

# 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 01/08/2022 (Australian Eastern Standard Time)  
To: 4:00pm 01/08/2023 (Australian Eastern Standard Time)

## FIRE AND OTHER DEFINED EVENTS SECTION

(Business Package Insurance CUW BP 0521)

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

**Covering:** All property at the Premises which is owned by the P & C Association or which is held in trust and is damaged by one or more of the defined events listed in the policy wording, occurring during the period of insurance, subject to the terms and conditions of the policy wording.

**Sums Insured:** Fire and Other Defined Events as per policy \$5,000

**Excess:** \$100 each and every claim (\$250 for property in the open air)  
Earthquake and Cyclone claims as per policy wording

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

**Optional Benefit:** Flood NOT INSURED

## BUSINESS INTERRUPTION COVER SECTION

(Business Package Insurance CUW BP 0521)

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

**Covering:** Loss resulting from interruption or interference to the Business caused by Damage to Property insured.

**Sums Insured:** Additional expenditure / Increased Cost of Working \$5,000

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<b>Insured Benefits:</b>	Please refer to Master Policy for full list of benefits, terms and conditions
<b>Indemnity Period:</b>	12 Months
<b>Excess:</b>	24 hours

<b>THEFT COVER SECTION</b>	(Business Package Insurance CUW BP 0521)
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<b>Insurer:</b>	Community Underwriting on behalf of Mitsui Sumitomo Insurance Company Ltd
<b>Covering:</b>	Property at the Premises that is Damaged during the Period of Insurance as a result of theft, subject to the terms and conditions of the policy wording.
<b>Sums Insured:</b>	\$5,000
<b>Excess:</b>	Each and Every Claim \$100
<b>Insured Benefits:</b>	Additional Benefits as per CUW BP 0516 Sum insured automatically increased by 50% for a period of 60 days commencing 30 days prior to the start of summer and winter school terms and/or any fete, art and craft show or fund raising event

<b>MONEY COVER SECTION</b>	(Business Package Insurance CUW BP 0521)
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<b>Insurer:</b>	Community Underwriting on behalf of Mitsui Sumitomo Insurance Company Ltd
<b>Covering:</b>	Destruction, damage or physical loss of Money by one or more of the Defined Events as listed in the policy wording occurring during the Period of Insurance subject to the terms and conditions of the policy wording.
<b>Sums Insured:</b>	\$2,000  The Money limit applies to Money whilst In Transit, On Premises during Business Hours, on Premises Outside of Business Hours, in a Locked Safe, in Private Residence or in Personal Custody subject to the terms and conditions of the policy wording.
<b>Excess:</b>	Each and Every Claim \$100
<b>Policy Amendments:</b>	Money not in a locked safe outside business hours \$500 Additional Benefits as per CUW BP 0516 Sum insured automatically increased to \$20,000 any one loss for school fetes art and craft show or fund raising event provided money is banked within 48 hours.

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## 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	
	Last year (annualized)	This year
Fire & Business Interruption Base Premium	\$	\$
Emergency Services Levy	\$	\$
Goods and Services Tax	\$	\$
Stamp Duty	\$	\$
Underwriter Admin Fee	\$	\$
Underwriter Admin Fee GST	\$	\$
<b>Total Premium</b>	<b>\$</b>	<b>\$</b>