services - \$3,000
- (K) Childcare Benefit - \$5,000
- (L) Coma Benefit - \$500 per week for a maximum 104 weeks
- (M) Corporate Image Protection - \$15,000
- (N) Dependent Child Supplement - \$10,000 per Dependent
Up to a maximum of \$30,000
- (O) Education Fund Benefit - \$5,000
- (P) Financial Advice Benefit - \$10,000
- (Q) Orphan Benefit - \$10,000 per dependent child
- (R) Premature Birth/Miscarriage Benefit - \$5,000
- (S) Spouse/Partner Employment Training Benefit - \$5,000
- (T) Unexpired Membership Benefit - \$3,000
- (U) Visitors Benefit \$10,000
- (V) Workplace Assault Benefit - \$5,000
- (W) Workplace Trauma Benefit - \$5,000
- (X) Tuition or Advice - \$250 per day, maximum 104 weeks

Additional Cover

For all volunteers the following additional benefits apply:

Additional Benefits	Limits of Liability
Accidental HIV Infection	\$ 30,000
Positive diagnosis within 180 days of event occurring (i) Bodily Injury caused by a violent physical assault: or (ii) Medical treatment of the Covered Person's Bodily Injury provided by a Doctor or Nurse	
Accommodation and Transport Expenses	\$ 10,000
Bed Care - Per day 48 hours Excess Period	\$ 50
Chauffeur Services Events 30 and or 31	
Childcare Benefit - Max 15 days Events 2 - 8	\$ 5,000
Coma Benefit - Per week, Max 104 weeks Conditions A, 2.	\$ 500
Corporate Image Protection Benefit Part A - Events 1	\$ 15,000
Dependent child supplement Event 1 - Per child, Max	\$ 10,000 \$ 30,000

- Per Family	
Disappearance Event 1	12 weeks
Education fund benefit Event 1	\$ 5,000
Financial advice benefit Event 1 - 8 or 11	\$ 10,000
Funeral expense	\$ 10,000
Guaranteed Payment Event 30	
Home and Car modification expense Part A - Event 2 – 9	\$ 15,000
Non Medicare medical expense - for Australian Residents	\$ 15,000
- for non-Australian Residents	\$ 7,500
Orphan Benefit Event 1 - Per child, Max	\$ 10,000
- Per Family	\$ 30,000
Out of pocket expenses Nil if Medicare applies	\$ 3,000
Premature Birth/miscarriage Prior 26 Weeks of miscarriage	\$ 5,000
Spouse/Partner Employment Event 1 or 2	
Training Benefit	\$ 10,000
Tuition or advice - Per day, Max 104 weeks Event 30 and or 31	\$ 250
Unexpected membership benefit Part A - Events 2 - 8; or Events 30 and or 31, doctor certification that the disablement will exceed for a min 26 week	\$ 3,000
Visitors Benefit Event 1 - 2	\$ 10,000
Workplace assault benefit	\$ 5,000
Workplace trauma	\$ 5,000
Pharmaceutical expenses	\$ 1,000

Above benefits are only covered if on the requirement of a medical practitioner.

Deductibles

\$ 25 all medical expense claims
Nil all other claims

Insurer

Policy Number

Proportion

BERKSHIRE HATHAWAY SPECIALTY INSURANCE
 A.B.N. 84 600 643 034
 LEVEL 23, 420 GEORGE STREET
 SYDNEY NSW 2000

47-ZAH-005257-04 100%

Section Premium Details:

Billing Currency : AUD		
Premium	\$	130.00
GST	\$	13.00
Total Amount	\$	143.00

General and Products Liability

Business Description	Principally volunteer, community, charitable and not-for profit organisations and all other associated and related activities as declared by you as below:				
Limit of Liability	<table border="0" style="width: 100%;"> <tr> <td style="width: 70%;">General Liability (any one occurrence)</td> <td style="text-align: right;">\$20,000,000</td> </tr> <tr> <td>Products Liability (any one period of Insurance)</td> <td style="text-align: right;">\$20,000,000</td> </tr> </table>	General Liability (any one occurrence)	\$20,000,000	Products Liability (any one period of Insurance)	\$20,000,000
General Liability (any one occurrence)	\$20,000,000				
Products Liability (any one period of Insurance)	\$20,000,000				
Sub Limits of Liability	<p>Property in physical or legal care, custody & control endorsement limit: \$ 250,000</p> <p>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</p>				
Geographical Limits	Anywhere in the Commonwealth of Australia				
Endorsement	<p>Molestation Endorsement: The limit of the Insurer's liability in respect of any one Claim shall not exceed 1,000,000. The total aggregate liability of the Insurer during any one Policy Period shall not exceed 1,000,000. 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.</p> <p>Silica Exclusion This Policy excludes liability arising out of or in any way connected with the inhalation of, or exposure to silica in any form.</p>				
Exclusions	<p>Cyber Exclusion Pandemic Exclusion All service providers 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 license. It is further agreed that staff/volunteers working for these Insured's must also be appropriately qualified in the activities they are conducting.</p>				

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
 Silica Exclusion - This Policy excludes liability arising out of or in any way connected with the inhalation of, or exposure to silica in any form.

Retroactive Date (Date of Inception):

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 license. It is further agreed that staff/volunteers working for these Insured's must also be appropriately qualified in the activities they are conducting.

Deductibles Each and every claim \$ 1,000

Warranties/Special Conditions All NFP liability agreed terms and conditions to apply

Policy Wording Not for Profit General and Products Liability Wording SBAF0012Q211001

Category 1

State ACT

Post Code 2601

Estimated Funding/Turnover \$

Insurer
 INSURANCE AUSTRALIA LIMITED T/AS CGU INSURANCE
 A.B.N. 11 000 016 722
 GPO BOX 9960
 SYDNEY NSW 2001

Policy Number 10M1792939
Proportion 100%

Section Premium Details:

Billing Currency : AUD		
Premium	\$	825.00
GST	\$	82.50
Total Amount	\$	907.50

Total Premium Details:

Billing Currency : AUD

Premium	\$	2,290.00
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GST	\$	229.00
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Total Amount	\$	2,519.00
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