

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)

GENERAL LIABILITY (General Liability Policy CUW GL 0521)	INSURED
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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.

Geographical Limits: Worldwide excluding North America.

Limits of Liability: **Public Liability** \$50,000,000
In respect of any one occurrence during the period of insurance.

Products Liability \$50,000,000
In respect of all claims during the period of insurance in the aggregate. Please note this aggregate limit is shared by all members of the Master Policy

Sublimit: Property in your Physical or Legal Control
Any one occurrence and in the aggregate any one Association \$250,000
Optional Extension 1 – Molestation (in the aggregate any one Association) Not Insured

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Excess:	Each and every occurrence	Nil
Insured Benefits:	Please refer to Master Policy for full list of benefits, terms and conditions	
Policy Amendments:	Stall Holder's Products Liability cover cannot be offered to any insured selling, distributing or manufacturing: Second hand mechanical, second hand electrical and second hand toys, medicines, portions, oils, fragrances, and beauty products, animal feed intended for Animals other than domestic pets, uncooked seafood, bicycles, cigarettes or cigars of any kind, including electronic cigarettes, electronic vaping devices, personal vaporizer or electronic nicotine delivery system or any consumable component, self-balancing motorized boards and scooters.	