

# 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)

## ASSOCIATION LIABILITY

(Association Liability Policy CUW AL 0419)

**Insurer:** Community Underwriting on behalf of Berkley Insurance Australia

**Covering:** Loss in relation to any claim first made against the Insured during the Period of Insurance in respect of:

- 1.1 Office Bearer's Liability
- 1.2 Association Reimbursement
- 1.3 Professional Indemnity
- 1.4 Associations Liability
- 1.5 Employment Practices Liability
- 1.6 Fidelity
- 1.7 Crisis Consultancy Expenses
- 1.8 Fines and Penalties
- 1.9 Tax Audit

**"Claims Made" policy** - Some kinds of liability policies (such as Professional Indemnity, Directors & Officers 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.

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

**Sub Limits:** Fidelity (Any one Association in the aggregate) \$250,000

# COMMUNITY UNDERWRITING P & C ESSENTIALS INSURANCE PACKAGE



---

<b>Retroactive Date:</b>	Unlimited excluding any known claims and/or circumstances	
<b>Geographical Limits:</b>	Anywhere in the Commonwealth of Australia	
<b>Jurisdiction:</b>	Commonwealth of Australia	
<b>Limit Of Indemnity:</b>	In respect of all claims during the period of insurance and in the aggregate for – Any one Association	\$1,000,000
<b>Excess:</b>	Fidelity	\$250
	All other claims	Nil