

COMMUNITY UNDERWRITING P & C ESSENTIALS INSURANCE PACKAGE



Policy schedule attaching to and forming part of Master Policy No COM011000. The Schedule and the Policy shall be read together as one document. A Master Policy shares limits between members of the program with the limits specified on the schedule below.

NAME OF INSURED: including Voluntary Sub-Committees and/or subsidiary and/or related Corporations as defined under Australian Corporations Law and/or financiers for their respective rights, interests, and liabilities. (Please note that the Master Policy includes cover for other members of the Program and some aggregate limits are shared by all members).

BUSINESS DESCRIPTION: All activities of the Parents and Citizens Association formed for the benefit of the pupils of the school including but not limited to fund raising, operation and management of canteen facilities and uniform shops, providing assistance and resources for both formal and informal school activities and events, promotion of the school, participation in school repairs and maintenance, property owners and occupiers and all associated activities.

Provision and/or management of before and after hours child care (OOSH) and vacation care is only covered by this Policy if an additional premium has been paid and the cover is specifically noted in the Schedule.

PERIOD OF INSURANCE: From: 4:00pm 01/08/2019 (Australian Eastern Standard Time)
To: 4:00pm 01/08/2020 (Australian Eastern Standard Time)

OOSH AFTER HOURS & VACATION CARE

(General Liability Policy CUW GL 0419)

Insurer: Community Underwriting on behalf of Berkley Insurance Australia

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: Included in General Liability Cover which forms part of the Essentials Package

Insured Benefits: Please refer to Master Policy for full list of benefits, terms and conditions.

MACHINERY BREAKDOWN & DETERIORATION OF STOCK

(Business Package Insurance CUW BP 0717)

Insurer: Community Underwriting on behalf of Mitsui Sumitomo Insurance Company Ltd

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.

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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**
\$5,000 across locations as listed in Fire and Other Defined Events Section

Deterioration of Stock
\$2,000 across locations as listed in Fire and Other Defined Events Section

Excess: Each and every claim \$250

Insured Benefits: Please refer to Master Policy for full list of benefits.
Sum insured automatically increased by 30% for a period of 30 days prior any fete, art and craft show or fund raising event
Overtime, freight, hire and temporary repair up to 50% of the sum insured

GENERAL PROPERTY COVER SECTION

(Business Package Insurance CUW BP 0717)

Insurer: Community Underwriting on behalf of Mitsui Sumitomo Insurance Company Ltd

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: Any one loss or location \$2,000

VOLUNTEERS INSURED VEHICLES

(Motor Vehicle Policy CUW MV 0419)

The Schedule and the Policy (Community Underwriting Commercial Motor Vehicle Insurance CUW MV 05176 – Optional Benefit 5.1) shall be read together as one document.

Insurer: Community Underwriting on behalf of Mitsui Sumitomo Insurance Company Ltd

Covering: Vehicles of employees or volunteers if they are lost or damaged while being used in the course of their employment or authorised volunteer work, provided that:

- The employee or volunteer owns the vehicle; and
- The vehicle is insured under another motor vehicle insurance policy which provides comprehensive cover.

Insured Benefits:

- 1) Compensation for the loss of the employee or volunteer's no claim bonus for one renewal period only;
- 2) The amount incurred by the employee or volunteer for the excess of any other motor vehicle insurance policy;
- 3) The cost of hiring a "small" category hire vehicle until the employee or volunteer's vehicle is repaired or replaced, or for a maximum of 14 days of hire. We will only pay these costs if they are not covered by any other motor vehicle insurance policy.

Limits of Liability: \$1,500 any one accident

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Excess: Nil

Your renewal premium comparison

The following comparative information has been included to assist you in understanding the impact on your insurance premium of the NSW Emergency Services Levy for the classes of insurance on which it has been levied:

	Business Package		Motor Vehicle	
	Last year (annualized)	This year	Last year (annualized)	This year
Base Premium	\$	\$	\$	\$
Emergency Services Levy	\$	\$	\$	\$
Goods and Services Tax	\$	\$	\$	\$
Stamp Duty	\$	\$	\$	\$
Underwriter Admin Fee	\$	\$	\$	\$
Underwriter Admin Fee GST	\$	\$	\$	\$
Total Premium	\$	\$	\$	\$