

Aon Risk Services Australia Limited

Aon Risk Services Australia Limited
ACN 000 434 720 ABN 17 000 434 720

Veronica Clowes
Orchid Society of NSW
PO Box 5396
CHULLORA NSW 2190

CLIENT COVERAGE SUMMARY

If you have any queries please contact :

Aon Risk Solutions
PO Box 1331
PARRAMATTA NSW 2124

Your contact is David Harry

Phone 02 8623 4000 Fax 02 9633 5009

Client Name : Orchid Society of NSW

Class of Insurance : VITAL PACK

Period of Insurance : From - 1st May 2017
: To - 1st May 2018

COVERING (Summary Only)

General Policy Information

INSURED

Orchid Society of NSW

BUSINESS DESCRIPTION

Principally volunteer, community, charitable and not-for profit
Organisations and all other associated and related activities
including activities of volunteers.

** IMPORTANT NOTICE **

THIS COVERAGE SUMMARY HAS BEEN PREPARED FOR GENERAL REFERENCE
ONLY. NOTHING CONTAINED HEREIN PREVAILS OVER THE TERMS, CONDITIONS
AND EXCLUSIONS OF THE POLICY.

Primary Liability

BUSINESS DESCRIPTION

Principally volunteer, community, charitable and not-for profit
Organisations and all other associated and related activities
as declared by you on the liability declaration.

LIMIT OF LIABILITY

General Liability

Any one occurrence \$ 20,000,000

Products Liability

CLIENT COVERAGE SUMMARY

Orchid Society of NSW
VITAL PACK

Any one period of Insurance \$ 20,000,000

SUB LIMITS OF LIABILITY

Property in physical or legal care, custody & control endorsement
limit: \$ 50,000

The policy covers the organisation, its employees & volunteers from their legal liability to third parties for personal injury and/or property damage if proven legally liable or negligent as defined in the policy.

ENDORSEMENTS

Molestation Endorsement

The limit of the Insurer's liability in respect of any one Claim shall not exceed \$5,000,000.

The total aggregate liability of the Insurer during any one Policy Period shall not exceed \$5,000,000.

Supplementary Payments shall be included within the Limit of Liability.

This Policy does not provide cover for legal liability arising out of or in any way connected with actual, threatened or perceived sexual assault, sexual harassment or molestation of any person arising from the operation or ownership of any school, religious organisation or child care centre.

EXCLUSIONS - REFER TO POLICY FOR FULL CONDITIONS

- Excludes professional indemnity
- Excludes all contractors and/or sub-contractors
- Warranted no known or reported incidents/claims
- Excludes Acts of War & Terrorism
- Policy excludes liability arising from the participation in any sporting activities
- Additional activities, events or fundraising not declared on original declaration not insured until referred to and accepted by the Insurer

POLICY CONDITIONS

1. Minimum Premium - to be adjusted according to number of members.

SOCIETY GROUPS:

1. Alstonville Orchid Society (54 members)
2. ANOS Far Nth. Coast Orchid Society (25 members)
3. Ballina and Dist. Orchid Society (46 members)
4. Bellinger Valley Orchid Society (30 members)
5. Blacktown City Orchid Society (90 members)
6. Blue Mountains and Penrith Dist. Orchid Society (154 members)
7. Boolaroo Orchid Society (88 members)

CLIENT COVERAGE SUMMARY

Orchid Society of NSW
VITAL PACK

8. Byron Dist. Orchid Society (48 members)
9. Camden Haven Orchid Society (44 members)
10. Campbelltown and Dist. Orchid Society (33 members)
11. Casino and Dist. Orchid Society (50 members)
12. City of Lismore Orchid Society (64 members)
13. Coffs Harbour Orchid Society (50 members)
14. Eastern Suburbs Orchid Society (38 members)
15. Gosford Dist. Orchid Society (37 members)
16. Grafton Dist. Orchid Society (28 members)
17. Great Lakes Orchid Society (26 members)
18. Hastings River Orchid Society (20 members)
19. Hawkesbury and Dist. Orchid Society (85 members)
20. Leisure Coast Orchid Society (30 members)
21. Macleay Valley Orchid Society (51 members)
22. Manning River Orchid Society (43 members)
23. Maclean Dist. Orchid Society (45 members)
24. Mingara Orchid Club (104 members)
25. Nambucca Valley Orchid Society (60 members)
26. Northern Rivers Orchid Species Society (37 members)
27. Orchid Society of NSW (112 members)
28. Panania/East Hills Orchid Society (25 members)
29. Paphiopedilum Society of NSW (80 members)
30. Pt. Macquarie Orchid and Bromeliad Society (33 members)
31. Revesby Workers Orchid Club (50 members)
32. Southside species (25 members)
33. Sutherland Shire Orchid Society (122 members)
34. Tweed Dist. Orchid Society (105 members)
35. Wagga Wagga Orchid Society (52 members)
36. Woodburn & Evans Head Orchid Society (69 members)
37. Woolgoolga Orchid Society (45 members)

Covering 2098 Members

INTERESTED PARTIES: NOTING

Bass Hill Plaza
Bellingen Shire Council
Blacktown Centro
Blacktown City Council.
Bunnings Stores (NSW)
Canterbury-Bankstown City Council
Caringbah High School
Cumberland City Council
Chester Square
Hawkesbury City Council
ISPT Pty Ltd
Jones Lang Lasalle (NSW) Pty Ltd
NSW Westfield Shoppingtown Management Co. Pty Ltd
Parramatta City Council
Penrith City Council
Primewest Enterprises Ltd
Riverview Shopping Centre Windsor

CLIENT COVERAGE SUMMARYOrchid Society of NSW
VITAL PACK

Seven Hills Shopping Centre
 Stockland Property Management
 The Girl Guides Association of NSW
 The Hawkesbury Racecourse
 The Richmond Marketplace
 The Roads and Maritime Services of NSW
 Wardens of the Parish of St Luke's Anglican Church Clovelly
 ABN 78619686550

PROVISIONS

All service providers are required to carry their own insurance. A service provider is deemed as anyone hired by the Insured to provide a good or service. Service providers include but are not limited to security, amusement device operators, fireworks operators, caterers, contractors, venue owners, entertainers etc. It is a condition precedent to the policy that any Insured providing services to third party individuals or groups must hold the appropriate qualifications or licence. It is further agreed that staff/volunteers working for these Insured's must also be appropriately qualified in the activities they are conducting.

DEDUCTIBLE

\$ 1,000 each and every claim

| INSURER | POLICY NUMBER | PROPORTION |
|--|---------------|------------|
| CGU INSURANCE LIMITED A.B.N. 27 004 478 371 181 WILLIAM STREET MELBOURNE VIC 3000 | 10M1792939 | 100.0000% |

Section Premium Details :

| | |
|---------------------------------------|----------|
| Billing Currency : Australian Dollars | |
| Premium | 4,091.10 |
| Stamp Duty | 405.02 |
| GST | 409.11 |
| TOTAL | 4,905.23 |

Personal Accident**INTEREST INSURED**

Covering volunteers, work experience, including virtual volunteering from home, work for the dole & Centre Link mutual obligation, people carrying out activities on behalf & at the direction of the Insured including direct travel to & from the voluntary activity for accidental injury or death.

CLIENT COVERAGE SUMMARY

Orchid Society of NSW
VITAL PACK

GEOGRAPHICAL LIMITS

Anywhere in Australia

LIMIT OF LIABILITY

Number of Volunteers covered

| | |
|--------------------|-------|
| Indoors | 0 |
| Outdoors | 2,098 |
| Outdoors Hazardous | 0 |

(all categories include activities for indoor volunteers)

| | |
|-----------------------------|--------|
| Death & Capital Benefits \$ | 25,000 |
| Weekly Benefit \$ | 500 |

POLICY CONDITIONS

| | |
|---|---|
| Deferral Period | Nil Days |
| Benefit Period | Maximum of 104 weeks (except medical) |
| Aggregate Limits of Liability | \$ 2,500,000 |
| Death & Capital Limits | Insured events 1-24 |
| Weekly | Insured event 30-31 |
| <i>(temporary total disablement caused by injury)</i> | |
| Age Limit | Nil but volunteer must be able to take direction and work independently |

WEEKLY BENEFIT PERIOD

104 weeks (excluding medical), the weekly benefit is payable when volunteers income earned elsewhere is lost. The weekly benefit is paid up to the income lost or the elected weekly sum declared in the policy, whichever is the lesser.

If a volunteer does not earn a normal income then they cannot claim loss of income, instead they will be reimbursed the cost of:

- (A) Emergency Home Help - due to an injury a volunteer may need to hire a person to assist with domestic duties. Home help limited to \$250 per day for a maximum 104 weeks.

Replace T071-T073 with 995S/997S/999S if Insurer AFA is used

- (B) Student Tutorial - to employ a tutor if you are prevented by your injury from attending classes. \$250 per day for a maximum 104 weeks.

- (C) A & B is only covered if on the requirement of a medical practitioner.

OTHER POLICY BENEFITS

CLIENT COVERAGE SUMMARY

Orchid Society of NSW
VITAL PACK

For all volunteers the following additional benefits apply:

- (A) Paraplegia or Quadraplegia - home or car renovations/modifications up to \$15,000
- (B) Medical expenses (12 months from date of injury only) excluding any such costs wholly or partially covered by Medicare. Up to \$15,000 per claim (Australian Resident). Up to \$7,500 per claim (Non Australian Resident). \$25 excess per claim.

Under the Medical Act it is illegal for insurance companies to cover those medical items that would or should have been covered by Medicare. This means insurers cannot cover Medicare gaps in payments, eg. if a GP charges \$100 for their service & the medical scheduled fee is \$75. This would leave a \$25 gap which is uninsurable.

NB: All medical costs must be recovered from all available sources, eg. Medicare or private health fund before any claim can be made on this policy.

- (C) Ambulance hire not recoverable from any other source.
- (D) Funeral expenses - \$10,000
- (E) Out of pocket expenses due to an injury reasonably and necessarily incurred - \$3,000
- (F) Pharmaceutical expenses due to an injury incurred on the advice of a medical practitioner - \$1,000
- (G) Accidental HIV Infection - \$30,000
- (H) Accommodation & Transport Expenses - \$10,000
- (I) Bed Care - \$50 per day for maximum 14 days
- (J) Chauffeur Services - \$3,000
- (K) Childcare Benefit - \$5,000
- (L) Coma Benefit - \$500 per week for a maximum 104 weeks
- (M) Corporate Image Protection - \$15,000
- (N) Dependent Child Supplement - \$10,000 per Dependent
Up to a maximum of \$30,000
- (O) Education Fund Benefit - \$5,000

CLIENT COVERAGE SUMMARYOrchid Society of NSW
VITAL PACK

- (P) Financial Advice Benefit - \$10,000
- (Q) Orphan Benefit - \$10,000 per dependent child
Up to a maximum \$30,000
- (R) Premature Birth/Miscarriage Benefit - \$5,000
- (S) Spouse/Partner Employment Training Benefit - \$10,000
- (T) Unexpired Membership Benefit - \$3,000
- (U) Visitors Benefit \$10,000
- (V) Workplace Assault Benefit - \$5,000
- (W) Workplace Trauma Benefit - \$5,000

DEDUCTIBLE

\$25 all medical expense claims
Nil all other claims

| INSURER | POLICY NUMBER | PROPORTION |
|---|---------------|------------|
| AFA PTY LTD A.B.N. 83 067 084 333 LEVEL 12, 19-31 PITT STREET SYDNEY NSW 2000 | 5573269 | 100.0000% |
| * SUPPORTING INSURERS | | |
| - ALLIANZ AUSTRALIA INSURANCE LTD LEVEL 14, 2 MARKET STREET SYDNEY NSW 2000 ABN 15 000 122 850 | 100.0000% | |

Section Premium Details :

| | |
|---------------------------------------|----------|
| Billing Currency : Australian Dollars | |
| Premium | 3,147.00 |
| Stamp Duty | 311.55 |
| GST | 314.70 |
| TOTAL | 3,773.25 |

Premium Details :

| | |
|---------------------------------------|-----------|
| Billing Currency : Australian Dollars | |
| Premium | 8,923.08 |
| Stamp Duty | 716.57 |
| GST | 892.31 |
| TOTAL | 10,531.96 |