

Community Underwriting Agency

Not for Profit General Liability Policy

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 General Liability Insurance Policy. The new wording is effective for all new business and renewals attaching on or after 1 Apr 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 GL 0419	CUW GL 0615
Important Information		
Insurer's address	Level 7, 321 Kent Street Sydney NSW 2000	Level 23, 31 Market Street Sydney NSW 2000
Automatic Extensions		
Member to Member Liability	New extension	Not previously included
Public Relations Expenses	Included up to \$100,000	Not previously included
Workplace Trauma	Included up to \$10,000	Not previously included
Optional Extensions		
Molestation	Renumbered to Exclusion 19	Previously showed Exclusion 18
Compensation for Temporary Staff Costs	This optional extension provides cover for up to \$50,000 any one claim to reimburse up to 6 months employment costs to replace an employee that has been stood down whilst being investigated for allegations of Molestation	Not previously included
Definitions		
Advertising Injury definition b.	any infringement of any patent, copyright or passing off of title, logo, slogan, design or trademark;	any infringement of copyright or passing off of title or slogan;
Advertising Injury definition e.	any breach of the misleading or deceptive conduct provisions of any consumer protection legislation or similar legislation of any country, state or territory;	any breach of the misleading or deceptive conduct provisions of the Competition and Consumer Act 2012 (Cth) or any Fair Trading or similar legislation

Advertising Injurycaused by or arising out of Your advertising activities or any activities conducted on Your behalf.caused by or arising out of Your advertising activities.
Incidental Contracts means	d. any written contract, warranty or agreement to indemnify or not to seek contribution, recovery or indemnity from a statutory authority, government agency or government department, provided that such agreement relates to any funding arrangements or the provision of goods, services or facilities as part of Your Business;	Not previously included
“You”, “Your”, “Yours” and “Insured”	g. any executive or employee engaged under an outsourced consulting contract whilst acting for or on behalf of the Named Insured and/or within the scope of their duties in such capacities.	Not previously included

Exclusions

11. Events	a. more than 100 people estimated to be in attendance at an event held on your premises: or b. more than 500 people estimated to be in attendance at an event held in commercially operated premises such as a club, restaurant, conference centre or theatre; or c. an event which is not held in commercially operated premises as described above;	Previously only shown on the Policy Schedule.
	d. 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 \$10,000,000 any one occurrence.	d. 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.
15 Electronic Data	However this exclusion shall not apply to any liability to pay compensation which arises from: iii. Personal Injury	Write back to the exclusion for Personal Injury not previously included

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**

Community Underwriting Agency
Unit 24 Waterview Wharf
37 Nicholson Street Balmain East NSW 2014
02 8045 2580
www.communityunderwriting.com.au
enquiries@communityunderwriting.com.au

ABN 60 166 234 715
AFS License No 448274