

# Community Underwriting Agency

## Not for Profit Association Liability Package

### Quick Reference Guide for Changes to Policy Wording



**Community**  
Underwriting

Making a real difference to the way  
insurance is provided to the Not for  
Profit sector



This Quick Reference Guide has been prepared to provide a snapshot of the changes that have been made to our new wording in comparison to our previous Association Liability Package Policy. The new wording is effective for all new business and renewals attaching on or after 1 April 2019.

The information provided is intended as a summary guide only. Please review the entire policy wording for full details of the coverage provided along with the relevant extensions, definitions, conditions and exclusions.

Document Section:	New:	Old:
Identification Number	CUW ASL 0419	CUW AL 0615
<b>Important Information</b>		
Insurer's address	Level 7, 321 Kent Street Sydney NSW 2000	Level 23, 31 Market Street Sydney NSW 2000
<b>Insuring Clauses</b>		
Insuring Clause 1.1.9 Tax Audit	Sublimit of \$250,000 any one Tax Audit Loss and in the aggregate	Previously no sub limit
<b>Automatic Extensions</b>		
Costs of Attendance	Expanded definition of attendance with costs of \$650 per day up to a maximum of \$100,000 in any one Policy Period	More limited definition and \$250 / \$650 per day and no sub limit
Mitigation Costs	Alteration to clause 2.5.1 a to correct intention that no admission of liability is made by the Insured	Typographical error
Costs of an Inquiry or Investigation	Expanded definition to include preparation and/or production of documents or information and without linkage to the defence of a Claim	Required attendance at an inquiry and linked to the defence of a Claim under the policy
Additional Insured Persons Limit	Clarification that this limit is in addition to any automatic reinstatement of the policy limit.	
Extradition Costs	Sublimit of \$250,000 in the aggregate	Previously no sub limit
Fraud and Dishonesty	Clarifying that this cover is provided under the Professional Indemnity Insuring clause	Not defined

Fidelity and Third Party Crime Extensions	<ul style="list-style-type: none"> <li>Increasing investigation costs to \$100,000</li> <li>Includes counterfeit currency, misuse of corporate card and misuse of funds transfer</li> <li>Includes Direct Financial Loss up to \$25,000 suffered by a Clients following a theft or fraudulent act by an employee or volunteer</li> <li>Includes identity fraud expenses up to \$50,000</li> </ul>	<ul style="list-style-type: none"> <li>Previous investigation cost limit was \$25,000</li> <li>No specific coverage</li> <li>No cover provided previously</li> <li>No cover provided previously</li> </ul>
Employment Practices Specialist Advice	New benefit providing access to up to 60 minutes of verbal advice and guidance in relation to employment legislation, standards or fair work practices and/or occupational health and safety legislation.	Not provided

### Optional Extensions

Extended Discovery Period following termination or non renewal	Clarifying the basis of premium payment	
Malpractice	Clarifying that the Bodily Injury Exclusion does not apply	
Government Audits	Optional Extension to include an inquiry relating to any return required to be lodged with an Australian Commonwealth, Federal or State government or government authority or government agency.	Not previously an option
Insolvency	Optional Extension to remove the Insolvency Exclusion	Not previously an option
Additional Policy Limit Reinstatement	Optional Extension to include a second automatic reinstatement	Not previously an option

### Definitions

Employment Practice Wrongful Act	Expanded definition to include HIV status	Not specifically defined or included
Insured Person	Expanded definition to include executives or employees that may be engaged as consultants	More limited definition
Insured Person Theft	Expanded definition to include counterfeiting	Not specifically defined or included
Investigation	Expanded definition to include any internal investigation or inquiry if requested by a regulator established under statute.	Not specifically defined or included
Designated Tax	Altered definition to be less prescriptive on the legislation	More prescriptive definition
Tax Audit	Expanded definition to include any notification of an intention to undertake a risk review	Not specifically defined or included

### Claims Conditions

Discovery and Notice of a Claim	Initial reporting to Community Underwriting Agency and more descriptive notification	Initial Reporting to Berkley Insurance Australia
Priority of Payments	Enables prioritisation of payments to office bearers	Not specifically defined or included

## General Conditions

Subrogation	Clarifying that subrogation will not be made against an Insured Person unless an Insured Person formally confirmed has had obtained an illegal profit or advantage or committed an intentionally dishonest act or omission or intentional fraudulent or a criminal act.	Not specifically defined or included
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## Additional Information

External Dispute Resolution Scheme	Australian Financial Complaints Authority (AFCA)	Financial Ombudsman Service (FOS)
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**Insuring Not for Profits - It's All We Do**