

COMMUNITY UNDERWRITING COVER SUMMARY

CLIENT ID / REFERENCE No: 011FS

NAME OF INSURED: Military Cadets & Military Cadets Burpengary 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: To develop cadets to become leaders in society by promoting leadership, integrity, duty, loyalty and service to the community, inclusive of class room lectures and outdoor activities associated with the military and adventure training activities normally associated with the scouting movement and similar organisations.

INTERESTED PARTIES: None Advised

PERIOD OF INSURANCE: From: 4:00pm 30/06/2014
To: 4:00pm 30/06/2015
(Local standard time at the Insured's head office)

INSURANCE PROGRAM:

Policy 1:	Business Package Insurance Policy	
	– Fire and Other Defined Events Cover	NOT INSURED
	– Business Interruption Cover	NOT INSURED
	– Theft Cover	NOT INSURED
	– Money Cover	NOT INSURED
	– Glass Cover	NOT INSURED
	– Electronic Equipment and Machinery Cover	NOT INSURED
	– General Property Cover	NOT INSURED
Policy 2:	Voluntary Workers Personal Accident Policy	NOT INSURED
Policy 3:	General Liability Insurance Policy	INSURED
Policy 4:	Association Liability Insurance Policy	NOT INSURED

POLICY NOs: COM010629

INSURER: Community Underwriting on behalf of Calliden Insurance Limited

RISK INFORMATION: Turnover: \$100,000
Stamp Duty Exempt: No

PREMISES:

Item.No	Premises
1	Sacred Heart Parish Hall, Brighton Road, Sandgate, QLD 4017
2	"The Creec" Rowley Road, Burpengary, QLD 4505

POLICY 1: BUSINESS PACKAGE INSURANCE

FIRE AND OTHER DEFINED EVENTS SECTION

NOT INSURED

Covering: Property at the Premises damaged by one or more of the defined events listed in the policy wording, occurring during the period of insurance, subject to the terms and conditions of the policy wording.

Sums Insured:

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

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Accidental Damage limited to no more than 10% of the total sum insured at the location or \$250,000 whichever is the lesser	
Removal of Debris	\$25,000
Employees, Volunteers and Directors Property (Limited to \$7,500 per person)	\$20,000
Loss of Rent	\$0
Book Debts	\$0

Additional Comments: N/A

Optional Benefit: Flood \$0

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
All Other Claims (each and every claim)	\$250
Flood Excess (If Selected)	0

BUSINESS INTERRUPTION COVER SECTION

NOT 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

Gross Profit	\$0
Weekly Income	\$0
Accountancy Fees	\$0
Increased Cost of Working	\$0
Suppliers or Customers Premises	\$0

Indemnity Period: 12 Months

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

All Other Claims (each and every claim) 2 Business Days

THEFT COVER SECTION

NOT INSURED

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.

Sums Insured:

MONEY COVER SECTION

NOT 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.

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Sums Insured: \$0 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.

Excess: Each And Every Claim \$250

GLASS COVER SECTION

NOT 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.
Advertising signs limited to \$5,000

Excess: Each And Every Claim \$150

ELECTRONIC EQUIPMENT & MACHINERY COVER SECTIONS

NOT INSURED

Covering: **Machinery:** Breakdown of the Machine or Boiler Explosion or Collapse of the Boiler or Pressure Vessel subject to the terms and conditions of the policy wording.

Electronic Equipment: Sudden unforeseen Damage to the Equipment subject to the terms and conditions of the policy wording.

Sums Insured: **Mechanical and Electrical Plant and Equipment**
\$0 Across locations as listed in Fire and Other Defined Events Section
Deterioration of Stock
\$0 Across locations as listed in Fire and Other Defined Events Section

Excess: Each and every claim \$250

GENERAL PROPERTY COVER SECTION

NOT INSURED

Covering: Damage to Property whilst in transit as a result of fire, flood, earthquake, explosion or collision or the overturning of the motor vehicle carrying the property or as a result of theft from an authorised person's private residence, a securely locked motor vehicle or securely locked premises and for Accidental Damage occurring to the Property subject to the terms and conditions of the policy wording.

Sums Insured:

POLICY 2 – VOLUNTARY WORKERS PERSONAL ACCIDENT

NOT INSURED

Covering: Death, injury or disability caused by an injury while Insured Persons are performing authorized voluntary work or while they are traveling to, from or during the voluntary work subject to the terms and conditions of the policy wording. (excluding air travel)

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: **Section 1: Capital Benefits** \$100,000

Age Limits

Under 8 years

Between 9-11 years

No Cover
\$5,000

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Between 12-16 years	\$10,000
Between 17-75 years	\$100,000
75 + years	\$40,000

Section 2: Loss of Earnings Benefit

Weekly Benefit	\$1,000
Benefit Period	104 weeks
Excess	14 Days

Section 3: Additional Benefits

1. Modification Expenses up to a maximum	\$10,000
2. Funeral Expenses up to a maximum	\$5,000
3. Home Help	75% of costs to a maximum of \$1,500
4. Non Medicare Medical Costs	75% of costs to a maximum of \$5,000
5. Rehabilitation up to a maximum	\$5,000
6. Out of Pocket Expenses	
75% Of Non Medical Out Of Pocket Expenses incurred up to a maximum	\$1,500
7. Broken Bones Capital Benefits up to a maximum	\$3,000

Limit of Liability:	Limit Of Liability In The Aggregate	\$1,000,000
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Volunteers:	Maximum Number of Volunteers at Any One Time	0
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POLICY 3 – GENERAL LIABILITY INSURANCE

INSURED

Covering:	All sums which you become legally liable to pay as compensation in respect of:	
	(a) personal injury	
	(b) property damage	
	first occurring during the Period Of Insurance within the Territorial Limits as a result of an occurrence in connection with your business subject to the terms and conditions of the policy wording.	
Territorial Limits:	Anywhere within the Commonwealth of Australia.	
Limits Of Liability:	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 in the aggregate.	
Sublimit:	Property in your Physical or Legal Control	
	Any one occurrence and in the aggregate	\$100,000
Excess:	Each and every occurrence	\$500
Additional Comments:	Molestation cover included for \$500,000 (as per endorsement)	
	Range Shoot, Abseiling/Bridge Walk not covered under this policy. Please ensure these activities are organised and run by third party and sight COC for each activity	

Special Notes Regarding Events

Your Public Liability policy with Community Underwriting automatically covers events that comprise less than 250 people where such event is held in commercially operated premises such as a club, restaurant, theatre etc. if you run events that could be described as fetes, fairs, festivals etc, we need to be told about these events prior to their happening so that we

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can confirm or arrange cover. If you have activities which could be described as high hazard such as but not limited to horse riding, paintball, go karting, skiing, and these activities are not run by a recognised professional organisation/person in that field with their own public liability insurance, you need to tell us prior to commencement of the activity.

POLICY 4 – ASSOCIATION LIABILITY INSURANCE

NOT INSURED

Covering:	Loss in relation to any claim first made against the Insured during the Period of Insurance in respect of: 1.1 Association Reimbursement 1.2 Directors and Officers Liability 1.3 Professional Indemnity “ Claims Made ” policy - Some kinds of liability policies (such as Professional Indemnity, Directors & Officers Liability, Trustees Liability and Commercial Builders Structural Defects) 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:	Anywhere in the Commonwealth of Australia
Jurisdiction:	Commonwealth of Australia
Limit Of Indemnity:	In respect of all claims during the period of insurance and in the aggregate \$0
Excess:	Employment Practices Liability \$5,000 All other claims \$2,500
Additional Comments:	

POLICY WORDINGS:

A COPY OF ALL POLICY WORDINGS AND PRODUCT DISCLOSURE STATEMENTS MAY BE FOUND ON THE COMMUNITY UNDERWRITING WEBSITE AT www.communityunderwriting.com.au