

## COMMUNITY UNDERWRITING ENDORSEMENT SCHEDULE

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<b>NAME OF INSURED:</b>	Gaza Association Australia Incorporated 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>	Community Organisation. Organises casual Basketball, Volley ball, Soccer & Tennis for the community every Sunday.	
<b>INTERESTED PARTIES:</b>	EIS Health trading as Central Eastern Sydney PHN(CESPHN) - Grant Provider	
<b>INSURANCE PROGRAM:</b>	<b>Policy 1: Association Liability Package</b>	INSURED
	<b>Policy 2: General Liability</b>	INSURED
	<b>Policy 3: Business Insurance Package</b>	
	- S1 Business Property	NOT INSURED
	- S2 Business Interruption	NOT INSURED
	- S3 Theft	NOT INSURED
	- S4 Money	NOT INSURED
	- S5 Machinery and Electronic Equipment Breakdown	NOT INSURED
	- S6 Glass	NOT INSURED
	- S7 General Property	NOT INSURED
	- S8 Transit	NOT INSURED
	<b>Policy 4: Voluntary Workers Personal Accident</b>	NOT INSURED
	<b>Policy 5: Motor Vehicle</b>	NOT INSURED
	<b>Policy 6: Event Cancellation Policy</b>	NOT INSURED
	<b>Policy 7: Corporate Travel</b>	NOT INSURED
	<b>Policy 8: Industrial Special Risks</b>	NOT INSURED
<b>POLICY NO:</b>	AIGPARR00000041	
<b>RISK INFORMATION:</b>	<b>Turnover</b>	\$500
	<b>Number of Volunteers</b>	20

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ASSOCIATION LIABILITY INSURANCE POLICY		INSURED
<b>Period Of Insurance:</b>	From: 4.00 pm 29 Jul 2024 To: 4.00 pm 27 Mar 2025 (AEST)	
<b>Covering</b>	Loss in relation to any claim first made against the Insured during the Period of Insurance in respect of:	
	1.1.1 Office Bearer's Liability	Not Insured
	1.1.2 Named Insured Reimbursement	Not Insured
	1.1.3 Professional Indemnity	Insured
	1.1.4 Named Insured Liability	Not Insured
	1.1.5 Employment Practices Liability	Not Insured
	1.1.6 Fidelity and Third Party Crime	Not Insured
	1.1.7 Crisis Consultancy Expenses	Not Insured
	1.1.8 Fines and Penalties	Not Insured
	1.1.9 Tax Audit	Not Insured
	<b>"Claims Made" policy</b> - Some kinds of liability policies (such as Professional Indemnity, Office Bearer's Liability and Employment Practices Liability) 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	
<b>Retroactive Date</b>	Unlimited excluding any known claims and/or circumstances.	
<b>Geographical Limits</b>	Insuring Clause 1.1.9 Automatic Extensions 2.16, 2.19 and 2.32 All others	Australia Australia & New Zealand Worldwide excluding USA or Canada
<b>Jurisdiction</b>	Commonwealth of Australia.	
<b>Limit of Indemnity</b>	In respect of any one Investigation or Claim and in the aggregate during the Policy Period No of additional reinstatements of the Indemnity Limit	\$5,000,000 1
<b>Sub Limits</b>	Fidelity and Third Party Crime:	\$0
<b>Excess</b>	Employment Practices Liability (if Insured). Optional Extension 3.5 CyberRisks - cost inclusive (if Insured). All other claims.	\$5,000 \$1,000 \$2,500
<b>Additional Benefits</b>	(Refer to policy wording for details and limits)  Newly created, acquired or disposed subsidiary companies, claim preparation costs, costs of court attendance, public relations expenses, mitigation costs, advancement of defence costs, emergency defence costs, inquiry costs, severability and non imputation, estates and legal representatives, additional insured persons limit, extradition costs, pollution investigation and defence costs, retirement of Insured Person, defamation, libel and slander, occupational health & safety, fiduciary duty, preservation of indemnity rights, deprivation of assets or liberties, vicarious liability for Medical Persons, competition and consumer legislation, loss or damage to documents, infringement of copyright or patents, appointed sub-consultants, online Medicare benefit fraud, outside directorships (including run off cover) spousal liability, third party employment practices Wrongful Acts.	
<b>Optional Extensions</b>	3.1 Extended Discovery Period	Not Insured

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<b>Optional Extensions</b>	3.2 Multi Year Run Off	Not Insured
	3.3 Malpractice	Not Insured
	3.4 Clinical Trials	Not Insured
	3.5 CyberRisk (maximum \$100,000/\$50,000 inner limit for privacy notification). Maximum any one loss and in the aggregate	Not Insured
	3.6 Government Audits	Not Insured
	3.7 Removal of Insolvency Exclusion	Not Insured
	3.8 Additional reinstatement of limit	Not Insured

**Policy Wording** CUW AL 0922

**Capacity:** 100%

**Insurer:** Community Underwriting Agency Pty Ltd on behalf of Berkley Insurance Company trading as Berkley Insurance Australia ABN 53 126 559 706

**Director Identification Number:** You need a director ID if you are a director or alternate director of a company, registered Australian body, or registered foreign company under the Corporations Act 2001. A director ID is a 15-digit number given to a director (or someone who intends to become a director) who has verified their identity with Australian Business Registry Services. The director ID regime is intended to combat illegal phoenix activity, which occurs when a new company continues the business of an existing company that has been liquidated or abandoned to avoid paying outstanding debts - such as – taxes, creditors and employer entitlements.

It is an offence to not apply for a director ID on time. This is a strict liability offence, which means it is not necessary for the regulator or prosecutor to establish intention to commit the offence. A criminal penalty of \$13,320 applies. A court can make a declaration for a civil penalty of up to \$1.11m.

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<b>GENERAL LIABILITY</b>	<b>INSURED</b>
<b>Period Of Insurance:</b> From: 4.00 pm 27 Mar 2024 To: 4.00 pm 27 Mar 2025 (AEST)	
<b>Covering</b>	
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.	
<b>Geographical Limits</b>	Worldwide excluding North America.
<b>Limit of Indemnity</b>	
<b>Public Liability</b>	\$20,000,000
In respect of any one occurrence during the period of insurance.	
<b>Products Liability</b>	\$20,000,000
In respect of all claims during the period of insurance and in the aggregate.	
<b>Sub Limits</b>	
Property in your Physical or Legal Control	\$250,000
In respect of any one occurrence during the period of insurance	
Claims Preparation Costs.	\$50,000
<b>Excess</b>	
Each and every occurrence.	\$500
Except Optional Extension 1. Molestation (if Insured)	\$5,000
<b>Additional Benefits</b>	(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	
<b>Optional Extensions</b>	
1. Molestation	Not Insured
2. Prior Acts Claims Made Coverage	Not Insured

## COMMUNITY UNDERWRITING ENDORSEMENT SCHEDULE

<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>Stallholders/ Products Exclusion</b>	<p>All products to be inspected to ensure that they comply with all relevant regulations and safety standards and/or recall notices. Electrical equipment must be tested and tagged in accordance with AS/NZS 3760:2003 In-Service Safety Inspection and Testing of Electrical Equipment.</p> <p>No cover is provided under this Policy in respect to the sale, supply or distribution of any second hand electrical or mechanical equipment; hazardous, flammable or dangerous goods; fireworks, chemicals, weapons, firearms or ammunition; products intended to be used in connection with the navigation, safety or control of vehicles, aircraft or watercraft; products sold in containers exceeding 5 litres or 5kg; power tools, second hand toys, model aircraft or drones; helmets, baby capsules, booster seats or strollers; medicines, potions, oils, fragrances or beauty products; medical equipment; animal feed intended for animals other than domestic pets; uncooked seafood; bicycles, motorised vehicles or motor vehicle parts, self-balancing motorised boards and scooters; cigarettes or cigars of any kind including electronic cigarettes, electronic vaping devices, personal vaporizer, or electronic nicotine delivery system.</p>
<b>Policy Wording</b>	CUW GL 0922
<b>Capacity:</b>	100%
<b>Insurer:</b>	Community Underwriting Agency Pty Ltd on behalf of Berkley Insurance Company trading as Berkley Insurance Australia ABN 53 126 559 706



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### Premium: Association Liability Package

Premium	\$929.12
Premium GST	\$92.91
Stamp Duty	\$91.98
Policy Admin Fee	\$150.00
GST on Admin Fee	\$15.00
<b>Total:</b>	<b>\$1,279.01</b>

23 August 2024



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### **SANCTIONS CLAUSE:**

No Insurer shall be deemed to provide cover and no Insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that Insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United States of America, United Kingdom, Commonwealth of New Zealand, Japan or the Commonwealth of Australia and/or any other applicable national economic or trade sanction law or regulations.