

CERTIFICATE OF CURRENCY

Date: 12/11/21

Page: 1 of 5

**ANDREWS INSURANCE SERVICES PTY LTD
PO BOX 6923
BAULKHAM HILLS
NSW 2153**

**Your local office is:
Level 20, 44 Market Street
Sydney
New South Wales 2000**

**Local call 1300 650 540
Phone 1300 650 540**

Email insure@ansvar.com.au

Insured Name

MUSCULAR DYSTROPHY ASSOCIATION NSW

Policy Number

02.400.0571704

Type of Policy

Community Service Organisation

Period of Insurance

17/09/21 to 17/09/22 at L.S.T 4:00pm

Policy Status

Active Policy (Current)

This document shows your policy details as at the date printed and is to be read in conjunction with the policy wording. Should you have any queries please contact our office. Thank you for your continued coverage with Ansvär.

This certificate is provided for information purposes only and confers no rights upon the holder. It is not intended to amend, extend or alter the coverage afforded by the policy listed. It is provided as a summary only of the cover provided and is current only at the date of issue.

The Contract of Insurance consists of this Certificate and Company's Policy – to be read as one document



Policy Notes

Additional Comments:

BUSINESS ACTIVITIES:

Providing support, home visits to client, funding for respite care, camps for members, carers support network events, clinic support programs, funding for equipment, telegroup counselling for carers, information referral and medical information seminars.

Excluding any events/festivals held at premises other than your own where more than 500 attendees are expected unless specifically agreed by endorsement detailed within this document
Some activities are excluded as per policy wording.

POLICY WORDING:

Ansvar Insurance Ltd. Disability Care Insurance Policy Wording

Location of Risk: 80 BETTY CUTHBERT DR
LIDCOMBE
NSW 2141

Type of Risk : 80 – General Public & Products Liability

Type of Cover	Broadform Liability	
	Sum Insured	Excess
Public Liability	\$20,000,000	\$1,000
Products Liability	\$20,000,000	\$1,000
Property in Care/Custody/Control limited to	\$100,000	
Molestation/Sexual Abuse limited to	\$5,000,000	
Annual Revenue	2,055,555	

Endorsement

- CLL Claims Pers Inj to Labour Hire
CLAIMS FOR PERSONAL INJURY TO LABOUR HIRE AND/OR SUBCONTRACTORS EXCESS ENDORSEMENT
It is hereby agreed and declared that any claims for personal injury to labour hire personnel, subcontractors or contractors who are performing services on behalf of the Insured will be subject to an excess of \$5,000 each and every claim.
- CLV Claims Pers Inj to Volunteers
CLAIMS FOR PERSONAL INJURY TO VOLUNTEERS EXCESS ENDORSEMENT
It is hereby agreed and declared that any claims for personal injury to volunteers will be subject to an excess of \$1,250 each and every claim unless the Insured has an Voluntary Workers Personal Accident Policy with Ansvär Insurance Limited in which case the standard policy excess will apply.
- SAE Sexual Abuse Exclusion
This Policy does not cover any claim arising from:
Any actual or alleged Sexual Abuse, as defined in the policy wording.
- PS2 Policy Wording clarification
CLAIMS FOR MOLESTATION/SEXUAL ABUSE
This policy coverage limit applies in respect of Molestation/Sexual Abuse claims arising from any one occurrence and in the aggregate for all occurrences during the period of insurance.
- PS3 Claims – excess \$10,000
CLAIMS FOR MOLESTATION/SEXUAL ABUSE
It is hereby agreed and declared that in respect of any claim of personal injury for sexual abuse an excess of \$10,000 each and every occurrence shall apply.

Additional Comments:

GPL EXTENSION BLACKBOARD

Advertising Liability

\$ 20,000,000

I000001



Contract Works	\$	500,000
Medical Malpractice		NOT INSURED
Type of Cover continued....		
Construction Liability:		\$500,000
Counsellors Liability:		\$1,000,000
Indemnifiable Fines & Penalties:		\$100,000 (Nil Excess)
Optional Extensions:		
1. Sexual Abuse		\$5,000,000
2. Replacement Wages		NOT INSURED
3. Medical Malpractice		NOT INSURED
4. Retroactive Claims Made Liability		
Public Liability		NOT REQUIRED
Agreed Retroactive Date:		NOT APPLICABLE
Sexual Abuse Only		NOT REQUIRED
Agreed Retroactive Date:		NOT APPLICABLE
5. Contractual Liability		NOT INSURED
6. Member to Member		NOT INSURED
7. Trauma Counselling Costs		NOT INSURED

No Excess applies to Optional Extensions 2 & 7

PARTICIPATION IN SPORT EXCLUSION

In addition to the 'General exclusions' we will not cover you under this section for any liability for personal injury or property damage which:

- a. occurs whilst any person is participating in any sporting exercise or activity organised by you; and
- b. arises from the risks knowingly assumed by such person in participating in such sporting exercise or activity.

KNOWN OFFENDERS MOLESTATION/SEXUAL ABUSE EXCLUSION

This policy does not cover the legal liability of the Insured to pay damages or compensation to any third party, or legal costs associated with any claim, in respect of an injury

sustained by a third party in circumstances where;

- (a) that injury arises either directly or indirectly from sexual abuse; AND
- (b) the perpetrator of the sexual abuse was a representative, member, employee, or service provider of the insured; AND
- (c) the insured knew or ought reasonably to have known that the perpetrator of the sexual abuse had previously:
 - (ii) been convicted of sexual abuse; and/or
 - (iii) whilst being a representative, member, employee, or service provider of the insured; had been the subject of a prior complaint in respect of a sexual abuse, which has not been appropriately investigated.

"Sexual Abuse" includes any assault or abuse of a sexual nature, any type of molestation, indecent exposure, sexual harassment or intimidation, whether such act is the subject of criminal investigation or not.

"Injury" includes any physical, mental or psychological injury.

GUIDELINES TO ASSIST IN RISK MANAGEMENT

KNOWN OFFENDERS MOLESTATION/SEXUAL ABUSE EXCLUSIONS

The purpose of the guidelines is to offer some suggestions to effect compliance.

When engaging, or appointing new employees, representatives, members or service providers, please ensure that you have:

- (i) For non volunteers, inquired with two referees as to their suitability for the role or position;
- (ii) Inquired with their previous posting or employment as to their suitability for the role or position;
- (iii) Inquired of them whether they have ever been convicted or investigated for sexual abuse, assault or a sexual offence of any kind;
- (iv) Asked them to sign an authority allowing you to conduct a search to determine whether they have a criminal record and have conducted this search;
- (v) Not placed unknown volunteers in a position of trust within their first six months of joining your organization
- (vi) The two-person rule in place at all times.

With existing employees, representatives, members or service providers, please ensure you:

- (i) Investigate fully any complaint regarding any alleged sexual abuse, assault or offence.
- (ii) If appropriate, remove that person from their role or position.

The following additional endorsement applies to your Public and Products Liability cover with effect from 4.00pm 17/09/2012

CLAIMS FOR PERSONAL INJURY TO LABOUR HIRE AND/OR SUBCONTRACTORS EXCESS ENDORSEMENT

It is hereby agreed and declared that any claims for personal Injury to labour hire personnel, subcontractors or contractors who are performing services on behalf of the Insured will be subject to an excess of \$5,000 each and every claim

CLAIMS FOR PERSONAL INJURY TO VOLUNTEERS EXCESS ENDORSEMENT

It is hereby agreed and declared that any claims for personal Injury to volunteers will be subject to an excess of \$2,500 each and every claim unless the Insured has an Voluntary Workers Personal Accident Policy with Ansvor Insurance Limited in which case the standard policy excess will apply.

