

# Insurance and Claims Manual 2017 - 2018

## Anglican National Insurance Program

31 October 2017

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## Introduction

This Insurance and Claims Manual has been compiled by Aon Risk Services (Aon) to provide a broad outline of your Insurance Program and to offer general information and assistance in understanding the various insurances which have been arranged on your behalf and the steps and procedures to be followed in the event of claims arising under the program.

The Insurance Program section of the manual contains a brief description of individual insurances. It should not however be treated as a replacement for the relevant policy documents. Each policy should be carefully read and, in particular, note taken of the description in the policy of the coverage thereby provided as well as the exclusions and policy conditions – these should not in any way be regarded as being fully or accurately described in the manual.

Aon's role in the claims management process, as regards above deductible claims, is as follows:

- to submit, regularly follow up and negotiate settlement of above deductible claims,
- to assist in the resolution or conduct of difficult or contentious claims with insurers and re-insurers where required,
- claims administration, including collection of insurance proceeds and proactive follow-up of outstanding claims until finalisation,
- provision of status reports on above deductible claims, and
- to maintain records of paid and outstanding claims for underwriting disclosure and inclusion in renewal submissions.

However, there are a number of classes of insurance coverage where additional handling by Aon in the administration of claims can be counter-productive to the efficient, timely and cost effective resolution of claims.

So, in order to ensure greater efficiency and improved service to clients, Aon has developed a process whereby simple, low value Travel, Personal Accident, Expatriate Medical, Baggage and Motor Vehicle claims will in future be directly reported to, and subsequently managed by, insurers.

# Aon Client Promise

Aon’s service delivery to ANIP will be a tailored offering developed to meet your specific needs. The framework for our service delivery is the Aon Client Promise, which is depicted and is a globally consistent service delivery platform. Service is in the DNA of Aon.

The Aon Client Promise framework includes the five pillars of our promise: Partnership, Expertise, Excellence, Innovation and Results. How we define each of these areas is something we will agree with you, based on your most pressing requirements. The framework also includes a comprehensive training curriculum, and a robust methodology for ensuring a consistent client experience.

The framework has been designed around establishing ANIP’s priorities, developing a plan for how we can deliver on these, and to review our performance. The delivery of our Client Promise methodology to ANIP is the responsibility of the core service team based in Brisbane. It has four steps: discover, develop, deliver and review.



The **Discover** phase of the Client Promise methodology is conducted at the start of the renewal period and entails us gaining a thorough understanding of your top risk management and overall business priorities.



Once we have established a deeper understanding of these priorities we then formulate with you, a detailed service plan to match these priorities under the **Develop** phase.



The **Deliver** phase ensures we follow through on our plan, executing with excellence and tracking outcomes. There are four key steps in our delivery; Analyse, Design, Execute and Manage.



The **Review** phase ensures that a process is in place to review our performance on an annual basis. This feedback enables us to constantly strive to achieve greater results for ANIP and to introduce new and innovative services that demonstrate that Aon is continually adding value.

We back our client service delivery by measuring absolute and relative performance worldwide. This feedback is based on 1-on-1 interviews with our clients across the country and is conducted on an annual basis as part of the Review phase of our Client Promise framework. This ensures that our service delivery and service team composition suits the needs of each individual client.

# Insurance program

## Program summary

Class of insurance	Insurer	Policy limits(s)	Deductible(s)
Industrial Special Risks	Ansvar Insurance Limited	Various as per policy schedule	Various as per policy schedule
Professional Indemnity	Ansvar Insurance Limited	\$25,000,000 any one claim and \$50,000,000 in the aggregate	\$5,000 any one claim
Management Liability	Ansvar Insurance Limited	Various as per policy schedule	Various as per policy schedule
Public and Products Liability	Ansvar Insurance Limited	\$20,000,000 per occurrence and in the aggregate for Products Liability	\$5,000 each and every claim
Umbrella Liability	Ansvar Insurance Limited	\$30,000,000 per occurrence and in the aggregate for Products Liability	\$10,000
1 <sup>st</sup> Excess Liability	Berkshire Hathaway Specialty Insurance	Public Liability: \$20,000,000 each and every Occurrence Products Liability: \$20,000,000 each and every Occurrence and in the Aggregate - In excess of the underlying insurance	Nil
2 <sup>nd</sup> Excess Liability	AAI Trading as Vero Insurance Limited	Public Liability: \$50,000,000 each and every Occurrence Products Liability: \$50,000,000 each and every Occurrence and in the Aggregate - In excess of the underlying insurance	Nil
Hall Hirers Liability	Ansvar Insurance Limited	\$2,000,000 in the aggregate / per occurrence	Nil
Comprehensive Crime	Chubb Insurance Company of Australia	Various as per policy schedule	Various as per policy schedule
Comprehensive Motor Vehicle	AAI trading as Vero Insurance Limited	Section 1: Market Value or sum insured whichever is the lesser Section 2: \$30,000,000	\$400 basic excess
Business Travel	Chubb Insurance Company of Australia	Various as per policy schedule	Various as per policy schedule
Voluntary Workers	Chubb Insurance	Various as per policy schedule	Various as per policy schedule
Marine Transit	NTI Limited	Various as per policy schedule	Nil

## General information

The Named Insured and Business Description form part of your insurance contracts. It is therefore important that you advise of any alterations that may arise during the course of the year as these may prejudice your insurance cover.

To eliminate unnecessary repetition, unless otherwise stated within the Insurance and Claims Manual, the following information is common to all policies:

<b>Insured</b>	<p>Any Diocese or any incorporated or unincorporated Body or any Association of the Anglican Church of Australia as declared to Insurers including The Primate of the Anglican Church of Australia, The Metropolitan for each Province, Anglican Defence Force Chaplains, Anglican Defence Force Chaplaincy, Defence Force Anglican Chaplains" Inc. and/or associated and/or affiliated bodies deemed to be insured by any Diocese or entity already an insured under this policy whether incorporated or unincorporated including National Insurance Programme Committee and Manager or as now or as may be herein after constituted and their Officers, Employees, Voluntary Workers, Ministers, Lay Ministers and Contract Workers for their respective rights and interests or their joint and several liabilities.</p> <p>Or as otherwise noted under each policy</p>
<b>Business description</b>	<p>Principally but not limited to religious organisations and affairs incidental thereto, encompassing Diocesan Administration, Investment and Superannuation Funds, Parishes, Caring Agencies, Aged Care, Childcare and similar centres, Kindergartens, Schools and Colleges (day and residential), Bookshops, Opportunity Shops, Charitable activities, Conference Centres, Investment Properties, Recording Studio, out of uniform Defence Chaplaincy, Students whilst performing work experience, Employment Agencies, Registered Builder, Property Owners/Occupiers Suppliers of Products and Services including Insurance, Accounting and Software and the like and any other occupation incidental thereto</p> <p>Or as otherwise noted under each policy</p>
<b>Period of insurance</b>	<p>a) From: 4.00 pm on 31 October 2017 ) Local To: 4.00 pm on 31 October 2018 ) Time</p> <p>b) Any subsequent period for which the Insured shall pay or agree to pay and the Insurers shall agree to accept a renewal premium.</p>

## Class of insurance – Industrial Special Risks

<b>Insurer</b>	Ansvar Insurance Limited
<b>Policy number</b>	01.025.0230046
<b>Policy wording</b>	Industrial Special Risks Insurance Policy Wording 2017/2018
<b>Insured</b>	<p>Any Diocese or any incorporated or unincorporated Body or any Association of the Anglican Church of Australia as declared to Insurers including The Primate of the Anglican Church of Australia, The Metropolitan for each Province, Anglican Defence Force Chaplains, Anglican Defence Force Chaplaincy, Defence Force Anglican Chaplains" Inc. and/or associated and/or affiliated bodies deemed to be insured by any Diocese or entity already an insured under this policy whether incorporated or unincorporated including National Insurance Programme Committee and Manager or as now or as may be herein after constituted and their Officers, Employees, Voluntary Workers, Ministers, Lay Ministers and Contract Workers for their respective rights and interests or their joint and several liabilities.</p> <p>The interest of other parties is automatically included where required by them or where the Diocese has agreed to do so.</p>
<b>Declared Dioceses / Entities</b>	<p>Anglican Diocese of Armidale</p> <p>Anglican Diocese of Ballarat</p> <p>Anglican Diocese of Bathurst</p> <p>Anglican Diocese of Bendigo</p> <p>Anglican Diocese of Brisbane</p> <p>Anglican Diocese of Bunbury</p> <p>Anglican Diocese of Canberra &amp; Goulburn</p> <p>Anglican Diocese of Gippsland</p> <p>Anglican Diocese of Grafton</p> <p>Anglican Diocese of Melbourne</p> <p>Anglican Diocese of Newcastle</p> <p>Anglican Diocese of North Queensland</p> <p>Anglican Diocese of North West Australia</p> <p>Anglican Diocese of The Northern Territory</p> <p>Anglican Riverina Diocese Trust</p> <p>Anglican Diocese of Rockhampton</p> <p>Anglican Diocese of Tasmania</p> <p>Anglican Diocese of The Murray</p> <p>Anglican Diocese of Wangaratta</p> <p>Anglican Diocese of Willochra</p> <p>Anglican Board of Mission</p>

	Anglicare Central Queensland Ltd
	Anglicare North Queensland Ltd
	Anglicare Northern Territory
	Australian College of Theology Ltd
	Anglican Aged Care Services T/as Benetas
	General Synod of the Anglican Church
	All Souls St Gabriel's School
	EPIC Employment Services Inc
	GFS Australia Limited
	Good Shepherd Nursing Home
	Melbourne Anglican Foundation Limited
	St Johns Village Wangaratta
	Society of St Francis Association Inc
	The Council of the Mothers Union in Australia Inc.
	Defence Force Anglican Chaplains
	Kellock Lodge
	Anglican Cursillo Movement of Australia (ACMA) National Secretariat
	Kooyoora Ltd
	SOMA Australia
<b>The Business</b>	Principally but not limited to religious organisations and affairs incidental thereto, encompassing Diocesan Administration, Investment and Superannuation Funds, Parishes, Caring Agencies, Aged Care, Childcare and similar centres, Kindergartens, Schools and Colleges (day and residential), Bookshops, Opportunity Shops, Charitable activities, Conference Centres, Investment Properties, Recording Studio, out of uniform Defence Chaplaincy, Students whilst performing work experience, Employment Agencies, Registered Builder, Property Owners/Occupiers Suppliers of Products and Services including Insurance, Accounting and Software and the like and any other occupation incidental thereto.
<b>Covering</b>	Loss or damage to the Property Insured caused by all risks unless otherwise excluded, including loss resulting from interruption or interference to the business in consequence of damage, all as defined in the policy.

<b>Interest insured</b>	<p><b>Section 1 – Material Loss or Damage</b> Property insured means all tangible property, both real and personal, of every kind and description belonging to the Insured or for Damage to which property the Insured is legally responsible or which the Insured has assumed responsibility to insure prior to the occurrence of any Damage, including Money. Property Insured includes all such property acquired or for Damage to which the Insured becomes legally responsible or assumes responsibility to insure, after the commencement of the Period of Insurance.</p> <p><b>Section 2 – Business Interruption</b> Loss of Gross Profit, Gross Revenue and Gross Rentals as applicable resulting from the interruption of or interference with the Business caused by Damage occurring during the Period of Insurance.</p>	
<b>Situation and/or premises</b>	Anywhere in Australia or elsewhere in the World where the Insured has property or carries on business, has goods or other property stored or being processed or has work done, including contract sites and where specified in the Schedule.	
<b>Declared values</b>	Section 1 – All Property Insured Section 2 – Consequential Loss	\$8,176,665,789 \$1,075,680,404
<b>Limit(s) of liability</b>	Combined Section 1 and Section 2:	
	Anglican Diocese of Armidale	\$ 25,000,000
	Anglican Diocese of Ballarat	\$ 40,000,000
	Anglican Diocese of Bathurst	\$ 80,000,000
	Anglican Diocese of Bendigo	\$ 65,000,000
	Anglican Diocese of Brisbane	\$ 85,000,000
	• Cannon Hill College	\$ 110,000,000
	• Coomera Anglican College	\$ 95,000,000
	• St Andrew's Anglican College	\$ 90,000,000
	• The Glennie School	\$ 95,000,000
	• West Moreton College	\$ 100,000,000
	• St Hilda's School	\$ 130,000,000
	• Canterbury College	\$ 130,000,000
	• St Pauls School	\$ 145,000,000
	• All Saints Grammar	\$ 175,000,000
	• Anglican Church Grammar School	\$ 210,000,000
	• The Southport School	\$ 235,000,000
	• St John's Cathedral (excluding Webber, St Martins and Church House)	\$ 280,000,000

Anglican Diocese of Bunbury	\$	25,000,000
Anglican Diocese of Canberra – Goulburn	\$	65,000,000
Anglican Diocese of Gippsland	\$	40,000,000
Anglican Diocese of Grafton	\$	85,000,000
• Trinity Anglican School	\$	85,000,000
• Christ Church Cathedral	\$	85,000,000
Anglican Diocese of Melbourne	\$	85,000,000
• St Paul's Cathedral	\$	250,000,000
Anglican Diocese of Newcastle	\$	85,000,000
Anglican Diocese of North Queensland	\$	65,000,000
• Cathedral School	\$	115,000,000
Anglican Diocese of North West Australia	\$	25,000,000
Anglican Riverina Diocesan Trust	\$	40,000,000
Anglican Diocese of Rockhampton	\$	25,000,000
Anglican Diocese of Tasmania	\$	25,000,000
Anglican Diocese of The Murray	\$	40,000,000
Anglican Diocese of The Northern Territory	\$	25,000,000
Anglicare Northern Territory	\$	25,000,000
Anglican Diocese of Willochra	\$	10,000,000
Anglican Diocese of Wangaratta	\$	65,000,000
Anglican Board of Mission	\$	10,000,000
Anglican Aged Care Services trading as Benetas	\$	65,000,000
Anglicare Central Queensland Ltd	\$	25,000,000
Anglicare North Queensland Ltd	\$	10,000,000
Australian College of Theology Council Limited	\$	10,000,000
EPIC Employment Services Inc	\$	10,000,000
General Synod of the Anglican Church	\$	10,000,000
Good Shepherd Nursing Home	\$	100,000,000
St John's Village (Wangaratta)	\$	100,000,000
Society of St Francis Association Inc	\$	10,000,000
The Council of The Mothers Union in Australia	\$	10,000,000
All Souls St Gabriel's School, QLD	\$	65,000,000
Defence Force Anglican Chaplains Inc	\$	10,000,000

Kellock Lodge	\$	25,000,000
SOMA Australia	\$	10,000,000
Kooyoora Ltd	\$	10,000,000

**Sub-limit(s) of liability** The liability of the Insurer(s) shall be further limited in respect of any one loss or series of losses arising out of any one event at any one Situation as set out hereunder, and it is understood and agreed that such sub limits shall not increase the liability of the Insurer(s) beyond the Limit(s) of Liability expressed above. The under-mentioned Deductible will apply in respect of such Sub Limits but shall not be cumulative.

**Section 1 – Property insurance:**

Accidental Damage	\$2,500,000
Additional Extra Cost of Reinstatement	\$2,500,000
Boarding Students' property (other than money)	\$5,000 Any one student \$250,000 Any one loss
Residents of Aged Care Premises Contents (Any one care facility)	\$1,000,000
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Boiler & Pressure Vessel Explosion	\$200,000
Burglary and Theft from buildings and the like (other than money insured below)	\$500,000
Breakdown of Electronic and/or Machinery, Plant and Equipment (including Fusion)	\$500,000
Data Processing/Media Breakdown	\$500,000
Data Restoration Costs	\$1,000,000
Episcopal Regalia including Worldwide transit	\$500,000
Erosion, Subsidence, earth movement or collapse as per Endorsement 16.10	\$1,000,000
Fidelity Guarantee/Fraud & Dishonesty as per Endorsement 16.7	\$1,000,000 any one claim \$2,000,000 In the aggregate Any one period of insurance
Computer and Funds Transfer Fraud as per Endorsement 16.8	\$1,000,000 any one claim and in the aggregate Any one period of insurance

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Jewellery, Precious Metals and Stones	\$100,000
Rockeries, trees, shrubs and the like	\$100,000
Loss of Land Value	\$1,000,000
Money – On premises during business hours, in locked safe or strong room out of business hours and transit including personal custody	\$200,000
Money – On premises out of business hours not in locked safe or strong room	\$50,000
Money – in ATM Kowanyama Store	\$45,000
Privately owned items not otherwise insured, including property at fetes, art and craft shows	\$250,000
Property (excluding money) in transit anywhere in Australia - St Hilary's Anglican Church Kew	\$200,000
Property (excluding money) in transit anywhere in Australia - All Others	\$100,000
Property of directors, employees, council members and Volunteers not otherwise insured	\$5,000 Any one person
Spoilage of Stock and Merchandise	\$25,000
Standing timber, growing crops and pastures	\$50,000
Temporary Accommodation Expenses (3.2.6)	\$250,000
Theft of Property in Open Air	\$50,000
Works of Art, Antiques and Curios unless otherwise declared to Insurers	\$250,000 Per individual works
<b>Section 2 – Consequential Loss:</b>	
Item 10.3 – Additional Increased Cost of Working (not limited to locations covered under Items 10.1 and 10.2)	\$5,000,000
Item 10.5 – Accounts Receivable	\$500,000
Item 10.6 – Claims Preparation Costs	\$1,000,000
Quarantinable Diseases (Aggregate all Insureds)	\$1,000,000
<b>Section 3 – Contract Works (Material Damage):</b>	
All damage to property insured	\$1,000,000

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<b>Indemnity period</b>	All cathedrals	72 months
	All other situations	48 months
<b>Deductible</b>	Sections 1, 2 & 3 – Material Loss or Damage, Consequential Loss & Contract Works	
	The Deductible is the first amount of each claim which is payable by the Insured. Should more than one Deductible apply under this Policy for any loss or series of losses arising out of any one event or cause, such Deductibles shall not be aggregated and only the highest single Deductible shall apply.	
	Earthquake, Subterranean Fire or Volcanic Eruption	a) \$20,000 or b) An amount equal to 1% of the total declared values at the situation where the damage occurs, whichever is the lesser.
	Clergy, volunteers and employees' property	Nil
	<b>All other claims</b>	
	Anglican Diocese of Armidale	\$10,000
	Anglican Diocese of Ballarat	\$10,000
	Anglican Diocese of Bathurst	\$20,000
	Anglican Diocese of Bendigo	\$10,000
	Anglican Diocese of Brisbane	\$20,000
	Anglican Diocese of Bunbury	\$10,000
	Anglican Diocese of Canberra-Goulburn	\$20,000
	Anglican Diocese of Gippsland	\$10,000
	Anglican Diocese of Grafton	\$20,000
	Anglican Diocese of Melbourne	\$20,000
	Anglican Diocese of Newcastle	\$20,000
	Anglican Diocese of North Queensland	\$20,000
	Anglican Diocese of North West Australia	\$5,000
	Anglican Riverina Diocesan Trust	\$10,000

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Anglican Diocese of Rockhampton	\$10,000
Anglican Diocese of Tasmania	\$20,000
Anglican Diocese of The Murray	\$5,000
Anglican Diocese of The Northern Territory	\$5,000
Anglicare Northern Territory	\$5,000
Anglican Diocese of Willochra	\$10,000
Anglican Diocese of Wangaratta	\$10,000
Anglican Board of Mission	\$2,000
Benetas, Anglican Aged Care Services t/as	\$20,000
Anglicare Central Queensland Ltd	\$5,000
Anglicare North Queensland Ltd	\$5,000
Australian College of Theology Council Limited	\$2,000
EPIC Employment Services Inc	\$1,000
General Synod of the Anglican Church	\$2,000
Good Shepherd Nursing Home	\$1,000
Retirement Villages Association (Wangaratta)	\$1,000
Society of St Francis Association Inc	\$2,000
The Council of The Mothers Union in Australia	\$500
All Souls St Gabriel's School	\$2,000
Cathedral College Wangaratta	\$2,000
Defence Force Anglican Chaplains Inc	\$500
Should more than one deductible appear under this Policy for any one claim or series of claims arising from the one event, such deductibles shall not be aggregated – the highest single level of deductible only shall apply.	
<b>Aggregate Claims</b>	\$2,000,000

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**Deductible**

1. Applicable to all ANIP Members.
2. Single Loss capped at \$350,000 and Event (Event defined as per agreed wording) capped at \$750,000. This is to ensure aggregate deductible is not eroded from any one CAT or Large Loss.

The amount that exceeds the \$350,000 & \$750,000 caps are paid by the policy and do not erode the aggregate.

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**Special comments**

Terrorism Insurance Act 2003 – Policy Notation

This policy is deemed to be an eligible insurance contract in terms of the Terrorism Insurance Act 2003. Accordingly, whilst the Policy contains an Act of Terrorism Exclusion, then subject to all other terms and conditions of the Policy, cover is amended to the extent provided by the Terrorism Insurance Act 2003.

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## Class of insurance – Public and Products Liability

<b>Insurer</b>	Ansvar Insurance Limited
<b>Policy number</b>	01.025.0582158
<b>Insured</b>	<p>Any Diocese or any incorporated or unincorporated Body or any Association of the Anglican Church of Australia as declared to Insurers including The Primate of the Anglican Church of Australia, The Metropolitan for each Province, Anglican Defence Force Chaplains, Anglican Defence Force Chaplaincy, Defence Force Anglican Chaplains" Inc. and/or associated and/or affiliated bodies deemed to be insured by any Diocese or entity already an insured under this policy whether incorporated or unincorporated including National Insurance Programme Committee and Manager or as now or as may be herein after constituted and their Officers, Employees, Voluntary Workers, Ministers, Lay Ministers and Contract Workers for their respective rights and interests or their joint and several liabilities.</p> <p>The interest of other parties is automatically included where required by them or where the Diocese has agreed to do so.</p>
<b>Declared Dioceses / Entities</b>	<p>Anglican Diocese of Armidale</p> <p>Anglican Diocese of Ballarat</p> <p>Anglican Diocese of Bathurst</p> <p>Anglican Diocese of Bendigo</p> <p>Anglican Diocese of Brisbane</p> <p>Anglican Diocese of Bunbury</p> <p>Anglican Diocese of Canberra &amp; Goulburn</p> <p>Anglican Diocese of Gippsland</p> <p>Anglican Diocese of Grafton</p> <p>Anglican Diocese of Melbourne</p> <p>Anglican Diocese of Newcastle</p> <p>Anglican Diocese of North Queensland</p> <p>Anglican Diocese of North West Australia</p> <p>Anglican Diocese of The Northern Territory</p> <p>Anglican Riverina Diocese Trust</p> <p>Anglican Diocese of Rockhampton</p> <p>Anglican Diocese of Tasmania</p> <p>Anglican Diocese of The Murray</p> <p>Anglican Diocese of Wangaratta</p> <p>Anglican Diocese of Willochra</p> <p>Anglican Board of Mission</p> <p>Anglicare Central Queensland Ltd</p> <p>Anglicare North Queensland Ltd</p> <p>Anglicare Northern Territory</p>

	Australian College of Theology Ltd
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	Melbourne Anglican Foundation Limited
	St Johns Village Wangaratta
	Society of St Francis Association Inc
	The Council of the Mothers Union in Australia Inc.
	Defence Force Anglican Chaplains
	Kellock Lodge
	Anglican Cursillo Movement of Australia (ACMA) National Secretariat
	Kooyoora Ltd
	SOMA Australia
<b>The Business</b>	Principally but not limited to religious organisations and affairs incidental thereto, encompassing Diocesan Administration, Investment and Superannuation Funds, Parishes, Caring Agencies, Aged Care, Childcare and similar centres, Kindergartens, Schools and Colleges (day and residential), Bookshops, Opportunity Shops, Charitable activities, Conference Centres, Investment Properties, Recording Studio, out of uniform Defence Chaplaincy, Students whilst performing work experience, Employment Agencies, Registered Builder, Property Owners/Occupiers Suppliers of Products and Services including Insurance, Accounting and Software and the like and any other occupation incidental thereto.
<b>Interest insured</b>	<p>Insured's legal liability to pay compensation in respect of:</p> <p>a) Injury to any person;</p> <p>b) Property Damage;</p> <p>c) Advertising Injury;</p> <p>occurring within the Geographical Limits during the Period of Insurance as a result of an Occurrence happening in connection with the Insured's Business or Products.</p>
<b>Policy Wording</b>	Anglican Church of Australia General Public & Products Liability Insurance Policy wording 2015/2016

<b>Limit(s) of liability</b>	<p>Public Liability \$20,000,000 any one occurrence or series of occurrences arising from one originating cause</p> <p>Product Liability \$20,000,000 any one occurrence or series of occurrences arising from one originating cause and for all such occurrences during the period of insurance</p> <p>Sexual Molestation / Abuse \$20,000,000 any one occurrence / offender and in the aggregate any one Policy Period for all claims arising out of or in connection with sexual abuse shall not exceed \$50,000,000 per Declared Dioceses/Entities named in the Schedule.</p>
<b>Geographical limits</b>	Anywhere in the world
<b>Deductible</b>	<p>The Deductible is the first amount of each claim which is payable by the Insured. Should more than one Deductible apply under this Policy for any loss or series of losses arising out of any one event or cause, such Deductibles shall not be aggregated and only the highest single Deductible shall apply.</p> <p>Deductible <span style="float: right;">\$5,000</span></p>
<b>Special comments</b>	<p>Terrorism Insurance Act 2003 – Policy Notation</p> <p>This policy is deemed to be an eligible insurance contract in terms of the Terrorism Insurance Act 2003. Accordingly, whilst the Policy contains an Act of Terrorism Exclusion, then subject to all other terms and conditions of the Policy, cover is amended to the extent provided by the Terrorism Insurance Act 2003.</p>

## Class of insurance – Umbrella Liability

<b>Insurer</b>	Ansvar Insurance Limited
<b>Policy number</b>	01.025.0526301
<b>Policy wording</b>	Anglican Church of Australia Umbrella Liability Insurance Policy wording 2012/2013
<b>The Insured</b>	<p>Any Diocese or any incorporated or unincorporated Body or any Association of the Anglican Church of Australia as declared to Insurers including The Primate of the Anglican Church of Australia, The Metropolitan for each Province, Anglican Defence Force Chaplains, Anglican Defence Force Chaplaincy, Defence Force Anglican Chaplains" Inc. and/or associated and/or affiliated bodies deemed to be insured by any Diocese or entity already an insured under this policy whether incorporated or unincorporated including National Insurance Programme Committee and Manager or as now or as may be herein after constituted and their Officers, Employees, Voluntary Workers, Ministers, Lay Ministers and Contract Workers for their respective rights and interests or their joint and several liabilities.</p> <p>The interest of other parties is automatically included where required by them or where the Diocese has agreed to do so.</p>
<b>Declared Diocese / Entities</b>	<p>Anglican Diocese of Armidale          Anglican Diocese of Ballarat          Anglican Diocese of Bathurst          Anglican Diocese of Bendigo          Anglican Diocese of Brisbane          Anglican Diocese of Bunbury          Anglican Diocese of Canberra &amp; Goulburn          Anglican Diocese of Gippsland          Anglican Diocese of Grafton          Anglican Diocese of Melbourne          Anglican Diocese of Newcastle          Anglican Diocese of North Queensland          Anglican Diocese of North West Australia          Anglican Diocese of Rockhampton          Anglican Diocese of Tasmania          Anglican Diocese of The Murray          Anglican Diocese of The Northern Territory          Anglican Riverina Diocese Trust          Anglican Diocese of Wangaratta          Anglican Diocese of Willochra          Anglicare Central Queensland Ltd          Anglicare North Queensland Ltd          Anglicare Northern Territory</p>

Australian College of Theology Ltd  
 Defence Force Anglican Chaplains  
 EPIC Employment Services Inc  
 General Synod of the Anglican Church  
 GFS Australia Limited  
 Good Shepherd Nursing Home  
 Kellock Lodge  
 Kooyoora Ltd  
 Society of St Francis Association Inc  
 SOMA Australia  
 St Johns Village Wangaratta  
 The Council of the Mothers Union in Australia Inc.  
 All Saints College Bathurst  
 All Souls St Gabriel's School  
 Anglican Aged Care Services T/as Benetas

**Interest insured**

Insured's legal liability to pay compensation in respect of:

- a) Injury to any person;
- b) property Damage;
- c) Advertising Injury;

occurring within the Geographical Limits during the Period of Insurance as a result of an Occurrence happening in connection with the Insured's Business or Products.

**Limit(s) of liability**

Each occurrence	\$30,000,000
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Each occurrence and in the aggregate for Products	\$30,000,000
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In excess of the  
Underlying Insurance

Motor Vehicle	\$30,000,000 for those Diocese/Entities insured under the Vero policy. Otherwise minimum of \$5,000,000
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<b>Underlying insurance</b>	<b>Policy/layer:</b>	<b>Limit of liability:</b>	<b>Insurer:</b>
	Primary	\$20,000,000	Ansvar Insurance Limited
	Benetas	\$20,000,000	VMIA
	Motor Vehicle	\$30,000,000	Vero Insurance Limited

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<b>Geographical limits</b>	Anywhere in the world
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## Class of insurance – 1<sup>st</sup> Excess Liability

<b>Insurer</b>	Berkshire Hathaway Specialty Insurance
<b>Policy number</b>	47-ZCA-000956-01
<b>Insured</b>	Any Diocese or any incorporated or unincorporated Body or any Association of the Anglican Church of Australia as declared to Insurers including all associated and/or affiliated bodies deemed to be insured by any Diocese whether incorporated or unincorporated or as now or as may be herein after constituted and their Officers, Employees, Voluntary Workers, Ministers and Lay Ministers for their respective rights and interests or their joint and several liabilities
<b>Declared Diocese / Entities</b>	<p>Anglican Diocese of Armidale</p> <p>Anglican Diocese of Ballarat</p> <p>Anglican Diocese of Bathurst</p> <p>Anglican Diocese of Bendigo</p> <p>Anglican Diocese of Brisbane</p> <p>Anglican Diocese of Bunbury</p> <p>Anglican Diocese of Canberra &amp; Goulburn</p> <p>Anglican Diocese of Gippsland</p> <p>Anglican Diocese of Grafton</p> <p>Anglican Diocese of Melbourne</p> <p>Anglican Diocese of Newcastle</p> <p>Anglican Diocese of North Queensland</p> <p>Anglican Diocese of North West Australia</p> <p>Anglican Diocese of The Northern Territory</p> <p>Anglican Riverina Diocese Trust</p> <p>Anglican Diocese of Rockhampton</p> <p>Anglican Diocese of Tasmania</p> <p>Anglican Diocese of The Murray</p> <p>Anglican Diocese of Wangaratta</p> <p>Anglican Diocese of Willochra</p> <p>Anglican Board of Mission</p> <p>Anglicare Central Queensland Ltd</p> <p>Anglicare North Queensland Ltd</p> <p>Australian College of Theology Ltd</p> <p>General Synod of the Anglican Church</p> <p>All Souls St Gabriel's School</p> <p>All Saints College Bathurst</p> <p>Anglican Aged Care Services T/as Benetas</p> <p>EPIC Employment Services Inc</p> <p>GFS Australia Limited</p>

Good Shepherd Nursing Home  
 St Johns Village Wangaratta  
 Society of St Francis Association Inc  
 The Council of the Mothers Union in Australia Inc.  
 Defence Force Anglican Chaplains  
 Kellock Lodge  
 Kooyoora Ltd  
 SOMA Australia Incorporated

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**The Business** Principally but not limited to religious organisations and affairs incidental thereto, encompassing Diocesan Administration, Investment and Superannuation Funds, Parishes, Caring Agencies, Aged Care, Childcare and similar centres, Kindergartens, Schools and Colleges (day and residential), Bookshops, Opportunity Shops, Charitable activities, Conference Centres, Investment Properties, property owners/occupiers and the like and any other occupation incidental thereto

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**Limits of Liability** Public Liability: \$20,000,000 each and every Occurrence  
 Products Liability: \$20,000,000 each and every Occurrence and in the Aggregate

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**Schedule of Underlying Insurance(s)**

Type of Policy Coverage	Underlying Insurer(s)	Limit of Liability
Public & Products Liability Insurance	Ansvar Insurance	\$20 Million
Umbrella Liability Insurance	Ansvar Insurance	\$30 Million
Corporate Travel	Ace Insurance	\$5 Million
Motor Vehicle	Vero Insurance	\$30 Million
Workers Compensation	Various	Statutory Limits

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**Policy Wording** Insurers Excess Liability Policy Wording

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**Endorsements** Molestation Exclusion

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## Class of insurance – 2<sup>nd</sup> Excess Liability

<b>Insurer</b>	AAI Trading as Vero Insurance Limited
<b>Policy number</b>	LSX0129344703
<b>Insured</b>	Any Diocese or any incorporated or unincorporated Body or any Association of the Anglican Church of Australia as declared to Insurers including all associated and/or affiliated bodies deemed to be insured by any Diocese whether incorporated or unincorporated or as now or as may be herein after constituted and their Officers, Employees, Voluntary Workers, Ministers and Lay Ministers for their respective rights and interests or their joint and several liabilities
<b>Declared Diocese / Entities</b>	<p>Anglican Diocese of Armidale</p> <p>Anglican Diocese of Ballarat</p> <p>Anglican Diocese of Bathurst</p> <p>Anglican Diocese of Bendigo</p> <p>Anglican Diocese of Brisbane</p> <p>Anglican Diocese of Bunbury</p> <p>Anglican Diocese of Canberra &amp; Goulburn</p> <p>Anglican Diocese of Gippsland</p> <p>Anglican Diocese of Grafton</p> <p>Anglican Diocese of Melbourne</p> <p>Anglican Diocese of Newcastle</p> <p>Anglican Diocese of North Queensland</p> <p>Anglican Diocese of North West Australia</p> <p>Anglican Diocese of The Northern Territory</p> <p>Anglican Riverina Diocese Trust</p> <p>Anglican Diocese of Rockhampton</p> <p>Anglican Diocese of Tasmania</p> <p>Anglican Diocese of The Murray</p> <p>Anglican Diocese of Wangaratta</p> <p>Anglican Diocese of Willochra</p> <p>Anglican Board of Mission</p> <p>Anglicare Central Queensland Ltd</p> <p>Anglicare North Queensland Ltd</p> <p>Australian College of Theology Ltd</p> <p>General Synod of the Anglican Church</p> <p>All Souls St Gabriel's School</p> <p>All Saints College Bathurst</p> <p>Anglican Aged Care Services T/as Benetas</p> <p>EPIC Employment Services Inc</p>

	GFS Australia Limited	
	Good Shepherd Nursing Home	
	St Johns Village Wangaratta	
	Society of St Francis Association Inc	
	The Council of the Mothers Union in Australia Inc.	
	Defence Force Anglican Chaplains	
	Kellock Lodge	
	Kooyoora Ltd	
	SOMA Australia Incorporated	
<b>The Business</b>	Principally but not limited to religious organisations and affairs incidental thereto, encompassing Diocesan Administration, Investment and Superannuation Funds, Parishes, Caring Agencies, Aged Care, Childcare and similar centres, Kindergartens, Schools and Colleges (day and residential), Bookshops, Opportunity Shops, Charitable activities, Conference Centres, Investment Properties, property owners/occupiers and the like and any other occupation incidental thereto	
<b>Limit(s) of liability</b>	Each occurrence	\$50,000,000
	Each occurrence and in the aggregate for Products	\$50,000,000
	In excess of the Underlying Insurance:	
<b>Schedule of Underlying Insurance(s)</b>		
<b>Type of Policy Coverage</b>	<b>Underlying Insurer(s)</b>	<b>Limit of Liability</b>
Public & Products Liability Insurance	Ansvar Insurance	\$20 Million
Umbrella Liability Insurance	Ansvar Insurance	\$30 Million
Excess Liability	Berkshire Hathaway Insurance Company	\$20 Million
Corporate Travel	Ace Insurance	\$5 Million
Motor Vehicle	Vero Insurance	\$30 Million
Workers Compensation	Various	Statutory Limits
<b>Principal exclusions</b>	As per the Primary Insurance	
<b>Special comments</b>	Terrorism Insurance Act 2003 – Policy Notation This policy is deemed to be an eligible insurance contract in terms of the Terrorism Insurance Act 2003. Accordingly, whilst the Policy contains an Act of Terrorism Exclusion, then subject to all other terms and conditions of the Policy, cover is amended to the extent provided by the Terrorism Insurance Act 2003.	
<b>Endorsements</b>	Molestation Exclusion	

## Class of insurance – Professional Indemnity

<b>Insurer</b>	Ansvar Insurance Limited
<b>Policy number</b>	01.025.0526301
<b>The Insured</b>	<p>Any Diocese or any incorporated or unincorporated Body or any Association of the Anglican Church of Australia as declared to Insurers including The Primate of the Anglican Church of Australia, The Metropolitan for each Province, Anglican Defence Force Chaplains, Anglican Defence Force Chaplaincy, Defence Force Anglican Chaplains" Inc. and/or associated and/or affiliated bodies deemed to be insured by any Diocese or entity already an insured under this policy whether incorporated or unincorporated including National Insurance Programme Committee and Manager or as now or as may be herein after constituted and their Officers, Employees, Voluntary Workers, Ministers, Lay Ministers and Contract Workers for their respective rights and interests or their joint and several liabilities.</p> <p>The interest of other parties is automatically included where required by them or where the Diocese has agreed to do so.</p>
<b>Declared Diocese / Entities</b>	<p>Anglican Diocese of Armidale</p> <p>Anglican Diocese of Ballarat</p> <p>Anglican Diocese of Bathurst</p> <p>Anglican Diocese of Bendigo</p> <p>Anglican Diocese of Brisbane</p> <p>Anglican Diocese of Bunbury</p> <p>Anglican Diocese of Canberra &amp; Goulburn</p> <p>Anglican Diocese of Gippsland</p> <p>Anglican Diocese of Grafton</p> <p>Anglican Diocese of Melbourne</p> <p>Anglican Diocese of Newcastle</p> <p>Anglican Diocese of North Queensland</p> <p>Anglican Diocese of North West Australia</p> <p>Anglican Diocese of The Northern Territory</p> <p>Anglican Riverina Diocese Trust</p> <p>Anglican Diocese of Rockhampton</p> <p>Anglican Diocese of Tasmania</p> <p>Anglican Diocese of The Murray</p> <p>Anglican Diocese of Wangaratta</p> <p>Anglican Diocese of Willochra</p> <p>Anglican Board of Mission</p> <p>Anglicare Central Queensland Ltd</p> <p>Anglicare North Queensland Ltd</p> <p>Anglicare Northern Territory</p> <p>Australian College of Theology Ltd</p>

	<p>Anglican Aged Care Services T/as Benetas</p> <p>General Synod of the Anglican Church</p> <p>All Souls St Gabriel's School</p> <p>EPIC Employment Services Inc</p> <p>GFS Australia Limited</p> <p>Good Shepherd Nursing Home</p> <p>Melbourne Anglican Foundation Limited</p> <p>St Johns Village Wangaratta</p> <p>Society of St Francis Association Inc</p> <p>The Council of the Mothers Union in Australia Inc.</p> <p>Defence Force Anglican Chaplains</p> <p>Kellock Lodge</p> <p>Anglican Cursillo Movement of Australia (ACMA) National Secretariat</p> <p>Kooyoora Ltd</p> <p>SOMA Australia</p> <p>Anglicare Whitsunday Region Ltd but only in respect of an act, error or omission committed or alleged to have been committed on or prior to 31 December 2005</p>
<b>Interest insured</b>	Indemnity for Loss for civil liability arising from the performance of the Insured Services and arising from a Claim first made and notified during the Policy Period.
<b>Retroactive date</b>	Notwithstanding Clause 4 of this policy (Retroactive cut-off date), We will pay up to the sum insured specified in this Certificate of Insurance in respect of a claim arising out of an act, error or omission that occurred on or after 4.00 p.m. on the 31 December 1990. In respect of a claim arising out of an act, error or omission that occurred any time prior to 4.00 pm on the 31 December 1990, We will pay up to the sum of \$1,000,000, which shall be the maximum amount we cover you for in accordance with clause 5 of this policy.
<b>Territorial limits</b>	Worldwide, excluding the United States of America and Canada
<b>Limit(s) of liability</b>	<p>\$25,000,000 each and every Claim and \$50,000,000 in the aggregate.</p> <p>With regards to: St. Michael's Home Assist, Diocese of Brisbane \$15,000,000 any one claim and \$30,000,000 all claims in total made under the Policy during any one period of insurance.</p>
<b>Deductible</b>	\$5,000 each and every claim

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- Additional Covers**
- Libel and Slander
  - Loss of Documents
  - Fraud and Dishonesty
  - Incoming Principals
  - Retired Principals
  - Automatic Reinstatement
  - Trade Practices Liability
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## Class of insurance – Management Liability

<b>Insurer</b>	Ansvar Insurance Limited
<b>Policy number</b>	01.025.0526301
<b>Policy Wording</b>	Anglican Church of Australia Management Liability Insurance Policy Wording 2012/2013
<b>The Insured</b>	<p>Any Diocese or any incorporated or unincorporated Body or any Association of the Anglican Church of Australia as declared to Insurers including The Primate of the Anglican Church of Australia, The Metropolitan for each Province, Anglican Defence Force Chaplains, Anglican Defence Force Chaplaincy, Defence Force Anglican Chaplains" Inc. and/or associated and/or affiliated bodies deemed to be insured by any Diocese or entity already an insured under this policy whether incorporated or unincorporated including National Insurance Programme Committee and Manager or as now or as may be herein after constituted and their Officers, Employees, Voluntary Workers, Ministers, Lay Ministers and Contract Workers for their respective rights and interests or their joint and several liabilities.</p> <p>The interest of other parties is automatically included where required by them or where the Diocese has agreed to do so.</p>
<b>Declared Diocese / Entities</b>	<p>Anglican Diocese of Armidale</p> <p>Anglican Diocese of Ballarat</p> <p>Anglican Diocese of Bathurst</p> <p>Anglican Diocese of Bendigo</p> <p>Anglican Diocese of Brisbane</p> <p>Anglican Diocese of Bunbury</p> <p>Anglican Diocese of Canberra &amp; Goulburn</p> <p>Anglican Diocese of Gippsland</p> <p>Anglican Diocese of Grafton</p> <p>Anglican Diocese of Melbourne</p> <p>Anglican Diocese of Newcastle</p> <p>Anglican Diocese of North Queensland</p> <p>Anglican Diocese of North West Australia</p> <p>Anglican Diocese of The Northern Territory</p> <p>Anglican Riverina Diocese Trust</p> <p>Anglican Diocese of Rockhampton</p> <p>Anglican Diocese of Tasmania</p> <p>Anglican Diocese of The Murray</p> <p>Anglican Diocese of Wangaratta</p> <p>Anglican Diocese of Willochra</p> <p>Anglican Board of Mission</p> <p>Anglicare Central Queensland Ltd</p>

	Anglicare North Queensland Ltd
	Anglicare Northern Territory
	Australian College of Theology Ltd
	Anglican Aged Care Services T/as Benetas
	General Synod of the Anglican Church
	All Souls St Gabriel's School
	EPIC Employment Services Inc
	GFS Australia Limited
	Good Shepherd Nursing Home
	Melbourne Anglican Foundation Limited
	St Johns Village Wangaratta
	Society of St Francis Association Inc
	The Council of the Mothers Union in Australia Inc.
	Defence Force Anglican Chaplains
	Kellock Lodge
	Anglican Cursillo Movement of Australia (ACMA) National Secretariat
	Kooyoora Ltd
	SOMA Australia
<b>The Business</b>	Principally but not limited to religious organisations and affairs incidental thereto, encompassing Diocesan Administration, Investment and Superannuation Funds, Parishes, Caring Agencies, Aged Care, Childcare and similar centres, Kindergartens, Schools and Colleges (day and residential), Bookshops, Opportunity Shops, Charitable activities, Conference Centres, Investment Properties, Recording Studio, out of uniform Defence Chaplaincy, Students whilst performing work experience, Employment Agencies, Registered Builder, Property Owners/Occupiers Suppliers of Products and Services including Insurance, Accounting and Software and the like and any other occupation incidental thereto.
<b>Interest insured</b>	<p>Insuring Clause A:</p> <p>Indemnifies the liability of Directors and Officers of the insured entity for Loss arising out of their breach of directorial and management duties and obligations.</p> <p>Insuring Clause B:</p> <p>To the extent permitted by law, indemnifies the insured entity where the entity indemnifies its Directors and Officers for Loss arising out of their breaches of their directorial and management duties and obligations.</p> <p>Insuring Clause C:</p> <p>Liability of the insured entity for Claims brought against the entity itself, but only in relation to the entity's Securities.</p>
<b>Jurisdictional limits</b>	Worldwide, excluding United States of America
<b>Territorial limits</b>	Worldwide, excluding United States of America

**Insuring Clause 3.1 – Directors & Officers Liability Insurance**

<b>Retroactive Date</b>	Unlimited
<b>Limits of Liability</b>	<p>A. \$15,000,000 any one claim, but limit any one claim in respect of the following declared entities altered to:</p> <ul style="list-style-type: none"> <li>– Cathedral College, Wangaratta: \$20,000,000.</li> </ul> <p>B. \$30,000,000 in the aggregate any one period of insurance, but aggregate limit of liability in respect of the following declared entities altered to:</p> <ul style="list-style-type: none"> <li>– Cathedral College, Wangaratta: \$40,000,000.</li> </ul> <p>C. Pollution Defence Costs (5.15): \$500,000 in the aggregate any one period of insurance</p>
<b>Excess</b>	Nil

**Insuring Clause 3.2 – Entity Reimbursement**

<b>Retroactive Date</b>	Unlimited
<b>Limits of Liability</b>	<p>A. \$15,000,000 any one claim, but limit any one claim in respect of the following declared entities altered to:</p> <ul style="list-style-type: none"> <li>– Cathedral College, Wangaratta: \$20,000,000.</li> </ul> <p>B. \$30,000,000 in the aggregate any one period of insurance, but aggregate limit of liability in respect of the following declared entities altered to:</p> <ul style="list-style-type: none"> <li>– Cathedral College, Wangaratta: \$40,000,000.</li> </ul> <p>C. Pollution Defence Costs (5.15): \$500,000 in the aggregate any one period of insurance</p>
<b>Excess</b>	\$5,000 any one claim

**Insuring Clause 3.3 – Entity Liability Insurance**

<b>Retroactive Date</b>	31 December 2009
<b>Limits of Liability</b>	<p>A. \$10,000,000 any one claim, but limit any one claim in respect of the following declared entities altered to:</p> <ul style="list-style-type: none"> <li>– Anglican Board of Mission: \$NIL (cover not taken)</li> <li>– The Council of the Mother’s Union of Australia: \$NIL (cover not taken).</li> </ul> <p>B. \$20,000,000 in the aggregate any one period of insurance.</p> <p>C. Pollution Defence Costs (5.15): \$500,000 in the aggregate any one period of insurance.</p>
<b>Excess</b>	\$5,000 any one claim

**Insuring Clause 3.4 – Employment Practices Liability Insurance**

<b>Retroactive Date</b>	31 December 1995
<b>Limits of Liability</b>	<p>A. \$2,000,000 any one claim, but limit any one claim in respect of the following declared entities altered to:</p>

	<ul style="list-style-type: none"> <li>– Anglican Board of Mission: \$NIL (cover not taken)</li> <li>– The Council of the Mother’s Union of Australia: \$NIL (cover not taken).</li> </ul>
	B. \$4,000,000 in the aggregate any one period of insurance.
<b>Excess</b>	Insured Entity: \$5,000 any one claim Insured Individual: Nil
<b>Insuring Clause 3.5 – Trustees Liability Insurance</b>	
<b>Retroactive Date</b>	31 December 1990
<b>Limits of Liability</b>	<p>A. \$1,000,000 any one claim, but limit any one claim in respect of the following declared entities altered to:</p> <ul style="list-style-type: none"> <li>– Anglican Board of Mission: \$NIL (cover not taken)</li> <li>– The Council of the Mother’s Union of Australia: \$NIL (cover not taken).</li> </ul> <p>B. \$2,000,000 in the aggregate any one period of insurance.</p>
<b>Excess</b>	Insured Entity: \$1,000 any one claim Insured Individual: Nil
<b>Insuring Clause 3.6 – Statutory Liability Insurance</b>	
<b>Retroactive Date</b>	31 December 2000
<b>Limits of Liability</b>	<p>A. \$2,000,000 any one claim, but limit any one claim in respect of the following declared entities altered to:</p> <ul style="list-style-type: none"> <li>– Anglican Board of Mission: \$NIL (cover not taken)</li> <li>– The Council of the Mother’s Union of Australia: \$NIL (cover not taken).</li> </ul> <p>B. \$4,000,000 in the aggregate any one period of insurance.</p>
<b>Excess</b>	Insured Entity: \$5,000 any one claim Insured Individual: Nil
<b>Insuring Clause 3.7 – Internet Liability Insurance</b>	
<b>Retroactive Date</b>	31 December 2009
<b>Limits of Liability</b>	<p>A. \$1,000,000 any one claim, but limit any one claim in respect of the following declared entities altered to:</p> <ul style="list-style-type: none"> <li>– Anglican Board of Mission: \$NIL (cover not taken)</li> <li>– The Council of the Mother’s Union of Australia: \$NIL (cover not taken).</li> </ul> <p>B. \$2,000,000 in the aggregate any one period of insurance.</p>
<b>Excess</b>	Insured Entity: \$5,000 any one claim Insured Individual: Nil
<b>Insuring Clause 3.8 – Entity Crisis Insurance</b>	
<b>Retroactive Date</b>	31 December 2009

<b>Limits of Liability</b>	<p>A. \$250,000 any one claim, but limit any one claim in respect of the following declared entities altered to:</p> <ul style="list-style-type: none"> <li>– Anglican Board of Mission: \$NIL (cover not taken)</li> <li>– The Council of the Mother’s Union of Australia: \$NIL (cover not taken).</li> </ul> <p>B. \$500,000 in the aggregate any one period of insurance.</p>
<b>Excess</b>	\$5,000 any one claim
<b>All Insuring Clauses</b>	
<b>Automatic Extensions</b>	Unless otherwise stated the Automatic Extensions form part of the Limits of Liability for each of the Insuring Clauses
<b>Additional Included Extensions</b>	<p>Pre-acquisition Liability</p> <p>Personal Legal Expenses</p>

## Class of insurance – Hall Hirers Liability

<b>Insurer</b>	Ansvar Insurance Limited
<b>Policy number</b>	01.025.0526301
<b>Insured</b>	Personal hirers of facilities owned by or under the control of the Diocese declared hereunder of the Anglican Church of Australia.
<b>Declared Diocese / Entities</b>	Anglican Diocese of Armidale Anglican Diocese of Bathurst Anglican Diocese of Bendigo Anglican Diocese of Brisbane Anglican Diocese of Bunbury Anglican Diocese of Canberra & Goulburn Anglican Diocese of Gippsland Anglican Diocese of Grafton Anglican Diocese of Melbourne Anglican Diocese of Newcastle Anglican Diocese of North Queensland Anglican Diocese of North West Australia Anglican Diocese of The Northern Territory Anglican Riverina Diocese Trust Anglican Diocese of Rockhampton Anglican Diocese of Tasmania Anglican Diocese of The Murray Anglican Diocese of Wangaratta Anglican Diocese of Willochra Anglican Board of Mission Anglicare Central Queensland Ltd Anglicare North Queensland Ltd Anglicare Northern Territory Australian College of Theology Ltd Anglican Aged Care Services T/as Benetas General Synod of the Anglican Church All Souls St Gabriel's School EPIC Employment Services Inc GFS Australia Limited Good Shepherd Nursing Home Melbourne Anglican Foundation Limited St Johns Village Wangaratta

	Society of St Francis Association Inc
	The Council of the Mothers Union in Australia Inc.
	All Souls St Gabriel's School
	Defence Force Anglican Chaplains
	Kellock Lodge
	Anglican Cursillo Movement of Australia (ACMA) National Secretariat
	Kooyoora Ltd
	SOMA Australia
<b>The Business</b>	Hiring of facilities stated above as for use by the hirer for activities in accordance with such activities.
<b>Limit of liability</b>	\$2,000,000
<b>Deductible</b>	Nil
<b>Endorsements</b>	<p><b><i>Sexual Abuse Additional Exclusion</i></b> Any actual or alleged <b><i>sexual abuse</i></b>.</p> <p>For the purposes of this exclusion the following definition applies:</p> <p><b><i>Sexual Abuse</i></b> means any assault of a sexual nature, sexual molestation, indecent exposure, sexual harassment or intimidation, whether such act is the subject of criminal investigation or not.</p>

## Class of insurance – Comprehensive Crime

<b>Insurer</b>	Chubb Insurance Company of Australia	
<b>Policy number</b>	93296349	
<b>Policy Wording</b>	Comprehensive Crime Insurance Policy Wording Form CIAL 0-500 (Ed. 10/08) Comprehensive Crime Insurance Policy Schedule RRIS1 507 (Ed. 12/08)	
<b>Insured</b>	<p>Any Diocese or any incorporated or unincorporated Body or any Association of the Anglican Church of Australia as declared to Insurers including The Primate of the Anglican Church of Australia, The Metropolitan for each Province, Anglican Defence Force Chaplains, Anglican Defence Force Chaplaincy, Defence Force Anglican Chaplains' Inc. and/or associated and/or affiliated bodies deemed to be insured by any Diocese or entity already an insured under this policy whether incorporated or unincorporated including National Insurance Programme Committee and Manager or as now or as may be herein after constituted and their Officers, Employees, Voluntary Workers, Ministers, Lay Ministers and Contract Workers for their respective rights and interests or their joint and several liabilities.</p> <p>The interest of other parties is automatically included where required by them or where the Diocese has agreed to do so.</p>	
<b>Principal Organisation</b>	Diocese of Brisbane	Australian College of Theology
	Diocese of Gippsland	Diocese of Riverina
	Diocese of Grafton	Diocese of Melbourne
	Diocese of Newcastle	Diocese of North Queensland
<b>The Business</b>	Principally but not limited to religious organisations and affairs incidental thereto, encompassing Diocesan Administration, Investment and Superannuation Funds, Parishes, Caring Agencies, Aged Care, Childcare and similar centres, Kindergartens, Schools and Colleges (day and residential), Bookshops, Opportunity Shops, Charitable activities, Conference Centres, Investment Properties, property owners/occupiers and the like and any other occupation incidental thereto.	
<b>Territorial Limits</b>	Worldwide	

	Limits of Liability	Deductible
A. Employee Theft Coverage	\$5,000,000	\$1,000,000
B. Premises Coverage	\$5,000,000	\$1,000,000
C. In Transit Coverage	\$5,000,000	\$1,000,000
D. Forgery Coverage	\$5,000,000	\$1,000,000
E. Computers Fraud Transfer	\$5,000,000	\$1,000,000
F. Funds Transfer Fraud Coverage	\$5,000,000	\$1,000,000
G. Counterfeit Currency Fraud Coverage	\$5,000,000	\$50,000

H.	Credit Card Fraud Coverage	\$5,000,000	\$50,000
I.	Identity Fraud Coverage	\$250,000	\$50,000
J.	Client Coverage	\$5,000,000	\$50,000
K.	Expenses Coverage	\$10,000	Nil
L.	Crisis Costs Expense Coverage	\$25,000	Nil

## Class of insurance – Motor Vehicle

<b>Insurer</b>	AAI trading as Vero Insurance Limited
<b>Policy number</b>	MSL 071341823
<b>Insured</b>	<p>Any Diocese or any incorporated or unincorporated Body or any Association of the Anglican Church of Australia as declared to Insurers including The Primate of the Anglican Church of Australia, The Metropolitan for each Province, Anglican Defence Force Chaplains, Anglican Defence Force Chaplaincy, Defence Force Anglican Chaplains" Inc. and/or associated and/or affiliated bodies deemed to be insured by any Diocese or entity already an insured under this policy whether incorporated or unincorporated including National Insurance Programme Committee and Manager or as now or as may be herein after constituted and their Officers, Employees, Voluntary Workers, Ministers, Lay Ministers and Contract Workers for their respective rights and interests or their joint and several liabilities.</p> <p>The interest of other parties is automatically included where required by them or where the Diocese has agreed to do so</p>
<b>Principal Organisations</b>	<p>Anglican Diocese of Armidale</p> <p>Anglican Diocese of Ballarat</p> <p>Anglican Diocese of Bathurst</p> <p>Anglican Diocese of Bendigo</p> <p>Anglican Diocese of Brisbane</p> <p>Anglican Diocese of Bunbury</p> <p>Anglican Diocese of Canberra &amp; Goulburn</p> <p>Anglican Diocese of Gippsland</p> <p>Anglican Diocese of Grafton</p> <p>Anglican Diocese of Melbourne</p> <p>Anglican Diocese of Newcastle</p> <p>Anglican Diocese of North Queensland</p> <p>Anglican Diocese of North West Australia</p> <p>Anglican Diocese of The Northern Territory</p> <p>Anglican Riverina Diocese Trust</p> <p>Anglican Diocese of Rockhampton</p> <p>Anglican Diocese of Tasmania</p> <p>Anglican Diocese of The Murray</p> <p>Anglican Diocese of Wangaratta</p> <p>Anglican Diocese of Willochra</p> <p>Anglican Board of Mission</p> <p>Anglicare Central Queensland Ltd</p> <p>Anglicare North Queensland Ltd</p> <p>Anglicare Northern Territory</p> <p>Australian College of Theology Ltd</p>

	Anglican Aged Care Services T/as Benetas
	General Synod of the Anglican Church
	All Souls St Gabriel's School
	EPIC Employment Services Inc
	GFS Australia Limited
	Good Shepherd Nursing Home
	Melbourne Anglican Foundation Limited
	St Johns Village Wangaratta
	Society of St Francis Association Inc
	The Council of the Mothers Union in Australia Inc.
	Defence Force Anglican Chaplains
	Kellock Lodge
	Anglican Cursillo Movement of Australia (ACMA) National Secretariat
	Kooyoora Ltd
	SOMA Australia
<b>The Business</b>	Principally but not limited to religious organisations and affairs incidental thereto, encompassing Diocesan Administration, Investment and Superannuation Funds, Parishes, Caring Agencies, Aged Care, Childcare and similar centres, Kindergartens, Schools and Colleges (day and residential), Bookshops, Opportunity Shops, Charitable activities, Conference Centres, Investment Properties, Recording Studio, out of uniform Defence Chaplaincy, Students whilst performing work experience, Employment Agencies, Registered Builder, Property Owners/Occupiers Suppliers of Products and Services including Insurance, Accounting and Software and the like and any other occupation incidental thereto.
<b>Geographical Limits</b>	Worldwide
<b>Limit(s) of Liability</b>	<b>Section 1</b> Market Value or Sum Insured whichever is the lesser <b>Section 2</b> \$30,000,000
<b>Basic Excess</b>	Vehicles located in the Northern Territory – each and every claim (other than Anglicare Northern Territory) \$500 EPI vehicles – each and every claim \$2,000 Trinity College North Queensland Volvo Bus 1% of sum insured minimum \$500 each and every claim Anglicare North Qld \$750 Anglicare South Qld \$750 All other vehicles – each and every claim \$400
<b>Aged &amp; Inexperienced Excess</b>	Nil
<b>Windscreens Excess</b>	Nil
<b>Policy Wording</b>	Vero Motor Fleet Policy PDS (V4703 V7 01/12/11A)

## Class of insurance – Contract Works

<b>Insurer</b>	Chubb Insurance		
<b>Policy number</b>	04PO009199		
<b>Insured</b>	<p>Any Diocese or any incorporated or unincorporated Body or any Association of the Anglican Church of Australia as declared to Insurers including The Primate of the Anglican Church of Australia, The Metropolitan for each Province, Anglican Defence Force Chaplains, Anglican Defence Force Chaplaincy, Defence Force Anglican Chaplains" Inc. and/or associated and/or affiliated bodies deemed to be insured by any Diocese or entity already an insured under this policy whether incorporated or unincorporated including National Insurance Programme Committee and Manager or as now or as may be herein after constituted and their Officers, Employees, Voluntary Workers, Ministers, Lay Ministers and Contract Workers for their respective rights and interests or their joint and several liabilities.</p> <p>The interest of other parties is automatically included where required by them or where the Diocese has agreed to do so.</p>		
<b>The Business</b>	<p>Principally but not limited to religious organisations and affairs incidental thereto, encompassing Diocesan Administration, Investment and Superannuation Funds, Parishes, Caring Agencies, Aged Care, Childcare and similar centres, Kindergartens, Schools and Colleges (day and residential), Bookshops, Opportunity Shops, Charitable activities, Conference Centres, Investment Properties, Recording Studio, out of uniform Defence Chaplaincy, Students whilst performing work experience, Employment Agencies, Registered Builder, Property Owners/Occupiers Suppliers of Products and Services including Insurance, Accounting and Software and the like and any other occupation incidental thereto.</p>		
<b>Interest Insured</b>	As per policy wording		
<b>Territorial Limits</b>	As per the specified Worksite within the Commonwealth of Australia		
<b>Period of Risk</b>	<p>As per the policy wording</p> <p><b><i>Maintenance / Defects Liability Period</i></b> as per the policy wording</p>		
<b>Limit(s) of Liability</b>	A.	Section 1 – Material Loss or Damage	\$5,000,000
	B.	Section 2 – Liability – any one occurrence	\$20,000,000

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**Deductible****A. Section 1 - Material Loss Or Damage**

The Insured shall bear the first amount of each claim or series of claims arising out of any one original source or cause as follows:

Named Cyclones	\$2,000
All Other	\$ 500

Should more than one Deductible apply under Section 1 of this Policy for any claim or series of claims arising from the one original source or cause, such Deductibles shall not be aggregated and the highest single level of Deductible only shall apply. Provided that only losses exceeding the particular Deductible applicable shall be taken into account in determining the application of this clause.

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**B. Section 2 – Liability**

The Insured shall bear the first amount of each claim or series of claims arising out of any one Occurrence.

Injury and Advertising Injury	\$Nil
Damage	\$250

In the event both injury to persons and damage to property occurs out of the one Occurrence only one Deductible shall apply whichever is the highest

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## Class of insurance – Corporate Travel

<b>Insurer</b>	Chubb Insurance Company of Australia
<b>Policy number</b>	04PP009200
<b>Declared Diocese / Entities</b>	<p>           Anglican Diocese of Armidale            Anglican Diocese of Ballarat            Anglican Diocese of Bathurst            Anglican Diocese of Bendigo            Anglican Diocese of Brisbane            Anglican Diocese of Bunbury            Anglican Diocese of Canberra &amp; Goulburn            Anglican Diocese of Gippsland            Anglican Diocese of Grafton            Anglican Diocese of Melbourne            Anglican Diocese of Newcastle            Newcastle Anglican Care            Newcastle Samaritans            Anglican Diocese of North Queensland            Anglican Diocese of North West Australia            Anglican Riverina Diocese Trust            Anglican Diocese of Rockhampton            Anglican Diocese of Tasmania            Anglican Diocese of The Murray            Anglican Diocese of The Northern Territory            Anglican Diocese of Wangaratta            Anglican Diocese of Willochra            Anglican Board of Mission            Anglican Aged Care Services T/as Benetas            All Souls St Gabriel's School            All Souls College Bathurst            Anglicare Central Queensland Ltd            Anglicare North Queensland Ltd            Anglicare Northern Territory Ltd            Australian College of Theology Ltd            Defence Force Anglican Chaplains            EPIC Employment Services Inc            General Synod of the Anglican Church            GFS Australia Limited            Good Shepherd Nursing Home            Kellock Lodge            Kooyoora Ltd            SOMA Australia Incorporated            St Johns Village Wangaratta            Society of St Francis Association Inc            The Council of the Mothers Union in Australia Inc.         </p>
<b>Covered Person(s) / Categories</b>	Any Covered Person travelling on authorised business of the Diocese, a parish, body or organisation covered by the policyholder including their Spouse and accompanying Dependent Children
<b>Scope of Cover</b>	Cover under this policy applies whilst a Covered Person is engaged in a journey (as defined) undertaken on the Policyholders business, including any incidental private travel

<b>Journey</b>	Journey means a business trip involving travel exceeding fifty (50) km from the Covered Persons normal place of residence or business premises, undertaken and authorised by the Policyholder, and shall start from the time of leaving home or normal place of business (whichever is left last) and continue until arrival back at home or normal place of business (whichever is reached first). Every day commuting shall not be regarded as a Journey. The maximum duration of any one trip shall be one hundred & eighty (180) days.	
<b>Limit(s) of liability</b>	Aggregate Limit of Liability	\$5,000,000
	Non-scheduled aircraft	\$1,000,000
	War and/or Civil War	\$1,000,000
	War and/or Civil War (maximum per event)	\$500,000
<b>Policy wording</b>	Business Travel Insurance Product Disclosure Statement and Policy Wording (Business Travel (0314))	

### Schedule of Benefits

Sum insured each Covered Person

All limits are in the same currency as the premium and taxes displayed

#### SECTION 1: Personal Accident & Sickness

Category	Table of Events	Part A – Lump Sum Benefits	
1	Event 1 – Accidental Death Dependent Child Spouse / Partner	5 x Salary up to \$500,000 \$25,000 \$250,000	
	Events 2 – 19 Dependent Child Spouse / Partner	5 x Salary up to \$500,000 \$25,000 \$250,000	
Category	Part B – Bodily Injury Resulting in Surgery – Benefits	Part C – Sickness Resulting in Surgery – Benefits	
1	\$20,000	\$20,000	
Category	Part B - Weekly Benefits - Bodily Injury	% of Salary - Part B	Excess Period (Days) - Part B
1	\$600 x 156 weeks	100.00	14
Category	Part C - Weekly Benefits - Sickness	% of Salary - Part C	Excess Period (Days) - Part C

1	\$600 x 156 weeks	100.00	14
<b>Category</b>	<b>Part D - Fractured Bones – Lump Sum Benefits</b>	<b>Part E - Loss of Teeth or Dental Procedures - Lump Sum Benefits</b>	<b>Part E – Loss of Teeth or Dental procedures – Limit per tooth</b>
1	\$3,000	\$2,000	\$250
<b>Category</b>	<b>Corporate Image Protection</b>	<b>Independent Financial Advice</b>	
1	\$15,000	\$7,500	
<b>Category</b>	<b>Dependent Child Supplement – lump sum per child</b>	<b>Dependent Child Supplement – max per family</b>	
1	\$5,000	\$15,000	
<b>Category</b>	<b>Partner Retraining Benefit</b>	<b>Spouse/Partner Accidental death benefit</b>	
1	\$15,000	\$25,000	
<b>Category</b>	<b>Tuition or Advice Expenses</b>		
1	\$750 per month Payable up to 6 months		

**SECTION 2: Kidnap & Ransom / Extortion Cover**

<b>Category</b>	<b>Maximum Per Event</b>	<b>Trauma Counselling – per visit</b>	<b>Trauma Counselling – max per Covered Person</b>
1	\$250,000	\$500	\$5,000

**SECTION 3: Hijack & Detention**

<b>Category</b>	<b>Sum Insured</b>	<b>Daily Benefit</b>	<b>Maximum Days</b>	<b>Legal Costs</b>
1	\$18,000	\$300	60	\$20,000

**SECTION 4: Medical & Additional Expenses & Cancellation & Curtailment Expenses**

<b>Category</b>	<b>Medical &amp; Additional Expenses</b>	<b>Excess</b>
1	Unlimited	0

Category	Reasonable funeral expenses	Ongoing medical expenses	Dentures
1	\$7,500	\$50,000	\$2,500
Category	Cancellation & Curtailment Expenses	Excess	
1	Unlimited	0	
Category	Continuous Worldwide Bed Confinement	Maximum Days	
1	\$100	100	
Category	Financial Insolvency – Per Covered Person	Financial Insolvency – Annual aggregate limit	
1	\$10,000	\$50,000	
Category	HIV/AIDS contracted through Injury or Accident	Trauma Counselling – per visit	Trauma Counselling –max per Covered Person
1	\$100,000	\$500	\$5,000

**SECTION 5: Emergency Assistance**

Category	Included
1	+612 8907 5995 (by reverse charge if required)

**SECTION 6: Loss of Deposits**

Category	Sum Insured	Excess
1	\$20,000	0

**SECTION 7: Baggage / Business property, Electronic Equipment, Deprivation of Baggage & Money / Travel Documents**

Category	Baggage / Business Property	Excess	Limit any one (1) Item
1	\$20,000	0	\$5,000
Category	Electronic Equipment	Excess	
1	\$20,000	\$250	

Category	Deprivation of Baggage	Fraudulent use of Money/Travel Documents
1	\$3,000	\$3,000
Category	Money/Travel Documents	Excess
1	\$4,000	0
Category	Identity Theft Extension	Keys & Locks
1	\$20,000	\$2,000

**SECTION 8: Alternative Employee / Resumption of Assignment Expenses**

Category	Sum Insured
1	\$10,000

**SECTION 9: Personal Liability**

Category	Sum Insured	
1	\$5,000,000	
Category	Court Attendance – per day	Court Attendance – Max amount
1	\$100	\$1,000

**SECTION 10: Rental Vehicle Excess Waiver**

Category	Sum Insured		
1	\$5,000		
Category	Excess and/or no claim reimbursement	Motor vehicle hire – per week	Motor vehicle hire – Max amount
1	\$2,000	\$500	\$2,500

**SECTION 11: Extra Territorial Workers' Compensation (any one (1) accident)**

Category	Weekly Benefits	Damages, Costs & Expenses, any one accident	Aggregate Limit of Liability
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1	\$1,000	\$1,000,000	\$1,000,000
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**SECTION 12: Missed Transport Connection**

Category	Sum Insured
1	\$5,000

**SECTION 13: Over Booked Flight**

Category	Sum Insured
1	\$2,500

**SECTION 14: Political & Natural Disaster Evacuation**

Category	Sum Insured (per person)	Part B – Reasonable accommodation costs Per Day
1	\$20,000	\$250
Category	Part B – Reasonable accommodation costs Maximum Day	Annual Aggregate
1	14	\$100,000

**SECTION 15: Search & Rescue Expenses**

Category	Sum Insured (per person)	Aggregate Limit of Liability
1	\$20,000	\$100,000

**Aggregate Limit of Liability:**

Any one (1) Period of Insurance (A):	\$5,000,000
Non-Scheduled Aircraft (B):	\$1,000,000
War and/or Civil War – Maximum liability per Event	\$500,000
War and/or Civil War – Total liability	\$1,000,000

**Endorsements****Overseas Visitors**

It is hereby noted and agreed this Policy is extended to include overseas visitors to

Australia and Papua New Guinea whilst on short term treks and whilst assigned to the Anglican Board of Mission. Maximum duration will be ninety (90) days

#### **Non Scheduled Aircraft**

Non Scheduled Flights by Reverend Chris Yule on behalf of the North Queensland Diocese are allowed subject to an Aggregate Limit of Liability of \$1,000,000

Cover for Declared Diocese/Entities is allowed subject to an Aggregate Limit of Liability of \$1,000,000

#### **War Coverage Extension**

It is hereby noted and agreed that, notwithstanding anything contained in the Policy to the contrary, with respect to Covered Persons on a Journey to or within Australia or their Country of Residence, or any of the following countries; Afghanistan, Chad, Chechnya, Cote d'Ivoire (Ivory Coast), Democratic Republic of Congo, Iraq, Israel, Somalia, Sudan, and in the event that War or Civil War breaks out in one of these, Cover is extended under this Policy for that Covered Person for the first forty-eight (48) hours of the War or Civil War breaking out, after which time all cover with respect to War or Civil War shall cease, unless We have been notified and agreed in writing to extend coverage for the duration of the Covered Person's Journey. An additional premium may be charged upon each declaration

#### **Home / Car Modification Expenses**

If a Covered Person suffers a Bodily Injury whilst engaging in the Voluntary Work of the Policyholder, resulting in the payment of a benefit under Part A, Events 2-9 of the Policy, and as a result of the Bodily Injury, the Covered Person requires Home, Workplace and/or Car modifications in order to assist the Covered Person in maintaining an independent existence, We will pay for such expenses incurred up to a maximum of \$10,000 with respect to any one (1) Bodily Injury

#### **Medical and Additional Expenses – Section 4**

It is hereby noted and agreed that the Exclusion in respect of Section 4 - Medical and Additional Expenses relates only to those expenses for which a Medicare benefit is or would be payable

### **Additional Benefits**

#### **Section 1 - Personal Accident & Sickness**

The following benefit is added to Section 1 - Additional Cover:

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person dies within the first thirty-one (31) days of the Journey solely and directly as a result of a Specified Sickness which is unrelated to a Pre-Existing Condition, We will pay a lump sum benefit of \$25,000.

For the purposes of this endorsement, the following definitions apply:

Pre-Existing Condition means

- a. any physical defect, condition, illness or disease for which treatment, medication or advice (including advice for treatment) has been received or prescribed by a Doctor or Dentist in the twelve (12) months immediately prior to the Covered Person's Journey; or
- b. a condition, the manifestation of symptoms of which a reasonable person in the circumstances would be expected to be aware of at the time of booking their Journey.

Specified Sickness means a

- a. myocardial infarction (heart attack); or
- b. pulmonary embolism; or
- c. stroke; or
- d. rabies.

## **Section 5 - Chubb Assistance**

### **red24 - Travel Security Advice and Assistance**

Chubb has partnered with red24, a crisis management assistance company, to provide a range of services to prepare the Covered Person for a Journey prior to its commencement as well as offer support whilst on a Journey to assist with a safe, uneventful and successful trip. Please note these services can only be accessed if the Covered Person has registered, therefore early registration is highly recommended. Refer to the registration details below.

Registration: To access and register for the services provided for under the Policy:

- 1 log onto [www.chubbassistance.com.au](http://www.chubbassistance.com.au)
- 2 click on the red24 link.

## **Section 14 – Political & natural disaster evacuation**

### **Specialist Security Services**

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, it is deemed necessary by red24 to appoint specialist security personnel to provide assistance for and, if required be deployed to, the Covered Person due to a serious risk to their personal safety and/or security which is unforeseen and outside of the control of the Covered Person and Policyholder, then We will pay for the reasonable and necessary costs and expenses incurred by red24 on the Policyholder's behalf.

We will pay up to \$50,000 per Covered Person per event for this benefit, notwithstanding the Annual Aggregate for all claims under this Section as noted in the above Schedule against Section 14.

## Class of insurance – Voluntary Workers

<b>Insurer</b>	Chubb Insurance
<b>Policy number</b>	04PO009199
<b>Declared Diocese / Entities</b>	<p>All Saints College Bathurst  All Souls St Gabriel's School  Anglican Aged Care Services T/as Benetas  Anglican Board of Mission  Anglican Diocese of Armidale  Anglican Diocese of Ballarat  Anglican Diocese of Bathurst  Anglican Diocese of Bendigo  Anglican Diocese of Brisbane  Anglican Diocese of Bunbury  Anglican Diocese of Canberra &amp; Goulburn  Anglican Diocese of Gippsland  Anglican Diocese of Grafton  Anglican Diocese of Melbourne  Anglican Diocese of Newcastle  Anglican Diocese of North Queensland  Anglican Diocese of North West Australia  Anglican Diocese of Rockhampton  Anglican Diocese of Tasmania  Anglican Diocese of The Murray  Anglican Diocese of The Northern Territory  Anglican Diocese of Wangaratta  Anglican Diocese of Willochra  Anglican Riverina Diocese Trust  Anglicare Central Queensland Ltd  Anglicare North Queensland Ltd  Anglicare NT Ltd  Australian College of Theology Ltd  Defence Force Anglican Chaplains  EPIC Employment Services Inc  General Synod of the Anglican Church  GFS Australia Limited  Good Shepherd Nursing Home  Kellock Lodge  Kooyoora Ltd  Society of St Francis Association Inc  SOMA Australia Incorporated  St Johns Village Wangaratta  The Council of the Mothers Union in Australia Inc.</p>
<b>The Business</b>	<p>Principally but not limited to religious organisations and affairs incidental thereto, encompassing Diocesan Administration, Investment and Superannuation Funds, Parishes, Caring Agencies, Aged Care, Childcare and similar centres, Kindergartens, Schools and Colleges (day and residential), Bookshops, Opportunity Shops, Charitable activities, Conference Centres, Investment Properties, Recording Studio, out of uniform Defence Chaplaincy, Students whilst performing work experience, Employment Agencies, Registered Builder, Property Owners/Occupiers Suppliers of Products and Services including Insurance, Accounting and Software and the like and any other occupation incidental thereto.</p>

<b>Covered Person(s) / Categories</b>	<p><b>Category A</b> - Voluntary Clergy &amp; Lay Voluntary Workers of the Policyholder</p> <p><b>Category B</b> - Covered Persons undertaking any work on behalf of the Diocese of Brisbane who is not defined as a worker under WorkCover Act - Section 12</p> <p><b>Category C</b> - Jobcare, Work Experience (including students completing practical experience as part of their Education) and similar programs organised by the Policyholder. Persons undertaking Work Experience, Job Care and similar programs where the funding bodies (program sponsors) have not provided personal accident insurance. This does NOT include voluntary work experience via Centrelink work for the dole and Mutual Obligations scheme.</p> <p><b>Category D</b> - Persons undertaking Voluntary Work (Work Experience) for a "Policyholder" via Centrelinks work for the Dole and Mutual Obligations Schemes</p> <p><b>Category E</b> - Year 8 to 12 students of any Anglican School in Australia engaged in work experience activities</p>	
<b>Scope of Cover</b>	<p><b>Category A, B, C &amp; D - Occupation Only - Including Commuting</b> Cover under the Policy applies to all those hazards to which a Covered Person is exposed whilst actually engaged in voluntary work including necessary direct travel to and from such voluntary work on behalf of the Policyholder. Provide always that the Policy shall only apply in respect of such work officially organised by and under the control of the Policyholder.</p> <p><b>Category E - Other</b> Whilst on authorised and approved work experience programmes including travel to and from the location and travel incidental to the Occupation.</p>	
<b>Age Limit</b>	7 to 95 years of age	
<b>Aggregate Limit of Liability</b>	Any one period of insurance	\$2,000,000
	Non-Scheduled Aircraft	\$100,000

### Schedule of Benefits

Sum insured each Covered Person

All limits are in the same currency as the premium and taxes displayed

#### SECTION 1: Personal Accident & Sickness

Category	Table of Events	Part A – Lump Sum Benefits
A,B,C	Accidental Death & Bodily Injury Events 1 – 19	\$250,000
D & E	Accidental Death & Bodily Injury Events 1 – 19	\$100,000

Category	Part B – Bodily Injury Resulting in Surgery – Benefits
All	Not Insured

Category	Part B - Weekly Benefits - Bodily Injury	% of Salary - Part B	Excess Period (Days) – Part B
A & B	\$2,000 x 156 weeks	100.00	0
C,D,E	0	0	0

Category	Part C - Fractured Bones – Lump Sum Benefits	Part D - Loss of Teeth or Dental Procedures - Lump Sum Benefits	Part D – Loss of Teeth or Dental procedures – Limit per tooth
All	\$3,000	\$1,000	\$250

**Extensions****EMERGENCY HOME HELP:**

If during the Period of Insurance and whilst the person is a Covered Person and engaging in voluntary work on behalf of the Policyholder, a Covered Person who is retired, unemployed or not in receipt of a Salary suffers from Event 25 and/or 26 described in Part B of the Table of Events and is unable to carry out Domestic Duties, We will pay for the cost of reasonably and necessarily incurred Domestic Duties expenses as a result of that Bodily Injury up to the \$1,500 per week payable from the 1st day of treatment by a Doctor for a maximum of 104 weeks.

**STUDENT TUTORIAL COSTS:**

If during the Period of Insurance and whilst the person is a Covered Person and engaging in voluntary work on behalf of the Policyholder, a Covered Person who is a student, suffers from Event 25 and/or 26 described in Part B of the Table of Events and is unable to attend registered classes, We will pay the cost of reasonably and necessarily incurred home tutorial services as a result of that Bodily Injury up to \$200 per week for a maximum of 104 weeks.

**NON-MEDICARE MEDICAL EXPENSES:**

If during the Period of Insurance and whilst the person is a Covered Person providing services, without payment, to an educational, religious, charitable or benevolent organisation on behalf of the Policyholder, the Covered Person suffers from a Bodily Injury, We will pay the Non-Medicare Medical Expenses incurred up a maximum of \$10,000 Excess \$0

**AGE LIMIT EXTENSION**

It is hereby noted and agreed that the maximum age limit of Covered Persons under the Policy is extended to ninety-five (95) years of age. Notwithstanding anything contained in the Policy to the contrary the following conditions shall apply to this extension:

- There is no cover under the Policy with respect to any Covered Person who is aged ninety-five (95) years or more and all cover with respect to a Covered Person shall cease upon their attaining that age. This will not prejudice any entitlement to claim benefits which have arisen before a Covered Person has attained the age of ninety-five (95) years.
- There is no cover under the Policy for Covered Persons over the age of seventy-five (75) except for Funeral Expenses, Emergency Home Help and Non-Medicare Medical

Expenses only.

- The maximum amount We will pay under Section 1 - Part A - Lump Sum Benefits - Event 1 – Accidental Death with respect to any Covered Person aged under eighteen (18) years of age is \$20,000 – except where the Covered Person is a Work Experience Student covered under Category 5.

### **ARMED ROBBERIES OR ATTEMPTED ROBBERIES**

It is hereby noted and agreed in relation to Armed Robberies or Attempted Robberies only the following will apply:

We will pay for expenses reasonably and necessarily incurred for psychiatric treatment and/or counselling expenses, provided such treatment is limited to actual costs incurred not exceeding \$2,000.

**CATEGORY C** - Scope is extended to note:

- i) On the provider's premise;
- ii) Undertaking employment activities that the provider has directed them to do, including but not limited to - training, research into employment in local libraries, market research and;
- iii) Travelling by the most direct route between:
  - a) The providers premises and the eligible job seekers home or Centrelink following referral;
  - b) The providers premises and job interviews; and
  - c) Eligible job seeker's home and job interviews, following referral by the provider.

Aggregate Limit - \$500,000 per organisation - \$2,000,000 any one period

### **HOME/CAR MODIFICATION EXPENSES**

If:

- (i) during the Period of Insurance; and
- (ii) while the person is:
  - (a) a Covered Person; and
  - (b) engaging in voluntary work on behalf of the Policyholder, the Covered Person suffers a Bodily Injury:
    - (i) resulting in the payment of a benefit under Part A, Events 2–9(a) of the Policy; and
    - (ii) necessitating home, workplace and/or car modifications in order to assist the Covered Person in maintaining an independent existence, the maximum amount We will pay with respect to any one Bodily Injury is \$10,000

## Class of insurance – Marine Transit

<b>Insurer</b>	NTI Limited	
<b>Policy number</b>	46069618	
<b>Policy Wording</b>	NT1192(24/04/2017)	
<b>The Business</b>	Principally but not limited to religious organisations and affairs incidental thereto, encompassing Diocesan Administration, Investment and Superannuation Funds, Parishes, Caring Agencies, Aged Care, Childcare and similar centres, Kindergartens, Schools and Colleges (day and residential), Bookshops, Opportunity Shops, Charitable activities, Conference Centres, Investment Properties, property owners/occupiers and the like and any other occupation incidental thereto.	
<b>Policy type</b>	Household Contents & Personal Effects Transit Insurance	
<b>Interest insured</b>	Household goods and personal effects	
<b>Conveyances</b>	Road, rail, air, sea and/or post Voyages	
<b>Voyages</b>	<p>(a) Inland from Australia wide to Australia Wide  (b) Imports from World Wide to Australia Wide  (c) Exports from Australia Wide to World Wide</p> <p>Excluding Abkhazia, Afghanistan, Angola, Armenia, Azerbaijan, Burundi, Cambodia, Chechnia, Colombia, Eritrea, Guinea-Bissau, Iraq, Iran, Indonesia other than the island of Java, Israel, Palestinian Authority, Pakistan, Liberia, Nigeria, Rwanda, Sierra Leone, Sri Lanka, Democratic Republic of Congo, Zimbabwe, Somalia, Yemen</p>	
<b>Limit(s) of liability</b>	Inland	\$250,000
	Import	\$250,000
<b>Deductible</b>	Nil	
<b>Endorsements</b>	Cover in storage to a maximum of 90 days	
<b>Imports and Exports</b>	As declared – premium calculated on a rate of 0.5% of sum insured and payable at time of transit	

# Claims procedures

## General

This section is designed to provide assistance in procedures to be followed in the event of any incident that might give rise to a claim occurring under any of your insurance policies.

All claims (except where otherwise agreed and noted herein) are to be reported immediately to Aon.

To enable the processing of the claim without delay and to minimise the possible damage or injury incurred, it is important that the following action be taken.

- 3 All reasonable steps should be taken following an accident or loss to protect the property or person from any further damage or injury.
- 4 Subject to the procedure for dealing with simple claims which is set out in Section 3.5, any incident which may give rise to a claim should be immediately reported to Aon to avoid any potential for denial of liability from insurers alleging late notification.
- 5 Any loss by theft and/or wilful or malicious damage should be immediately reported to the nearest Police station.
- 6 Comply with the relevant claims procedure specific to the class of insurance for which the claim applies.
- 7 Complete the correct claim form and attach all associated claims documents. Claim forms for various classes of insurance are available on the Aon website: <http://www.aon.com.au/australia/about-aon/claim-forms.jsp>. Where a specific claim form has not been specified, the Aon General Claim Form should be used. Please contact your Client Relationship Manager should you require any assistance
- 8 Forward claim documentation including any supporting papers without delay to Aon. Documentation for simple Travel, Personal Accident, Expatriate Medical, Baggage and Motor Vehicle claims should be forwarded directly to the Insurer in accordance with the procedure set out in the following pages.

## Industrial special risks

### Property (Material) Damage

Generally, such claims relate to loss or damage to your property which may involve events such as fire, storm, explosion, flood, theft/burglary, malicious damage, etc.

Where there has been loss or damage to your property:

- 9 Take all reasonable steps to protect property from any further loss or damage.
- 10 Call the Police or other Emergency Services as required. Any loss by theft or wilful or malicious damage should immediately be reported to the nearest Police Station and details of the attending Police noted.
- 11 If you suspect that the loss or damage may exceed the policy deductible, notify Aon immediately of the details of the claim (e.g. description of incident, amount of loss, etc.). Aon will then provide further instructions on how to handle the claim.
- 12 Where required, complete a Claim Form and all claims documents as soon as possible after the occurrence whilst memory of the incident is still fresh in the minds of all concerned.
- 13 Ensure full cooperation with the Loss Adjuster appointed by your insurer.

## Business Interruption (BI)

This section relates to the consequential loss of profits that may occur as a result of a material damage loss, covered under the Industrial Special Risks policy.

In the event of a loss, the following steps should be taken:

- 1 Inform Aon of a potential BI Loss.
- 2 Meet with Aon Risk Accounting to understand your policy entitlement. Particularly whether the policy will respond to cover all losses including subsequent expenditure incurred to mitigate loss or restore normal business.
- 3 Consider appointing Aon Risk Accounting to represent your interests in:
  - estimating loss,
  - exploring appropriate loss mitigation initiatives,
  - establish a plan to prepare claims for the purpose of restoring cash flow,
  - assist in managing and responding to requests raised by the insurer's appointed Loss Adjuster,
  - collate necessary information required by the Loss Adjuster.
- 4 Set up separate ledger accounts to capture all additional costs.
- 5 Copy all related invoices and create separate files for the purpose of substantiating any claim.
- 6 Inform all sales staff to record details of sales orders placed which cannot be met due to interruption.
- 7 Do all things reasonably practicable to minimise interruption to business.

## General and products liability

Under No Circumstances Must Liability Be Admitted Either Verbally Or In Writing.

Upon the happening of any incident likely to give rise to a claim, the following points must be noted:

- 1 All reasonable steps should be taken following an accident or loss to protect the person or property from any further injury.
- 2 Advice must be forwarded to Aon, together with originals of all correspondence received from a third party and any other supporting documentation (e.g. incident report)
- 3 Where an Incident Report is to be completed, bear in mind the following:

**Be Discreet** – Do not complete the Incident Report in front of the injured person. This may signal that an insurance claim may be possible.

**Be Specific** – Remember, the report you write may be forwarded to your insurer for assessment and evaluation purposes and may be admitted as evidence in court. Be specific and comprehensive in your details.

**Provide Full Details** – Detail (no matter how trivial it may seem at the time), is the most essential component of your Report. In most instances, if the claim ever reaches a court of law, it may be several years down the track. Nobody will remember the specifics unless you write them down at the time of the Report.

- 4 No correspondence should be entered into with a third party except acknowledgement of receipt of the claim. The acknowledgement letter should read as follows:

"Without Prejudice"

We acknowledge receipt of your correspondence concerning an incident at [Location]. This is receiving our attention.

- 5 Do not give any interview or make any statement to a Loss Adjuster or other person investigating any accident or damage unless such person is acting on behalf of your insurer.

## “Claims Made” policies

This section provides guidance on the procedure for notifying a claim or circumstances that might give rise to a claim under “Claims Made” policies.

The following policies are generally underwritten on a “Claims Made” basis:

- Directors’ and Officers’ Liability/Company Reimbursement Insurance,
- Professional Indemnity Insurance,
- Crime/Fidelity Insurance,
- Trustees’ Liability Insurance,
- Employment Practices Liability Insurance.

The trigger of “claims made” policies is the date an Insured or its representative first becomes aware that a potential claim may be made as a result of an alleged breach or an alleged error or omission. This is different from other policies (e.g. General Liability, Property) which operate on an “occurrence” basis where the trigger is the date on which the incident giving rise to the claim occurred.

“Claims Made” policies typically contain an exclusion which provides that the policy will not cover claims where the claim or circumstance was known to the Insured prior to the inception of the policy. Such policies also require that the claim or circumstances which may give rise to a claim in the future, be notified to the insurer within the currency of the policy, as a pre-condition to indemnity.

In effect (and subject to Section 54 of the Insurance Contracts Act), there is no cover for anything known before the policy period or for anything which is known to the Insured during the policy period but not notified to insurer during the policy period.

Aon strongly recommends that all facts and/or known circumstances that may have the potential to give rise to a claim in the future be notified within the current period of insurance.

## Notifiable Matters

The following provides a practical guide as to notifiable matters:

- 1 Claims:
  - civil proceedings or written demand against the Company and/or individual insured seeking damages e.g. letter of demand alleging breach of employment practices duty,
  - criminal proceedings against the Company and/or an individual insured e.g. charge of breach of Occupational Health & Safety Act,
  - administrative or regulatory proceedings e.g. notice of proceedings for breach of Corporations Law regulations.
- 2 Circumstances:
  - awareness of conduct which may give rise to civil proceedings e.g. through allegations of breach of employment practices,
  - awareness of conduct which may have breached laws and which may result in criminal proceedings against an Insured and its representatives,
  - awareness of a breach of regulations which may give rise to administrative or regulatory proceedings.
- 3 Securities Claim:

- written demand against the Insured seeking damages, e.g. alleging inadequate disclosure in a company document.
- 4 Representation at investigations and examinations:
- receipt of notice (written or oral) that a representative of the Company and/or individual Insured is required to attend or appear at an official investigation, examination or inquiry into the affairs of the Company.

## Notification procedure

When an employee or officer becomes aware of a potential Claim or Circumstances:

- 1 Immediately advise the responsible staff member or department so that appropriate notification can be given to Aon.
- 2 Information forming part of the initial notification:
  - brief synopsis or overview of the facts,
  - intended course of action contemplated by the Insured in establishing the exposure of any Insured Person and/or the Company in terms of liability and quantum,
  - any additional information available in support of notification.
- 3 When dealing with an initial complaint or potential claim, it is imperative that the Insured and/or its Representatives does not admit liability and does not make any offer of settlement nor incur defence costs without seeking prior approval and consent from insurer(s). To do so could be construed as a failure to comply with policy conditions and has the potential to prejudice Insured's position under the relevant policies.
- 4 Complete insurer's Claim Forms where required.

## Travel, personal accident, expatriate medical, baggage and motor vehicle claims procedure

As indicated throughout this Section of the Report, timely notification of claims (and events that may give rise to claims) is critical to the maintenance of effective insurance cover. Timely notification is essential whether claims are dealt with on an occurrence basis or a claims made basis and once the insured has advised Aon of a claim (or incident that may give rise to a claim) it will normally be Aon's responsibility to notify the matter to the insurer.

However, there are a number of classes of insurance coverage where additional handling of claims by Aon can be counter-productive to efficient, timely and cost effective resolution.

Consequently, Aon has developed a procedure whereby simple, low value claims arising from the following coverage classes will in future be directly reported to, and subsequently managed by, Insurers.

The Categories are:

- Travel
- Personal Accident
- Expatriate Medical
- Baggage
- Motor Vehicle

The procedure for managing claims that fall into these categories is as follows:

- 1 The client lodges the claim and supporting documentation directly with the insurer either by sending a claim form to the insurer or notifying by telephone, fax or email. Contact details to be provided as part of the renewal process.
- 2 The insurer reviews the claim and undertakes the process of managing the claim to finalisation. If further information is required the Insurer will approach our client directly to obtain such.
- 3 Resolution of the claim will take place between the Insurer and the client.
- 4 If the eventual outcome of the claim fits any of the criteria outlined in the escalation process then the claim is referred to Aon for discussion prior to any outcome being conveyed to the client.

Aon is very much aware that appropriate claims outcomes are of paramount importance to our clients.

To ensure that the right outcomes are achieved in relation to the categories described above, Aon has put in place appropriate Service Level Agreements with Insurers, together with inbuilt escalation points, to ensure that Aon is advised should claims management by Insurers not meet client expectations or the matter is, or could become, complex or of high value.

## Escalation Points

The escalation points are designed to ensure that Aon becomes involved in the claim if there is a risk that the outcome could have a detrimental impact on the client. They are built into the process to ensure that Aon Claims Services and the clients Relationship Manager, are engaged by the insurer when necessary.

Examples of escalations include:

- any areas of coverage dispute such as denial, limited indemnity etc.,
- the claim is, or has potential to be of high quantum (>\$100 000),
- claimant is an identified party or VIP e.g.: CEO, CFO, COO, CIO, MD, Partners & Directors.

## Corporate travel

### Overseas Emergency Assistance

Travel Emergency Cards has been issued by your Corporate Travel insurer and can be obtained from Aon. These cards contain a reverse charge telephone number (as follows) which will allow a traveller to access emergency assistance:



Emergency assistance may include one or more of the following services but only if they are considered necessary and organised by your insurer's Emergency Assistance service:

- repatriation by the most appropriate method including, if necessary, the use of air services. Repatriation will be to the most suitable hospital or to the Insured Person's home address,
- payment of evacuation expenses, including necessary expenses incurred for qualified medical staff to accompany an Insured Person,
- payment of other emergency assistance expenses,
- worldwide 24 hour telephone access,
- emergency travel assistance,
- emergency medical evacuation,
- medically supervised repatriation,
- assistance in replacing a lost or stolen passport,
- legal assistance,
- interpreter access and referral,
- compassionate visit if travelling alone and hospitalised for more than a week,
- assistance in tracing delayed or lost luggage, and
- payment of approved medical services by claims process or redirection of hospital accounts.

## All Other Claims (Non-Emergencies)

- 1 Where there has been loss or theft/burglary of luggage, personal effects, travel documents, laptop computers, money and credit cards, report the loss to the local police or responsible officer of any airline or vessel on which you are travelling. A copy of the police report or the airline's acknowledgment and their reply for compensation must be retained and forwarded to your insurer.
- 2 Complete the Corporate Travel Claim Form and attach additional supporting documentation such as:
  - quotes for replacement baggage,
  - overseas medical invoices,
  - invoices/receipts for emergency purchases of clothing etc.,
  - documentation to support curtailed travel due to illness (e.g. doctors certificate and travel invoices to verify amount claimed),
  - confirmation from airline, hotel and/or police if items are lost or stolen.
- 3 Forward the completed Claim Form, together with all supporting documentation directly to the insurer together with a short covering summary outlining brief circumstances of the claim.

## Personal accident

In the event of injury, an Insured Person must:

- 1 Follow medical advice from a legally qualified and registered medical practitioner as soon as possible after sustaining the injury.
- 2 Complete the relevant Claim Form and forward it directly to the insurer without delay.
- 3 Undergo any medical examination by a doctor appointed by the insurer if required.
- 4 Provide the insurer with any additional information which they may require about the claim e.g. doctors' report.
- 5 When lodging a claim, an Insured Person must advise the insurer of any other insurance that may cover the same injury.

## Marine transit

- 1 Should insured goods be received in a damaged condition or if there is any reason to suspect damage, the attention of the Carrier's or Shipper's Representative should be immediately drawn to same and the delivery receipt clausured accordingly.
- 2 In the event of suspected damage, it is suggested that the receipt be clausured "Goods believed to be damaged. Accepted subject to survey in store".
- 3 If there has been any malicious damage, burglary or theft, the police should be notified.
- 4 A letter of claim should be immediately lodged with the Carrier or Shipping Company's Agent holding them responsible. The following is a sample letter of demand:

Dear

We are the owners of machinery/stock which was damaged whilst in transit from [ ] to [ ] on [Date].

Since you were the carrier/shipper, we are holding you responsible for the loss.

We are claiming payment of \$[Amount] from you which is the cost of repair / reinstatement as shown on the enclosed invoice.

Please make payment within seven days from the date of this letter.

Yours faithfully,

- 5 Notify Aon of the loss or damage and provide an estimate of repair or replacement cost. This notification will enable Aon to notify the insurer and arrange for a surveyor if required.
- 6 Send the completed claim form to Aon together with the following documentation:
  - supplier's invoice,
  - bill of lading or consignment note,
  - claim on Carrier and reply,
  - delivery receipt,
  - original freight note or carbon copy,
  - details of possible salvage,
  - any other relevant documentation.

## Workers' compensation

When an employee sustains an injury as a result of an accident arising out of or in the course of his or her employment:

- 1 The particulars of the injury must be reported to the employee's supervisor.
- 2 Details of the incident must be recorded in the appropriate Register and the appropriate Workers Compensation claim form must be completed.
- 3 The claim form and incident must then be reported to the appropriate insurer or claims agent.
- 4 In the event of a serious accident where there may be a possibility of Common Law action against the Company, the Company Secretary or other designated officer must be advised immediately.

## Certificates of currency

From time to time, you may be required to provide evidence of insurance cover to interested parties such as lessors, financiers, etc. Included are generic certificates relating to your property and liability insurance policies.

Please contact ANIP manager for certificates of currency relating to your property, liability, motor or other insurance policies.

Where additional interests are required to be noted on the policies, please provide the relevant details to your ANIP contact who will then arrange for the certificates to be issued.

## About Aon

We are the preeminent professional services firm focused on risk and people.

In an era of unprecedented volatility we support our clients to achieve greater certainty and financial flexibility. We help them reduce unpredictability and improve performance.

### Everything starts with the client

We have made understanding clients' needs our top priority.

Listening to the needs and objectives of our clients is at the heart of everything we do. We work as partners with them to develop trust and deliver business value.

### We're innovative at heart

Our experience and proprietary data means we see and know more, driving unique insights to understand the marketplace and develop solutions. As business needs change quickly, we have the resources to continually invest in research, creative ideas and solutions.

### Global network delivering local solutions

Our integrated solutions are fuelled by an unmatched investment in data & analytics.

We bring our global reach and expertise to our understanding of local needs, applying that insight to create custom solutions.

**We Empower Results across Risk, Retirement, and Health.**

## Aon Charitable Foundation

We aim to create a meaningful and lasting impact through our community involvement.

This encompasses corporate philanthropy, employee giving and volunteer programs.

The Foundation currently supports four key charity partners through employee volunteering involvement and financial contributions:



## Awards and recognition

ANZIF Large Broker of the Year

Aon is proud to be recognised as the 2017 Large Broking Company of the Year



## Important notices

**As your insurance advisor, we want to draw your attention to certain important matters that relate to your insurance.**

### Binder

In arranging this policy, Aon is acting under a binder agreement from the insurer. When acting under a binder, Aon will be acting under an authority given to it by the insurer and will be effecting the insurance contract as agent of the insurer and not as your agent. Our binder arrangement with the insurer is such that we remain your agent in the handling of any claim.

### General Advice Warning

Any information provided about this policy is general in nature and does not take into account your particular objectives, financial situation and needs. Before making a decision, you should carefully consider all information provided to you including the policy wording and comparative table of coverage terms (where provided).

### Duty of Disclosure

Before you enter into a contract of insurance, you have a duty under the Insurance Contracts Act 1984 (Cth) to disclose anything that you know, or could reasonably be expected to know, that may affect the insurer's decision to insure you and on what terms. You have that duty after proposal, and up until the time the insurer agrees to insure you. You have the same duty before you renew, extend, vary or reinstate a contract of insurance.

You do not need to tell the insurer anything that:

- reduces the risk that is insured;
- is common knowledge;
- your insurer knows or should know as an insurer; or
- the insurer waives compliance with your duty of disclosure.

If you are uncertain about whether or not a particular matter should be disclosed to the insurer, please contact your Aon Client Manager.

### Non-disclosure

If you do not tell your insurer anything you are required to, the insurer may cancel your contract or reduce the amount that it is required to pay you if you make a claim, or both. If your failure to disclose is fraudulent, the insurer may refuse to pay a claim and treat the contract as if it never existed.

### Changes of circumstances must be notified

It is also important that you advise us of any changes to your business or circumstances (including location change, changes in size or value, increase in number of premises/ sites owned or occupied, or nature of business activities) that may occur once you have arranged the insurance so that we can take the necessary steps to make sure that you are adequately insured. A failure to advise the insurer of such changes may prejudice your cover.

### Understanding your policy terms and conditions

Please carefully review all documents we give you (including policies and endorsements) containing the terms of your cover (including applicable limits, sub-limits and deductibles and your obligations) to ensure that the cover suits your needs and so you understand and comply with your obligations under your policies. Failure to do this may result in uninsured losses. Please advise us immediately if you notice any mistakes of fact or believe the contents do not address your needs.

### Interest of other parties

Your policy may exclude cover for an interest in the insured property held by someone other than the named insured, unless that interest is specifically noted on the policy. For example, if property is jointly owned, or subject to finance, the interest of the joint owner or financier may be excluded if it is not specifically noted on the policy.

Generally, the safest course is always to have all interests in all property insured noted on each policy. If anyone other than you has an interest in property you are insuring, please let us know.

### Utmost good faith

Every contract of insurance is based on the principle of utmost good faith, requiring each party to act towards the other party in respect of any matter arising under the contract, with the utmost good faith. If you fail to do so, you may prejudice your rights under the policy and in particular, any claim. This requirement also applies to third party beneficiaries after the policy is entered into.

### Privacy

Aon is committed to protecting your personal information in accordance with the Australian Privacy Principles under the Privacy Act 1988 (Cth). We collect, use and disclose personal information to offer, promote, provide, manage and administer the many financial services and products we and our group of companies are involved in as set out in the Aon Privacy Notice. In order to do this, we may also share your information with other persons or entities who assist us in providing or promoting our services as set out in the Aon Privacy Notice. Further information about our privacy practices can be located in the Aon Australia Group Privacy Policy Statement which can be viewed on our website at [www.aon.com.au](http://www.aon.com.au) or a copy can be sent to you on request by your Aon representative.

You may also gain access to your personal information, or modify your privacy preferences, by contacting your Aon representative or our Privacy Officer at:

Privacy Officer –

By email: [privacyofficer@aon.com.au](mailto:privacyofficer@aon.com.au)

By mail: Level 33, 201 Kent Street Sydney NSW 2000

By phone: (02) 9253 7000

**Other**

Where your policy contains the following terms and conditions, the following apply:

**Claims Made**

This means that the policy responds to claims first made against you and notified to the insurer in writing during the period of insurance, provided that the originating act or omission occurred after the retroactive date. Where you give notice in writing to the insurer of any facts that might give rise to a claim against you as soon as reasonably practicable after you become aware of those facts, but before the expiry of the period of insurance, the policy will, subject to its terms and conditions, provide cover even if that claim is made after the expiry of the period of insurance.

Directors' and Officers' Liability, Comprehensive Crime, Professional Indemnity, Superannuation Trustees' Liability policies, Molestation sections and some other liability policies are written on a "Claims Made" basis.

**Occurrence Basis**

This means that the policy responds to claims on the basis of when the incident occurred or when the injury or damage manifested itself, not when the claim itself was received.

Combined General Liability, Industrial Special Risks, Travel, Aviation, Contract Works, Marine policies and some other policies are written on an occurrence basis.

**Average or co-insurance**

Property policies and some other policies contain an "average" (sometimes called "co-insurance") clause. This applies if the sum insured of your policy does not cover the full cost of your loss, your claim may be reduced in proportion to the amount of this under insurance. If you do not want average to apply, you must ensure that the level of your insurance is adequate whenever you take out or renew a policy. An average clause may be based on:

- replacement value (i.e. "new for old") in which case you must ensure that your sum insured represents the full cost of replacing the insured property with new property; or
- indemnity value (i.e. "replacement to a similar condition") in which case you must ensure that your sum insured represents the cost of replacing the insured property, taking into account any depreciation.

**Non Admission of Liability & Subrogation**

This policy contains provisions which have the effect of excluding or limiting the insurer's liability in respect of a loss where you have admitted liability or prejudiced the insurer's rights of subrogation. This may occur where you are a party to an agreement which excludes or limits an insurer's rights to recover the loss from another party.

**Retroactive Date**

If the policy has a retroactive date, the policy coverage is limited to acts and omissions that occur or are alleged to have been committed on or after that date. For example, if you have a retroactive date of 1 July 2016, the policy will not cover a claim arising from acts or omission occurring prior to that date. Please ensure that the retroactive date you select is sufficient and that you have no uncovered periods.

**Financial Services Guide**

Please take the time to read our Financial Services Guide carefully as it contains some very important information about the products and services Aon Risk Services Australia Limited provides. It also explains how we and our representatives may be remunerated and contains details of how we manage conflicts of interest and information about our complaints process.

**Retention of remuneration**

Please note that we treat our remuneration as fully earned when we issue you with a tax invoice. You agree that we may retain all our commission, fees and other remuneration in full in the event of any mid-term cancellation of a policy or future downward adjustment of premium. You also agree that the insurer and Aon may offset such remuneration from any premium refund you are entitled to.

**Waiver of rights**

Some policies contain a clause which limits or excludes claims where the insured has limited its rights to recover a loss from another party in circumstances where that other party is responsible for the loss. For example, this may happen where you have entered into a contract which limits the liability which the other contracting party would have been under in the absence of the contract. If you have entered into, or propose to enter into a contract which might limit your right against another contracting person, please let us know immediately.

**Sanctions**

Aon will not be liable under this Policy to provide indemnity in respect of any payment for or in connection with any Loss or part thereof in respect of any transaction where a claim payment breaches any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, the European Union, United Kingdom or the United States of America.

# Contacts

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Information contained in this document is confidential. It must not be disclosed to any third parties, or otherwise be reproduced, stored or transmitted, other than as permitted by law or with our prior written approval.

**Privacy Notice**

Aon has always valued the privacy of personal information. If you would like a copy of our Privacy Policy, you can contact us or access it from our website at [www.aon.com.au](http://www.aon.com.au).

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## About Aon

Aon plc (NYSE:AON) is a leading global professional services firm providing a broad range of risk, retirement and health solutions. Our 50,000 colleagues in 120 countries empower results for clients by using proprietary data and analytics to deliver insights that reduce volatility and improve performance.

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[www.aon.com.au](http://www.aon.com.au)