INSURANCE ADVISERNET
Advice you can trust
Insurance Advisernet Australia Pty Ltd
AFSL No. 240549 ABN: 15 003 886 687
www.insuranceadviser.net

25/03/2020

Royal Historical Society of Victoria Inc
239 A'Beckett Street
MELBOURNE VIC 3000

Dear Rosemary

RE: Insurance

CLASS OF INSURANCE	INSURER POLICY NUMBER
PUBLIC LIABILITY & ASSOCIATION LIABILITY - RHSV	03.400.0624204
SERVICE FEE 2020-21	2020-21 SERVICE FEE
INDUSTRIAL SPECIAL RISKS	93213538
VOLUNTARY WORKERS	02PV019780
PUBLIC LIABILITY & ASSOCIATION LIABILITY - AFFILIATES	03.400.0623876

Please find enclosed a copy of your policy documents for the above Insurances.

As part of one of Australia's largest insurance networks, our commitment is to offer you the very best insurance solutions by providing Trust, Advice, Value and Choice.

Please read the documents carefully to familiarise yourself with all aspects of your cover and to confirm it accurately and adequately reflects your requirements.

Once again, thank you for your business.

Yours faithfully,

Leigh Moulden
Authorised Representative No: 341144
Doreen Insurance Solutions Pty Ltd ATF LW Moulden Family Trust
PO Box 227
DOREEN VIC 3754
P: 0401 418 342
E: lmoulden@iaa.net.au

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Royal Historical Society of Victoria Inc

Insurance Prepared by: Leigh Moulden
Doreen Insurance Solutions Pty Ltd ATF LW Moulden Family Trust
25/03/2020

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Introduction

About Doreen Insurance Solutions Pty Ltd ATF LW Moulden Family Trust

Doreen Insurance Solutions has sound knowledge of various industries and their insurance requirements. We pride ourselves on easy to understand solutions, advice and offering clients an exceptional level of customer service.

In addition to our service team, IA is also pleased to offer a client app for your use – you are able to look up our details, contact emergency repair services 24/7 and report claims all via the app. Go to ialinks.net/theIAapp for more info and enter branch code 342 to personalise the app to our team.

About Insurance Advisernet

Insurance Advisernet was founded in 1996 and are part of the ASX-listed AUB Group with more than 300,000 clients and $3.2 billion in gross written premiums.

Insurance Advisernet partner with an ever growing network of over 210 independently owned professional insurance advice practices to bring unrivalled strength, systems, services and buying power to their clients.

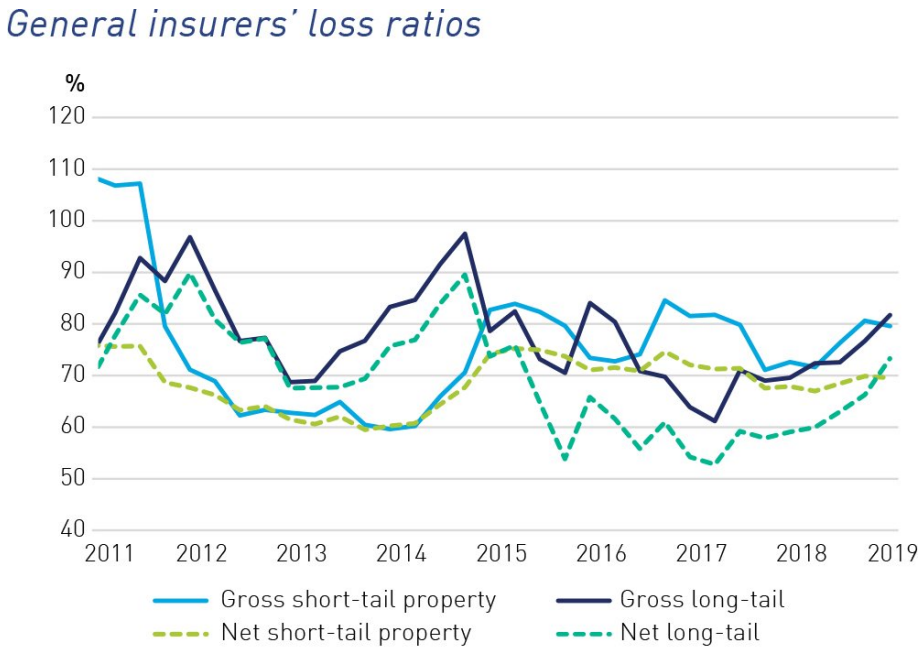
Insurance Advisernet were the 2018 and 2019 Insurance Industry winners for Authorised Representative Network of the Year, awarded by ANZIIF and Insurance Business Australia.

Market Overview

General Insurance – Outlook for 2020/2021

As a client I thought you may like to receive a summary of our market assessment on what's currently impacting insurance pricing in the Australian market.

The recently released APRA (Australian Prudential Regulation Authority) 2019 year in review report showed insurance company loss ratios continuing to increase, the chart below is at July 1 2019. Since then we have seen a sequence of severe weather-related catastrophes impacting many communities across Australia.



Equivalent loss ratio data not available prior to 1 July 2010 due to a change in reporting framework

Key Market Observations Include

- Loss Ratios continuing a deteriorating trend
- Personal Lines (Home and Motor) rate increases of 4%-6% were experienced
- Commercial Motor rate increases (+6%-10%) depending on claims experience
- Business Package, Commercial Insurance (+6%-8%) average rate increases
- Property Insurance has seen reduced capacity for occupations with high expanded polystyrene (EPS) and recycling activities, high likelihood of weather event locations or occupations with poor claims experience. This has seen rate increases, on average, of 12% or more.

Of course, there are other market forces at play, some of which are outlined below. Collectively, they mean there can be little doubt general insurance rates will continue in an upward direction, just as they have done for the last few years.

Low Interest Rates

A sustained period of low interest rates has had significant impact on insurers' results.

When interest rates are falling, Liability class (e.g. Public Liability, Professional Indemnity and Directors and Officers) reserves need to be 'topped up'.

Insurers appropriately have the majority of their claims reserves held in low interest-bearing finance facilities. However as return on investments continues to decline in this ultra-low interest rate environment, insurers are adopting a more disciplined approach to underwriting.

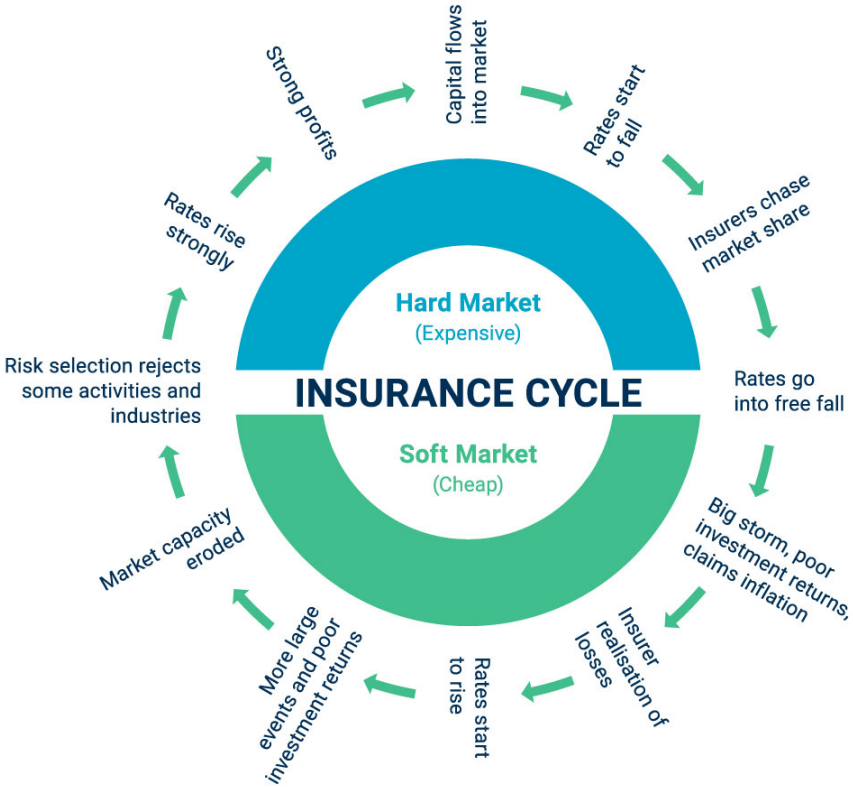
AU $

The AU$ has fallen from US80cents-US$1 in July 2017 to now hovering around US65cents (3 March 2020). This has seen the continuation of claims cost inflation being higher than the general rate of inflation across the Australian economy. The impact has been particularly noticeable in repair costs of motor vehicles that rely on imported replacement parts and any building materials or equipment imported as part of claims settlement.

Looking to the Future

After weighing up all the factors we believe insurance prices will continue to risk in 2020/21 in a similar pattern as we have witnessed over the last year. The Insurance Industry is hovering around 8 to 10 O'clock on the Insurance Clock, pictured below.

In summary, it's crucial we work together to, where possible, maintain policy terms and conditions, even though prices are on an upward trajectory. Ensuring you have the right policies in place when a claim occurs is our priority.



Policy Summary

Your Policies are currently arranged for the following risks with the respective insurers:

TYPE OF INSURANCE	INSURER	EXPIRY
PUBLIC LIABILITY & ASSOCIATION LIABILITY - RHSV	ANSVAR INSURANCE LTD	01/04/2021
SERVICE FEE 2020-21	FEE ACCOUNT	01/04/2021
INDUSTRIAL SPECIAL RISKS	CHUBB INSURANCE AUSTRALIA LIMITED	01/04/2021
VOLUNTARY WORKERS	CHUBB INSURANCE AUSTRALIA LIMITED	01/04/2021
PUBLIC LIABILITY & ASSOCIATION LIABILITY - AFFILIATES	ANSVAR INSURANCE LTD	01/04/2021

Coverage Summary - Service Fee 2020-21

The following information was provided to your Insurers when negotiating the terms of your insurance program. It is common to all of your insurance policies, unless specifically stated otherwise in any of the Coverage Summaries forming part of this document. It is important that you notify us of any change in the following details to ensure that you are adequately protected.

Insurer

Fee Account

Policy Number

Ref: 2020-21 Service Fee

Reference Number

P601650976/4

Period Of Insurance

From: 01/04/2020
To: 01/04/2021

From 4PM to 4PM both local time and standard time.

Insured

Royal Historical Society of Victoria Inc

ABN:		36 520 675 471
Year Established:		1909
Business Activities:	Principally	Historical society of victoria undertaking Research, reading, record checking, administration, walking tours of historic sights/places and associated activities as property owners/occupiers
Products Sold and/or Distributed:		As above

Anzsic Rating: 96210 Business and Professional Associations (Internal Use Only)

To follow, please find a summary of your insurance policy. Please note that this is a summary only, and you should always refer to the insurer's policy schedule and wording for full terms and conditions.

Insured Situation
239 A'Beckett Street, MELBOURNE VIC 3000

Insured Definition - Fee
Administration Fee only for broking services.

Interested Party:	Not applicable
For the Period - From:	01/04/2017
For the Period - To:	01/04/2018

Special Notes

Risk Details

Please find below full details of all the information we have gathered about you and shared with insurers in order to organise this insurance on your behalf. Please check that this information is correct and up to date and advise us immediately if anything is incorrect or has been omitted.

Reference Number

P601650976/4

To follow, please find a summary of your insurance policy. Please note that this is a summary only, and you should always refer to the insurer's policy schedule and wording for full terms and conditions.

Service Fee 2020-21

Insured Situation

239 A'Beckett Street, MELBOURNE VIC 3000

Fee

Details not applicable. Please refer to your coverage summary for your risk information.

Coverage Summary - Public Liability & Association Liability - RHSV

The following information was provided to your Insurers when negotiating the terms of your insurance program. It is common to all of your insurance policies, unless specifically stated otherwise in any of the Coverage Summaries forming part of this document. It is important that you notify us of any change in the following details to ensure that you are adequately protected.

Insurer

Ansvar Insurance Ltd

Policy Number

Ref: 03.400.0624204

Reference Number

P602044764/2

Period Of Insurance

From: 01/04/2020
To: 01/04/2021

From 4PM to 4PM both local time and standard time.

Insured

Royal Historical Society of Victoria Inc

ABN:		36 520 675 471
Year Established:		1909
Business Activities:	Principally	Historical society of victoria undertaking Research, reading, record checking, administration, walking tours of historic sights/places and associated activities as property owners/occupiers
Products Sold and/or Distributed:		As above

Anzsic Rating: 96210 Business and Professional Associations (Internal Use Only)

To follow, please find a summary of your insurance policy. Please note that this is a summary only, and you should always refer to the insurer's policy schedule and wording for full terms and conditions.

Insured Situation
239 A'Beckett Street, MELBOURNE VIC 3000

Insured Definition - Association Liability
Provides protection to the association against legal liability which it may incur through the conduct of its activiites or the provision of services.

Interested Party:	Not applicable
Limit of Indemnity:	$1,000,000
Deductible/Excess (each and every claim):	$1,000
Increased Aggregate Limit of Indemnity (Reinstatement):	Insured
Fidelity:	Not Insured
Outside Directorship (Blanket and Run-Off Cover):	Not Insured
Trusteeship (Blanket and Run-off Cover):	Not Insured
Additional Extensions:	Refer to schedule

Special Notes

Insured Definition - Liability
Provides cover for all amounts which you become legally liable to pay as compensation (other than fines, penalties etc) for personal injury and/or property damage as a result of an occurrence in connection with your business for public and/or products liability as defined in the policy wording.

Interested Party:	Not applicable
Limit of Indemnity:	**$20,000,000**
Property in Physical/Legal Control:	$250,000
Errors & Omissions Limit:	Not Insured
Policy Excess	
Property Damage:	$1,000
Personal Injury:	$1,250 (Injury to Volunteers)
All Other Claims:	$5,000 (Injury to Subcontractors)

Contracts or Agreements: No

It is important that you advise our office before you enter into any contracts.
Many contracts contain: -

- Insurance, hold harmless, indemnity clauses & guarantees;
- Conditions that will waive the insurers rights of recovery;
- Circumstances where you assume liability for others;

Entering into such contracts may limit cover and/or reduce or exclude the amount you are able to claim under this policy. Please contact your Adviser to discuss further.

Special Notes

Community Service Organisation Insurance Policy Quotation
THE SCHEDULE

THE INSURED

Royal Historical Society Victoria Inc

and

(a) subsidiary companies, organisations and other associated companies as defined under Section 50AAA of the *Corporations Act* 2001 (Commonwealth), and

(b) social (including the committees and officers from time to time of unincorporated bodies)and the trustees of the Insured's superannuation and pension funds and welfare organisations, and

(c) all organisations and other entities to whom (whether mortgagees, lessors, joint ventures or other parties with a legal or equitable interest in the Property Insured) the named Insured has a responsibility to maintain insurance;

all for their respective interests, rights and liabilities.

BUSINESS DESCRIPTION

Your operations are described as:

Community service organisation which may include
Historical society of Victoria undertaking research, reading, record checking, administration, walking tours of historic sights/places and associated activities as property owners/occupiers

Activities may also include outings, organised games, op shops, camps and excursions, fundraising such as walkathons and picnics events/festivals held at your place of occupancy.

Excluding any events/festivals held at premises other than your own where more than 500 attendees are expected unless specifically agreed by endorsement detailed within this document. Some activities are excluded as per policy wording.

PERIOD OF INSURANCE

From 4.00 PM on 01/04/2019 Victoria Time
To 4.00 PM on 01/04/2020 Victoria Time

THE INSURER

Insurer	*Policy Number*	*Underwriter*	*Date*
Ansvar Insurance	TBA	Jake Cerilles	12/03/2019

THE BROKER

INSURANCE ADVISERNET - VIC OFFICE

INSURED'S ADDRESS

C/O INSURANCE ADVISERNET - VIC OFFICE

LOCATION(S)

Location	Location Name	State/Territory	Postcode
1	239 A'Beckett St Melbourne	VIC	3000

COVERAGE SUMMARY

Cover	Cover Taken?	Included in quotation?
Part A: Property and Income Protection		
Property Protection	×	×
Breakdown of Mechanical Equipment	×	×
Breakdown of Electronic Equipment	×	×
Money	×	×
Theft	×	×
General Property	×	×
Income Protection	×	×
Part B: General Liability		
General Public and Products Liability	✓	✓
Part C: Organisation Liability		
Professional Indemnity	✓	✓
Management Liability	✓	✓
Part D: Personal Accident		
Volunteers (Category A)	×	×
Children/Students/Members (Category B)	×	×

General Public and Products Liability

LIMITS OF INDEMNITY

Public Liability	$20,000,000
Products Liability	$20,000,000
Advertising Liability	$20,000,000
Contract Works liability (Maximum contract value)	$500,000
Sublimits	
Property in care, custody & control	$250,000
Automatic Extensions	
1. Counsellor's Liability	$1,000,000
2. Indemnifiable Fines/Penalties	$100,000 (Nil Excess)
Optional Extensions	
1. Sexual Abuse	Not Insured
2. Replacement Wages	Not Insured
3. Medical Malpractice	Not Insured
4. Retroactive Liability Endorsement	
- General Public & Products Liability	Not Insured
- Sexual Abuse Only	Not Insured
5. Member to Member Extension	Not Insured
6. Trauma Counselling Costs	Not Insured

Geographical Limits: Anywhere in the world excluding USA and/or Canada

SPECIAL TERMS & CONDITIONS

SEXUAL ABUSE EXCLUSION:
This Policy does not cover any claim arising from:

Any actual or alleged Sexual Behaviour, (as defined below), committed, attempted, or allegedly committed or attempted, by an Insured Person.

Sexual Behaviour means any attempted or committed verbal or non-verbal act, communication, contact or other conduct or similar conduct of sexual discrimination, intimidation, molestation, harassment, abuse or lewdness.

EXCESS

Standard Excess	
Any one claim	$1,000 with the exception of any claim made under Automatic Extension 2 or Optional Extensions 2 & 6 in which case Nil excess applies.
Other Excesses	
Claims for personal injury to labour hire and/or subcontractors each and every claim	$5,000
Claims for personal injury to volunteers each and every claim	$1,250

Professional Indemnity

RETROACTIVITY

Retroactivity allowed to: 1/04/2019

This retroactive date is allowed from the information supplied to us provided we receive evidence of prior uninterrupted insurance coverage with a maximum retroactivity of 10 years. Retroactive date will be the start date of the policy if there was no previous or non-continuous cover in place.

LIMITS OF INDEMNITY AND EXTENSIONS

Limit of liability	$1,000,000	any one claim
Aggregate limit of liability	$2,000,000	any one period of insurance

Geographical Limits Anywhere in the world excluding the USA and Canada

SPECIAL TERMS & CONDITIONS

None.

EXCESS

Excess	
Any one claim	$1,000

LIMITS OF INDEMNITY AND EXCESS

Insuring Clauses	*Limit Any One Claim*	*Aggregate*	*Excess*	*Retro. Date*
1. Organisation Liability	$1,000,000	$1,000,000	$1,000	1/04/2019
2. Directors and Officers Liability	$1,000,000	$1,000,000	Nil	1/04/2019
3. Organisation Reimbursement	$1,000,000	$1,000,000	$1,000	No Retro
4. Employment Practices Liability	$1,000,000	$1,000,000	$5,000	1/04/2019
5. Trustees Liability	$1,000,000	$1,000,000	$1,000	1/04/2019
6. Statutory Liability	$1,000,000	$1,000,000	$1,000	1/04/2019
7. Internet Liability	$500,000	$500,000	$1,000	1/04/2019
8. Organisation Crisis	$100,000	$100,000	$1,000	1/04/2019

Aggregate Section Limit $1,500,000

Sublimits

Value	*Sublimit*	*Excess*	*Retro. Date*
Employee & Third Party Fidelity	$50,000	$5,000	1/04/2019
Tax Audit	$20,000 in the aggregate	Nil	N/A

Geographic Limits

Please note the geographical limits of this section are:

Anywhere in Australia: Fidelity, Insuring Clause 4. Employment Practices Liability and Insuring Clause 6. Statutory Liability

Worldwide excl. USA and Canada: All other Insuring Clauses

SPECIAL TERMS & CONDITIONS

Internal Weakness Exclusion

The following is added to “Exclusions applying to employee fidelity and third party fidelity” section of the policy:

We are not liable to indemnify you, in respect of any Direct Financial Loss or make any payment in connection with any Dishonest Acts arising from any weakness identified in an external auditors report to management regarding internal operations.

All other terms and conditions remain unchanged.

Unaudited Premises Exclusion

The following is added to “Exclusions applying to employee fidelity and third party fidelity” section of the policy:

We are not liable to indemnify you, in respect of any Direct Financial Loss or make any payment in connection with any Dishonest Acts arising out of, based upon or attributable to premises that are not externally audited annually.

All other terms and conditions remain unchanged.

Dual Signatories Exclusion

The following is added to “Exclusions applying to employee fidelity and third party fidelity” section of the policy:

We are not liable to indemnify you, in respect of any Direct Financial Loss or make any payment in connection with any Dishonest Acts arising from the failure of cheques and electronic fund transfers to have two signatories.

All other terms and conditions remain unchanged.

Risk Details

Please find below full details of all the information we have gathered about you and shared with insurers in order to organise this insurance on your behalf. Please check that this information is correct and up to date and advise us immediately if anything is incorrect or has been omitted.

Reference Number

P602044764/2

To follow, please find a summary of your insurance policy. Please note that this is a summary only, and you should always refer to the insurer's policy schedule and wording for full terms and conditions.

Public Liability & Association Liability - RHSV

Insured Situation

239 A'Beckett Street, MELBOURNE VIC 3000

Association Liability

Number of members:	50
Details of the board of management:	As per attached annual report
There has been a change, trend or event that might materially affect the financial position or a proposed insured person is aware of facts or circumstances that might affect the ability to meet all debts as and when they fall due:	No
You provide legal aid services, financial services, computer or information services or other advisory services; or are engaged in any form of research, development, experimentation or testing:	Yes
You conduct activities which evaluate or set standards for the qualification and performance of others or the quality of products manufactured or sold:	No
You issue brochures or other promotional material describing your activities or services.	No
You promote, sponsor or provide any form of insurance to your members or you act as an insurance agent:	As advised
Annual Turnover:	$564,792
NSW Small Business Stamp Duty Exemption criteria: Is the business; • An individual, partnership, company or trust that is carrying on a business; and • Has an aggregated turnover of less than $2 million	No
There has been, or there is now pending, an action, litigation or other proceeding against you or a claim against any proposed insured person in their capacity as director, officer, secretary, board or committee member or employee:	No
You are aware of any circumstances that may give rise to a claim:	No

Liability

Cover required as property owner only:	No
Estimated annual turnover and/or rents:	$564,792
NSW Small Business Stamp Duty Exemption criteria: Is the business; • An individual, partnership, company or trust that is carrying on a business; and	No

- Has an aggregated turnover of less than $2 million

Number of persons (including proprietors) in the business:	2
Number and type of unregistered vehicles:	None
You use or intend to use, store or handle hazardous or dangerous goods in excess of the minimum limits under AS 1940:	No
You have used or handled asbestos at any time:	No
You discharge waste or hazardous materials into the atmosphere, sewer or elsewhere:	No
You perform work away from your premises that involves the use of cutting, welding or soldering equipment:	No
You require this policy to cover any contractors or sub contractors:	No
You carry out any of the following: use of explosives, bridge construction/maintenance, demolition, building work over 10m, work involving chemicals, underground mines, offshore platforms, aircraft, petrochemical plants, power stations, watercraft:	No
You intend to import or export goods:	No
You are in the hospitality industry:	No
Number of liability claims in the last 3 years:	0

Coverage Summary - Public Liability & Association Liability - Affiliates

The following information was provided to your Insurers when negotiating the terms of your insurance program. It is common to all of your insurance policies, unless specifically stated otherwise in any of the Coverage Summaries forming part of this document. It is important that you notify us of any change in the following details to ensure that you are adequately protected.

Insurer

Ansvar Insurance Ltd

Policy Number

Ref: 03.400.0623876

Reference Number

P601650971/16

Period Of Insurance

From: 01/04/2020
To: 01/04/2021

From 4PM to 4PM both local time and standard time.

Insured

Royal Historical Society of Victoria Inc and affiliated Named Historical Societies and their members and those people authorised by the society events

ABN:		36 520 675 471
Year Established:		1909
Business Activities:	Principally	Historical society of victoria undertaking Research, reading, record checking, administration, walking tours of historic sights/places and associated activities as property owners/occupiers
Products Sold and/or Distributed:		As above

Anzsic Rating: 96210 Business and Professional Associations (Internal Use Only)

To follow, please find a summary of your insurance policy. Please note that this is a summary only, and you should always refer to the insurer's policy schedule and wording for full terms and conditions.

Insured Situation

239 A'Beckett Street, MELBOURNE VIC 3000

Insured Definition - Liability

Provides cover for all amounts which you become legally liable to pay as compensation (other than fines, penalties etc) for personal injury and/or property damage as a result of an occurrence in connection with your business for public and/or products liability as defined in the policy wording.

Interested Party:	Not applicable
Limit of Indemnity:	**$20,000,000**
Property in Physical/Legal Control:	$250,000
Errors & Omissions Limit:	Not Insured
Policy Excess	
Property Damage:	$1,000
Personal Injury:	$1,000
All Other Claims:	$1,000

Contracts or Agreements: No

It is important that you advise our office before you enter into any contracts. Many contracts contain: -

- Insurance, hold harmless, indemnity clauses & guarantees;
- Conditions that will waive the insurers rights of recovery;
- Circumstances where you assume liability for others;

Entering into such contracts may limit cover and/or reduce or exclude the amount you are able to claim under this policy. Please contact your Adviser to discuss further.

Special Notes

Community Service Organisation Insurance Policy Quotation
THE SCHEDULE

THE INSURED

Royal Historical Society Victoria Inc

and

(a) subsidiary companies, organisations and other associated companies as defined under Section 50AAA of the *Corporations Act* 2001 (Commonwealth), and

(b) social (including the committees and officers from time to time of unincorporated bodies)and the trustees of the Insured's superannuation and pension funds and welfare organisations, and

(c) all organisations and other entities to whom (whether mortgagees, lessors, joint ventures or other parties with a legal or equitable interest in the Property Insured) the named Insured has a responsibility to maintain insurance;

all for their respective interests, rights and liabilities.

BUSINESS DESCRIPTION

Your operations are described as:

Community service organisation which may include
Historical society of Victoria undertaking research, reading, record checking, administration, walking tours of historic sights/places and associated activities as property owners/occupiers

Activities may also include outings, organised games, op shops, camps and excursions, fundraising such as walkathons and picnics events/festivals held at your place of occupancy.

Excluding any events/festivals held at premises other than your own where more than 500 attendees are expected unless specifically agreed by endorsement detailed within this document. Some activities are excluded as per policy wording.

PERIOD OF INSURANCE

From 4.00 PM on 01/04/2020 Victoria Time
To 4.00 PM on 01/04/2021 Victoria Time

THE INSURER

Insurer	*Policy Number*	*Underwriter*	
Ansvar Insurance	03.400.0623876	Jake Cerilles	

THE BROKER

INSURED'S ADDRESS

LOCATION(S)

Location	Location Name	State/Territory	Postcode
1	239 A'Beckett St Melbourne	VIC	3000

COVERAGE SUMMARY

Cover	Cover Taken?	Included in quotation?
Part A: Property and Income Protection		
Property Protection	×	×
Breakdown of Mechanical Equipment	×	×
Breakdown of Electronic Equipment	×	×
Money	×	×
Theft	×	×
General Property	×	×
Income Protection	×	×
Part B: General Liability		
General Public and Products Liability	✓	✓
Part C: Organisation Liability		
Professional Indemnity	✓	✓
Management Liability	✓	✓
Part D: Personal Accident		
Volunteers (Category A)	×	×
Children/Students/Members (Category B)	×	×

General Public and Products Liability

LIMITS OF INDEMNITY

Public Liability	$20,000,000
Products Liability	$20,000,000
Advertising Liability	$20,000,000
Contract Works liability (Maximum contract value)	$500,000
Sublimits	
Property in care, custody & control	$250,000
Automatic Extensions	
1. Counsellor's Liability	$1,000,000
2. Indemnifiable Fines/Penalties	$100,000 (Nil Excess)
Optional Extensions	
1. Sexual Abuse	Not Insured
2. Replacement Wages	Not Insured
3. Medical Malpractice	Not Insured
4. Retroactive Liability Endorsement	
- General Public & Products Liability	Not Insured
- Sexual Abuse Only	Not Insured
5. Member to Member Extension	Not Insured
6. Trauma Counselling Costs	Not Insured

Geographical Limits: Anywhere in the world excluding USA and/or Canada

SPECIAL TERMS & CONDITIONS

SEXUAL ABUSE EXCLUSION:
This Policy does not cover any claim arising from:

Any actual or alleged Sexual Behaviour, (as defined below), committed, attempted, or allegedly committed or attempted, by an Insured Person.

Sexual Behaviour means any attempted or committed verbal or non-verbal act, communication, contact or other conduct or similar conduct of sexual discrimination, intimidation, molestation, harassment, abuse or lewdness.

EXCESS

Standard Excess	
Any one claim	$1,000 with the exception of any claim made under Automatic Extension 2 or Optional Extensions 2 & 6 in which case Nil excess applies.
Other Excesses	
Claims for personal injury to labour hire and/or subcontractors each and every claim	$5,000
Claims for personal injury to volunteers each and every claim	$1,250

Higher limits of liability are available. Please contact our office for pricing.

Professional Indemnity

RETROACTIVITY

Retroactivity allowed to: 1/04/2019

This retroactive date is allowed from the information supplied to us provided we receive evidence of prior uninterrupted insurance coverage with a maximum retroactivity of 10 years. Retroactive date will be the start date of the policy if there was no previous or non-continuous cover in place.

LIMITS OF INDEMNITY AND EXTENSIONS

Limit of liability	$2,000,000	any one claim
Aggregate limit of liability	$4,000,000	any one period of insurance

Geographical Limits Anywhere in the world excluding the USA and Canada

SPECIAL TERMS & CONDITIONS

None.

EXCESS

Excess	
Any one claim	$1,000

LIMITS OF INDEMNITY AND EXCESS

Insuring Clauses	*Limit Any One Claim*	*Aggregate*	*Excess*	*Retro. Date*
1. Organisation Liability	$2,000,000	$2,000,000	$1,000	1/04/2019
2. Directors and Officers Liability	$2,000,000	$2,000,000	Nil	1/04/2019
3. Organisation Reimbursement	$2,000,000	$2,000,000	$1,000	No Retro
4. Employment Practices Liability	$2,000,000	$2,000,000	$5,000	1/04/2019
5. Trustees Liability	$2,000,000	$2,000,000	$1,000	1/04/2019
6. Statutory Liability	$2,000,000	$2,000,000	$1,000	1/04/2019
7. Internet Liability	$500,000	$500,000	$1,000	1/04/2019
8. Organisation Crisis	$100,000	$100,000	$1,000	1/04/2019

Aggregate Section Limit $3,000,000

Sublimits

Value	*Sublimit*	*Excess*	*Retro. Date*
Employee & Third Party Fidelity	$50,000	$1,000	1/04/2019
Tax Audit	$20,000 in the aggregate	Nil	N/A

Geographic Limits

Please note the geographical limits of this section are:

Anywhere in Australia:	Fidelity, Insuring Clause 4. Employment Practices Liability and Insuring Clause 6. Statutory Liability
Worldwide excl. USA and Canada:	All other Insuring Clauses

SPECIAL TERMS & CONDITIONS

Internal Weakness Exclusion

The following is added to “Exclusions applying to employee fidelity and third party fidelity” section of the policy:

We are not liable to indemnify you, in respect of any Direct Financial Loss or make any payment in connection with any Dishonest Acts arising from any weakness identified in an external auditors report to management regarding internal operations.

All other terms and conditions remain unchanged.

Unaudited Premises Exclusion

The following is added to “Exclusions applying to employee fidelity and third party fidelity” section of the policy:

We are not liable to indemnify you, in respect of any Direct Financial Loss or make any payment in connection with any Dishonest Acts arising out of, based upon or attributable to premises that are not externally audited annually.

All other terms and conditions remain unchanged.

Dual Signatories Exclusion

The following is added to “Exclusions applying to employee fidelity and third party fidelity” section of the policy:

We are not liable to indemnify you, in respect of any Direct Financial Loss or make any payment in connection with any Dishonest Acts arising from the failure of cheques and electronic fund transfers to have two signatories.

All other terms and conditions remain unchanged.

PUBLIC LIABILITY AFFILIATE SOCIETIES - RENEWAL 2020-21
ADAM LINDSAY GORDON COMMEMORATIVE COMMITTEE INC.
ALEXANDRA HISTORICAL SOCIETY
ALTONA & LAVERTON HISTORICAL SOCIETY
AMERICAN EX-SERVCEMAN'S ASSOCIATION
ANDREW ROSS MUSEUM
ANGLESEA & DISTRICT HISTORICAL SOCIETY
APOLLO BAY & DISTRICT HISTORICAL SOCIETY
ARAPILLES HISTORICAL SOCIETY
ARARAT & DISTRICT HISTORICAL SOCIETY
AUSTRALIAN GARDEN HISTORY SOCIETY
AUSTRALIAN LAMPLIGHTERS GUILD INC
AUSTRALIAN LEBANESE HISTORICAL SOCIETY
AUSTRALIAN TIMETABLE ASSOCATION
AUSTRALIAN VIOLA DA GAMBA SOCIETY
AVENEL NEIGHBOURHOOD HOUSE
AVOCA & DISTRICT HISTORICAL SOCIETY
BACCHUS MARSH & DISTRICT HISTORICAL SOCIETY
BALLAN SHIRE HISTORICAL SOCIETY
BALLARAT HISTORICAL SOCIETY
BALMORAL & DISTRICT HISTORICAL SOCIETY
BALNARRING & DISTRICT HISTORICAL SOCIETY
BARHAM/KOONDROOK HISTORICAL SOCIETY
BEAUFORT HISTORICAL SOCIETY
BELLARINE HISTORICAL SOCIETY
BENALLA MIGRANT CAMP INC
BENDIGO HISTORICAL SOCIETY
BERWICK PAKENHAM HISTORICAL SOCIETY
BIRCHIP HISTORICAL SOCIETY
BOMBER COMMAND COMMEMORATIVE ASSOC VIC INC
BOOLARRA & DISTRICT HISTORICAL SOCIETY
BOX HILL HISTORICAL SOCIETY
BRIGHT & DISTRICT HISTORICAL SOCIETY
BRIGHTON ANTIQUE CLUB INC.
BRIGHTON CEMETORIANS
BRIGHTON HISTORICAL SOCIETY
BROADFORD HISTORICAL SOCIETY
BROADMEADOWS HISTORICAL SOCIETY
BROOKTON & DISTRICTS HISTORICAL SOCIETY INC
BRUNSWICK COMMUNITY HISTORY GROUP
BUNGAREE & DISTRICT HISTORICAL SOCIETY
BUNINYONG & DISTRICT HISTORICAL SOCIETY
BUNYIP HISTORICAL SOCIETY
CAMBERWELL HISTORICAL SOCIETY
CAMPERDOWN & DISTRICT HISTORICAL SOCIETY
CANTERBURY HISTORY GROUP
CARISBROOK HISTORICAL SOCIETY
CARLTON COMMUNITY HISTORY GROUP
CASTERTON & DISTRICT HISTORICAL SOCIETY
CASTLEMAINE HISTORICAL SOCIETY
CASTLEMAINE PIONEERS & OLD RESIDENTS ASSN
CENTRAL HIGHLANDS HISTORICAL ASSOCIATION
CHAFFEY TRAIL REFERENCE GROUP INC
CHARLTON GOLDEN GRAINS MUSEUM INC
CHELSEA & DISTRICT HISTORICAL SOCIETY
CITY OF MOORABBIN HISTORICAL SOCIETY
COBRAM SHIRE HISTORICAL SOCIETY
COBURG HISTORICAL SOCIETY
COLAC & DISTRICT HISTORICAL SOCIETY

COLBINABBIN & DISTRICT HISTORICAL SOCIETY
COLERAINE HISTORICAL SOCIETY
COLLINGWOOD HISTORICAL SOCIETY
CORNISH ASSOCIATION OF VICTORIA INC
CRAIGIEBURN HISTORICAL INTEREST GROUP
CRESSY & DISTRICT HISTORY GROUP
CRESSY & DISTRICT HISTORY GROUP
CRESWICK & DISTRICT HISTORICAL SOCIETY
CROYDON HISTORICAL SOCIETY
DANDENONG & DISTRICT HISTORICAL SOCIETY
DAYLESFORD & DISTRICT HISTORICAL SOCIETY
DERRINALLUM-LISMORE COMMUNITY ASSOC HISTORY GROUP
DESCENDANTS OF CONVICTS GROUP INC.
DIMBOOLA & DISTRICT HISTORICAL SOCIETY
DINGLEY VILLAGE HISTORICAL SOCIETY
DONALD HISTORY AND NATURAL HISTORY GROUP
DONCASTER & TEMPLESTOWE HISTORICAL SOCIETY
DOOKIE & DISTRICT HISTORICAL SOCIETY
DROMANA & DISTRICT HISTORICAL SOCIETY
DROUIN HISTORY GROUP
DUNKELD MUSEUM INC
EAGLEHAWK HERITAGE SOCIETY INC.
EARLY MUSIC SOCIETY OF VICTORIA
EAST GIPPSLAND HISTORICAL SOCIETY
EAST LODDON HISTORICAL SOCIETY
EAST MELBOURNE HISTORICAL SOCIETY
ECHUCA HISTORICAL SOCIETY
EDENHOPE & DISTRICT HISTORICAL SOCIETY
ELTHAM DISTRICT HISTORICAL SOCIETY
ERICA & DISTRICT HISTORICAL SOCIEYT INC
ESSENDON HISTORICAL SOCIETY
EUROA HISTORICAL & GENEALOGICAL SOCIETY
FANNIE BAY HISTORY & HERITAGE SOCIETY
FAWCETT MECHANICS INSTITUTE COMMITTEE OF MANAGEMENT
FLINDERS DISTRICT HISTORICAL SOCIETY
FOOTSCRAY HISTORICAL SOCIETY
FORREST HISTORICAL SOCIETY
FOSTER AND DISTRICT HISTORICAL SOCIETY
FRANKLIN HISTORY GROUP INC.
FRANKSTON HISTORICAL SOCIETY
FRIENDS OF BOROONDARA (KEW) CEMETERY
FRIENDS OF CHELTENHAM & REG. CEMETERIES
FRIENDS OF COLLINS SETTLEMENT INC
FRIENDS OF CORNISH HILL
FRIENDS OF GALLIPOLI INC
FRIENDS OF KANGAROO GROUND WAR MEMORIAL PARK INC.
FRIENDS OF ST KILDA CEMETERY INC
FRIENDS OF WILL WILL ROOK PIONEER CEMETERY
GEELONG MUSEUM ASSOCIATION
GISBORNE & MT MACEDON DISTRICT HISTORICAL SOCIETY
GLEN EIRA HISTORICAL SOCIETY
GLENTHOMPSON HISTORICAL GROUP INC
GOLDFIELDS HIST & ARTS SOCIETY
GOOD OLD DAYS WORKING FARM MUSEUM
GREENSBOROUGH HISTORICAL SOCIETY INC.
HALLS GAP & GRAMPIANS HS
HARCOURT VALLEY HERITAGE& TOURIST CENTRE
HASTINGS-WESTERN PORT HISTORICAL SOCIETY
HAWTHORN HISTORICAL SOCIETY

HEALESVILLE & DISTRICT HISTORICAL SOCIETY
HEATHCOTE MCIVOR HISTORICAL SOCIETY
HEIDELBERG HISTORICAL SOCIETY
HERITAGE NETWORK EAST GIPPSLAND
HEYFIELD & DISTRICT HISTORICAL SOCIETY
HEYTESBURY DISTRICT HISTORICAL SOCIETY
HISTORICAL SOCIETY OF MOOROOPNA INC
HISTORY COUNCIL OF VICTORIA
HISTORY MONASH INC.
HORSHAM HISTORICAL SOCIETY INC
HOTHAM HISTORY PROJECT INC
HUNTLY & DISTRICT HISTORICAL SOCIETY
INGLEWOOD & DISTRICT HISTORICAL SOCIETY
INVERLOCH HISTORICAL SOCIETY
JAMIESON & DISTRICT HISTORICAL SOCIETY INC.
KATAMATITE HISTORICAL SOCIETY
KATANDRA & DISTRICT HISTORICAL SOCIETY
KEILOR HISTORICAL SOCIETY
KERANG HISTORICAL SOCIETY
KEW HISTORICAL SOCIETY
KIEWA VALLEY HISTORICAL SOCIETY
KILMORE HISTORICAL SOCIETY
KINGLAKE HISTORICAL SOCIETY
KNOX HISTORICAL SOCIETY
KOO WEE RUP SWAMP HISTORICAL SOCIETY
KOROIT & DISTRICT HISTORICAL SOCIETY
KORONG (WEDDERBURN) HISTORICAL SOCIETY
KORUMBURRA & DISTRICT HISTORICAL SOCIETY
KYABRAM & DISTRICT HISTORICAL SOCIETY
KYNETON HISTORICAL SOCIETY
LAKE BOLAC & DISTRICT HISTORICAL SOCIETY
LAKES ENTRANCE REGIONAL HISTORICAL SOCIETY
LANDSBOROUGH & DISTRICT HISTORICAL GROUP
LANG LANG & DISTRICT HISTORICAL SOCIETY
LARA HERITAGE & HISTORICAL
LEARMONTH & DISTRICT HISTORICAL SOCIETY
LEONGATHA & DISTRICT HISTORICAL SOCIETY
LILYDALE & DISTRICT HISTORICAL SOCIETY
LINTON & DISTRICT HISTORICAL SOCIETY
LITTLE RIVER HISTORICAL SOCIETY
LOCKINGTON & DISTRICT LIVING HERITAGE COMPLEX INC.
LORNE HISTORICAL SOCIETY
MAFFRA & DISTRICT HISTORICAL SOCIETY
MALDON MUSEUM & ARCHIVES ASSOCIATION INC
MALDON VINTAGE MACHINERY MUSEUM
MALLACOOTA & DISTRICT HISTORICAL SOCIETY
MALMSBURY HISTORICAL SOCIETY
MALVERN HISTORICAL SOCIETY
MANSFIELD HISTORICAL SOCIETY
MARYBOROUGH-MIDLANDS HISTORICAL SOCIETY
MARYSVILLE HISTORICAL SOCIETY
MECHANICS' INSTITUTES OF VICTORIA INC
MELBOURNE MARITIME HERITAGE NETWORK LTD
MELTON & DISTRICT HISTORICAL SOCIETY
MEREDITH HISTORY INTEREST GROUP
MERRIGUM HISTORICAL & EDUCATIONAL SOCIETY INC.
MERTON HISTORY GROUP
MIDDLE PARK HISTORY GROUP
MILITARY HISTORICAL SOCIETY OF AUST (VIC BRANCH)

MINYIP & DISTRICT HISTORICAL SOCIETY
MIRBOO & DISTRICT HISTORICAL SOCIETY
MITTA VALLEY HERITAGE SOCIETY
MOE & DISTRICT HISTORICAL SOCIETY
MONBULK HISTORICAL SOCIETY
MOOROOLBARK HISTORY GROUP
MORDIALLOC & DISTRICT HISTORICAL SOCIETY
MORDIALLOC COLLEGE ALUMNI ASSOCIATION INC.
MORNINGTON & DISTRICT HISTORICAL SOCIETY
MORWELL HISTORICAL SOCIETY
MOUNT DUNEED PROGRESS ASSOCIATION INC
MT DANDENONG & DISTRICT HISTORICAL SOCIETY
MT EVELYN HISTORY GROUP INC
MT ROUSE & DISTRICT HISTORICAL SOCIETY
MUNDARING & HILLS HISTORICAL SOCIETY INC
MURCHISON & DISTRICT HISTORICAL SOCIETY
MURRABIT & DISTRICT HERITAGE GROUP
MURRAYVILLE MUSEUM & HERITAGE SOCIETY
MURTOA & DISTRICT HISTORICAL SOCIETY & COMMUNITY MUSEUM INC
MYRTLEFORD & DISTRICT HISTORICAL SOCIETY
NAGAMBIE HISTORICAL SOCIETY
NAPOLEONS & DISTRICT HISTORICAL SOCIETY
NATHALIA & DISTRICT HISTORICAL SOCIETY
NAVARRE & DISTRICT SOCIETY
NEWSTEAD & DISTRICT HISTORICAL SOCIETY
NHILL & DISTRICT HISTORICAL SOCIETY
NHILL AVIATION HERITAGE CENTRE INC
NILLUMBIK HISTORICAL SOCIETY
NOOJEE & DISTRICT HISTORICAL SOCIETY
NULLAWIL HISTORICAL SOCIETY
NUMURKAH HISTORICAL SOCIETY
ORAL HISTORY ASSN OF AUST (WA BRANCH)
ORBOST & DISTRICT HISTORICAL SOCIETY
OSBORNE PARK ASSOCIATION
OUYEN DISTRICT HISTORY & GENEALOGY CENTRE
PAYNESVILLE MARITIME MUSEUM INC
PERFORMING ARTS HISTORCAL SOCIETY TOWNSVILLE (PAHST) INC
PHILLIP ISLAND & DISTRICT HISTORICAL SOCIETY
PLENTY HISTORICAL SOCIETY
POLISH MUSEUM & ARCHIVES IN AUSTRALIA INC
POOWONG HISTORICAL GROUP
PORT FAIRY HISTORICAL SOCIETY
PORT MELBOURNE HISTORICAL & PRESERVATION SOCIETY
PORTLAND HISTORICAL SOCIETY
PRAHRAN MECHANICS' INST
PYRAMID HILL & DISTRICT HISTORICAL SOCIETY INC
RAINBOW ARCHIVE & HISTORICAL SOCIETY
RED CLIFFS & DISTRICT HISTORICAL SOCIETY
RICHMOND & BURNLEY HISTORICAL SOCIETY
RINGWOOD & DISTRICT HISTORICAL SOCIETY
ROCHESTER HISTORICAL SOCIETY
ROMSEY & LANCEFIELD DISTRICTS HISTORICAL SOCIETY
RUPANYUP HISTORICAL SOCIETY
RUSHWORTH HISTORICAL SOCIETY
RUTHERGLEN HISTORICAL SOCIETY
RYE HISTORICAL SOCIETY
SALE HISTORICAL SOCIETY
SANDRINGHAM & DISTRICT HISTORICAL SOCIETY
SEBASTOPOL HISTORICAL SOCIETY

SEYMOUR & DISTRICT HISTORICAL SOCIETY
SHEPPARTON HERITAGE CENTRE INC
SHERBROOKE FOOTHILLS HISTORICAL SOCIETY
SHOWCASE WANGARATTA
SKIPTON & DISTRICT HISTORICAL SOCIETY
SNAKE VALLEY HISTORICAL SOCIETY
SOMERVILLE, TYABB & DISTRICT HERITAGE SOCIETY
SOUTH EASTERN HISTORICAL ASSOCIATION INC.
SOUTH PERTH HISTORICAL SOCIETY
SOUTHERN SHERBROOKE HISTORICAL SOCIETY
SPRINGVALE & DISTRICT HISTORICAL SOCIETY
ST ANDREWS/QUEENSTOWN HISTORICAL SOCIETY
ST ARNAUD & DISTRICT HISTORICAL SOCIETY
ST KILDA HISTORICAL SOCIETY
STAWELL HISTORICAL SOCIETY
STRATFORD HISTORICAL SOCIETY
STREATHAM & DISTRICT HISTORICAL SOCIETY
SUNBURY & DISTRICT HERITAGE ASSOCIATION
SUNBURY HISTORICAL & HERITAGE SOCIETY
SUNSHINE & DISTRICT HISTORICAL SOCIETY
TALBOT ARTS & HISTORICAL MUSEUM
TARADALE HISTORICAL GROUP INC
TATURA & DISTRICT HISTORICAL SOCIETY
TERANG & DISTRICT HISTORICAL SOCIETY
THEARTRE HERITAGE AUSTRALIA INC
TORQUAY & DISTRICT HISTORICAL SOCIETY
TORQUAY MUSEUM WITHOUT WALLS INC
TRAFALGAR HISTORICAL SOCIETY
TRARALGON & DISTRICT HISTORICAL SOCIETY
TRENTHAM & DISTRICT HISTORICAL SOCIETY
TUNGAMAH HISTORICAL & TOURIST DEVELOPMENT ASSOCIATION
TYNTYNDER HOMESTEAD INC
UPPER MURRAY HISTORICAL SOCIETY
UPPER YARRA VALLEY HISTORICAL SOCIETY
VICTORIA POLICE HISTORICAL SOCIETY INC
WANDONG HISTORY GROUP INC
WANNEROO HISTORICAL SOCIETY
WARRACKNABEAL DISTRICT HISTORICAL SOCIETY
WARRAGUL & DISTRICT HISTORICAL SOCIETY
WARRANDYTE HISTORICAL SOCIETY INC.
WARRNAMBOOL & DISTRICT HISTORICAL SOCIETY
WARRNAMBOOL FAMILY HISTORY GROUP INC
WAVERLEY HISTORICAL SOCIETY
WEDDERBURN HISTORICAL RECORDS MUSEUM INC.
WERRIBEE DISTRICT HISTORICAL SOCIETY INC
WERRIBEE HALF BATTERY
WESTERN VIC. ASSOC. HIST.SOCIETIES
WHITEHORSE HISTORICAL SOCIETY
WHITTLESEA HISTORICAL SOCIETY
WINCHELSEA & DISTRICT HISTORICAL SOCIETY
WOADY YALOAK HISTORICAL SOCIETY
WODONGA HISTORICAL SOCIETY
WONTHAGGI & DISTRICT HISTORICAL SOCIETY
WOODEND & DISTRICT HERITAGE SOCIETY INC.
WOODLANDS HERITAGE INTERPRETATION INC.
WOOLSTHORPE & DIST HISTORICAL SOCIETY
WOOMELANG & DISTRICT HISTORICAL SOCIETY
WYCHEPROOF & DISTRICT HISTORICAL SOCIETY
WYUNA HISTORY GROUP INC

YACKANDANDAH & DISTRICT HISTORICAL SOCIETY
YALLOURN NORTH & DISTRICT HISTORICAL SOCIETY INC
YARRA GLEN & DISTRICT HISTORICAL SOCIETY
YARRA VALLEY ITALIAN CULTURAL GROUP INC
YARRAM & DISTRICT HISTORICAL SOCIETY
YARRAMBAT HISTORICAL SOCIETY
YARRAWONGA/MULWALA HISTORICAL SOCIETY INC
YEA & DISTRICT HISTORICAL SOCIETY INC
YINNAR & DISTRICT HISTORICAL SOCIETY AND MUSEUM

ASSOCIATION LIABILITY AFFILIATE SOCIETIES - RENEWAL 2020-21
ADAM LINDSAY GORDON COMMEMORATIVE COMMITTEE INC.
ALEXANDRA HISTORICAL SOCIETY
ALTONA & LAVERTON HISTORICAL SOCIETY
AMERICAN EX-SERVCEMAN'S ASSOCIATION
ANGLESEA & DISTRICT HISTORICAL SOCIETY
APOLLO BAY & DISTRICT HISTORICAL SOCIETY
ARAPILLES HISTORICAL SOCIETY
ARARAT & DISTRICT HISTORICAL SOCIETY
AUSTRALIAN GARDEN HISTORY SOCIETY
AUSTRALIAN LAMPLIGHTERS GUILD INC
AUSTRALIAN LEBANESE HISTORICAL SOCIETY
AUSTRALIAN TIMETABLE ASSOCIATION
AUSTRALIAN VIOLA DA GAMBA SOCIETY
AVENEL NEIGHBOURHOOD HOUSE
AVOCA & DISTRICT HISTORICAL SOCIETY
BACCHUS MARSH & DISTRICT HISTORICAL SOCIETY
BALLAN SHIRE HISTORICAL SOCIETY
BALLARAT HISTORICAL SOCIETY
BALMORAL & DISTRICT HISTORICAL SOCIETY
BALNARRING & DISTRICT HISTORICAL SOCIETY
BEAUFORT HISTORICAL SOCIETY
BELLARINE HISTORICAL SOCIETY
BENALLA MIGRANT CAMP INC
BENDIGO HISTORICAL SOCIETY
BENDIGO HISTORICAL SOCIETY INC
BERWICK PAKENHAM HISTORICAL SOCIETY
BIRCHIP HISTORICAL SOCIETY INC
BOMBER COMMAND COMMEMORATIVE ASSOC VIC INC
BOOLARRA & DISTRICT HISTORICAL SOCIETY
BOX HILL HISTORICAL SOCIETY
BRIGHT & DISTRICT HISTORICAL SOCIETY
BRIGHTON ANTIQUE CLUB INC.
BRIGHTON CEMETORIANS
BRIGHTON HISTORICAL SOCIETY
BROADFORD DISTRICT HISTORICAL SOCIETY
BROADMEADOWS HISTORICAL SOCIETY
BROOKTON & DISTRICTS HISTORICAL SOCIETY INC
BRUNSWICK COMMUNITY HISTORY GROUP
BUNGAREE & DISTRICT HISTORICAL SOCIETY
BUNYIP HISTORICAL SOCIETY
CAMBERWELL HISTORICAL SOCIETY
CAMPERDOWN & DISTRICT HISTORICAL SOCIETY INC
CANTEBURY HISTORY GROUP
CARISBROOK HISTORICAL SOCIETY
CARLTON COMMUNITY HISTORY GROUP
CASTERTON & DISTRICT HISTORICAL SOCIETY
CASTLEMAINE HISTORICAL SOCIETY
CASTLEMAINE PIONEERS & OLD RESIDENTS ASSN

CENTRAL HIGHLANDS HISTORICAL ASSOCIATION
CHAFFEY TRAIL REFERENCE GROUP INC.
CHARLTON GOLDEN GRAINS MUSEUM INC
CHELSEA & DISTRICT HISTORICAL SOCIETY
CITY OF MOORABBIN HISTORICAL SOCIETY
COBRAM SHIRE HISTORICAL SOCIETY
COBURG HISTORICAL SOCIETY
COLAC & DISTRICT HISTORICAL SOCIETY
COLBINABBIN & DISTRICT HISTORICAL SOCIETY
COLLINGWOOD HISTORICAL SOCIETY INC.
CORNISH ASSOCIATION OF VICTORIA INC
CRAIGIEBURN HISTORICAL INTEREST GROUP
CRESSY & DISTRICT HISTORY GROUP
CRESWICK & DISTRICT HISTORICAL SOCIETY
CROYDON HISTORICAL SOCIETY
DANDENONG & DISTRICT HISTORICAL SOCIETY
DERRINALLUM-LISMORE COMMUNITY ASSOC HISTORY GROUP
DESCENDANTS OF CONVICTS GROUP INC.
DIMBOOLA & DISTRICT HISTORICAL SOCIETY
DINGLEY VILLAGE HISTORICAL SOCIETY
DONCASTER & TEMPLESTOWE HISTORICAL SOCIETY
DOOKIE & DISTRICT HISTORICAL SOCIETY
DROMANA & DISTRICT HISTORICAL SOCIETY
DROUIN HISTORY GROUP
DUNKELD MUSEUM INC
EAGLEHAWK HERITAGE SOCIETY INC.
EARLY MUSIC SOCIETY OF VICTORIA
EAST GIPPSLAND HISTORICAL SOCIETY
EAST LODDON HISTORICAL SOCIETY
EAST MELBOURNE HISTORICAL SOCIETY
ECHUCA HISTORICAL SOCIETY
EDENHOPE & DISTRICT HISTORICAL SOCIETY
ELTHAM DISTRICT HISTORICAL SOCIETY
ERICA & DISTRICT HISTORICAL SOCIEYT INC
ESSENDON HISTORICAL SOCIETY
EUROA HISTORICAL & GENEALOGICAL SOCIETY
FANNIE BAY HISTORY & HERITAGE SOCIETY
FAWCETT MECHANICS INSTITUTE COMMITTEE OF MANAGEMENT
FLINDERS DISTRICT HISTORICAL SOCIETY
FOOTSCRAY HISTORICAL SOCIETY
FOSTER AND DISTRICT HISTORICAL SOCIETY
FRANKSTON HISTORICAL SOCIETY INC.
FRIENDS OF BOROONDARA (KEW) CEMETERY
FRIENDS OF COLLINS SETTLEMENT INC
FRIENDS OF CORNISH HILL
FRIENDS OF GALLIPOLI INC
FRIENDS OF ST KILDA CEMETERY INC
FRIENDS OF WILL WILL ROOK PIONEER CEMETERY
GEELONG MUSEUM ASSOCIATION
GISBORNE & MT MACEDON DISTRICT HISTORICAL SOCIETY
GLEN EIRA HISTORICAL SOCIETY
GLENTHOMPSON HISTORICAL GROUP INC
GOLDFIELDS HIST & ARTS SOCIETY
GOOD OLD DAYS WORKING FARM MUSEUM
GREENSBOROUGH HISTORICAL SOCIETY INC.
HARCOURT VALLEY HERITAGE& TOURIST CENTRE
HAWTHORN HISTORICAL SOCIETY
HEALESVILLE & DISTRICT HISTORICAL SOCIETY
HEATHCOTE MCIVOR HISTORICAL SOCIETY

HEIDELBERG HISTORICAL SOCIETY
HERITAGE NETWORK EAST GIPPSLAND
HEYFIELD & DISTRICT HISTORICAL SOCIETY
HEYTESBURY DISTRICT HISTORICAL SOCIETY
HISTORICAL SOCIETY OF MOOROOPNA INC
HISTORY COUNCIL OF VICTORIA
HISTORY MONASH INC.
HORSHAM HISTORICAL SOCIETY INC
HOTHAM HISTORY PROJECT INC
HUNTLY & DISTRICT HISTORICAL SOCIETY
INGLEWOOD & DISTRICT HISTORICAL SOCIETY
INVERLOCH HISTORICAL SOCIETY
KATAMATITE HISTORICAL SOCIETY
KATANDRA & DISTRICT HISTORICAL SOCIETY
KEILOR HISTORICAL SOCIETY
KERANG HISTORICAL SOCIETY
KEW HISTORICAL SOCIETY
KIEWA VALLEY HISTORICAL SOCIETY
KILMORE HISTORICAL SOCIETY
KNOX HISTORICAL SOCIETY
KOO WEE RUP SWAMP HISTORICAL SOCIETY
KORONG (WEDDERBURN) HISTORICAL SOCIETY
KORUMBURRA & DISTRICT HISTORICAL SOCIETY
KYNETON HISTORICAL SOCIETY
LAKE BOLAC AND DISTRICT HISTORICAL SOCIETY
LAKES ENTRANCE REGIONAL HISTORICAL SOCIETY
LANG LANG AND DISTRICT HISTORICAL SOCIETY
LARA HERITAGE & HISTORICAL
LEARMONTH & DISTRICT HISTORICAL SOCIETY
LEONGATHA AND DISTRICT HISTORICAL SOCIETY
LILYDALE & DISTRICT HISTORICAL SOCIETY
LITTLE RIVER HISTORICAL SOCIETY
LORNE HISTORICAL SOCIETY
MAFFRA & DISTRICT HISTORICAL SOCIETY
MALDON MUSEUM & ARCHIVES ASSOCIATION INC
MALDON VINTAGE MACHINERY MUSEUM
MALLACOOTA & DISTRICT HISTORICAL SOCIETY
MALMSBURY HISTORICAL SOCIETY
MALVERN HISTORICAL SOCIETY
MANSFIELD HISTORICAL SOCIETY
MARYBOROUGH-MIDLANDS HISTORICAL SOCIETY
MARYSVILLE HISTORICAL SOCIETY
MECHANICS' INSTITUTES OF VICTORIA INC
MELBOURNE MARITIME HERITAGE NETWORK LTD
MELTON & DISTRICT HISTORICAL SOCIETY
MEREDITH HISTORY INTEREST GROUP
MERRIGUM HISTORICAL & EDUCATIONAL SOCIETY INC.
MIDDLE PARK HISTORY GROUP
MILITARY HISTORICAL SOCIETY OF AUST (VIC BRANCH)
MINYIP & DISTRICT HISTORICAL SOCIETY
MIRBOO & DISTRICT HISTORICAL SOCIETY
MITTA VALLEY HERITAGE SOCIETY
MOE & DISTRICT HISTORICAL SOCIETY
MONBULK HISTORICAL SOCIETY
MORDIALLOC & DISTRICT HISTORICAL SOCIETY
MORDIALLOC COLLEGE ALUMNI ASSOCIATION INC
MORNINGTON & DISTRICT HISTORICAL SOCIETY
MORWELL HISTORICAL SOCIETY
MOUNT DUNEED PROGRESS ASSOCIATION INC

MT DANDENONG & DISTRICT HISTORICAL SOCIETY
MT ROUSE & DISTRICT HISTORICAL SOCIETY
MURCHISON & DISTRICT HISTORICAL SOCIETY
MURRABIT & DISTRICT HERITAGE GROUP
MURRAYVILLE MUSEUM & HERITAGE SOCIETY
MURTOA & DISTRICT HISTORICAL SOCIETY & COMMUNITY MUSEUM INC
MYRTLEFORD & DISTRICT HISTORICAL SOCIETY
NAGAMBIE HISTORICAL SOCIETY
NAPOLEONS & DISTRICT HISTORICAL SOCIETY
NATHALIA & DISTRICT HISTORICAL SOCIETY
NAVARRE & DISTRICT SOCIETY
NEWSTEAD & DISTRICT HISTORICAL SOCIETY
NHILL & DISTRICT HISTORICAL SOCIETY INC.
NHILL AVIATION HERITAGE CENTRE INC
NILLUMBIK HISTORICAL SOCIETY
NOOJEE & DISTRICT HISTORICAL SOCIETY
NUMURKAH HISTORICAL SOCIETY
OMEO HISTORICAL SOCIETY
ORAL HISTORY ASSN OF AUST (WA BRANCH)
ORBOST & DISTRICT HISTORICAL SOCIETY
OSBORNE PARK ASSOCIATION INC
OUYEN & DISTRICT HISTORY & GENEALOGY CENTRE INC.
PAYNESVILLE MARITIME MUSEUM
PERFORMING ARTS HISTORCAL SOCIETY TOWNSVILLE (PAHST) INC
PHILLIP ISLAND & DISTRICT HISTORICAL SOCIETY
PLENTY HISTORICAL SOCIETY
POLISH MUSEUM & ARCHIVES IN AUSTRALIA INC
POOWOONG HISTORICAL GROUP
PORT FAIRY HISTORICAL SOCIETY
PORT MELBOURNE HISTORICAL & PRESERVATION SOCIETY
PORTLAND HISTORICAL SOCIETY
PYRAMID HILL & DISTRICT HISTORICAL SOCIETY INC
RED CLIFFS & DISTRICT HISTORICAL SOCIETY
RICHMOND & BURNLEY HISTORICAL SOCIETY
RINGWOOD & DISTRICT HISTORICAL SOCIETY
ROCHESTER HISTORICAL SOCIETY
ROMSEY & LANCEFIELD DISTRICTS HISTORICAL SOCIETY
RUPANYUP HISTORICAL SOCIETY
RUSHWORTH & DISTRICT HISTORICAL & PRESERVATION SOCIETY INC.
RUTHERGLEN HISTORICAL SOCIETY
RYE HISTORICAL SOCIETY
SALE HISTORICAL SOCIETY
SANDRINGHAM & DISTRICT HISTORICAL SOCIETY
SEBASTOPOL HISTORICAL SOCIETY
SEYMOUR & DISTRICT HISTORICAL SOCIETY
SHERBROOKE FOOTHILLS HISTORICAL SOCIETY
SHOWCASE WANGARATTA
SKIPTON & DISTRICT HISTORICAL SOCIETY
SNAKE VALLEY HISTORICAL SOCIETY
SOMERVILLE, TYABB & DISTRICT HERITAGE SOCIETY
SOUTH PERTH HISTORICAL SOCIETY
SOUTHERN SHERBROOKE HISTORICAL SOCIETY
SPRINGVALE & DISTRICT HISTORICAL SOCIETY
ST ANDREWS/QUEENSTOWN HISTORICAL SOCIETY
ST ARNAUD & DISTRICT HISTORICAL SOCIETY
ST KILDA HISTORICAL SOCIETY
STAWELL HISTORICAL SOCIETY
STRATFORD HISTORICAL SOCIETY
STREATHAM & DISTRICT HISTORICAL SOCIETY

SUNBURY & DISTRICT HERITAGE ASSOCIATION
SUNBURY HISTORICAL & HERITAGE SOCIETY
SUNSHINE & DISTRICT HISTORICAL SOCIETY
TALBOT ARTS & HISTORICAL MUSEUM
TARADALE HISTORICAL GROUP INC
TATURA & DISTRICT HISTORICAL SOCIETY
TERANG & DISTRICT HISTORICAL SOCIETY
TORQUAY & DISTRICT HISTORICAL SOCIETY
TRAFALGAR HISTORICAL SOCIETY
TRARALGON & DISTRICT HISTORICAL SOCIETY
TRENTHAM & DISTRICT HISTORICAL SOCIETY
TUNGAMAH HISTORICAL & TOURIST DEVELOPMENT ASSOCIATION
TYNTYNDER HOMESTEAD INC
UPPER MURRAY HISTORICAL SOCIETY
UPPER YARRA VALLEY HISTORICAL SOCIETY
VICTORIA POLICE HISTORICAL SOCIETY INC
WANDONG HISTORY GROUP INC
WARRACKNABEAL DISTRICT HISTORICAL SOCIETY
WARRAGUL & DISTRICT HISTORICAL SOCIETY
WARRANDYTE HISTORICAL SOCIETY INC.
WARRNAMBOOL & DISTRICT HISTORICAL SOCIETY
WARRNAMBOOL FAMILY HISTORY GROUP INC
WAVERLEY HISTORICAL SOCIETY
WERRIBEE DISTRICT HISTORICAL SOCIETY INC.
WESTERN VIC. ASSOC. HIST.SOCIETIES
WESTERN VICTORIAN SOCIETY OF HISTORICAL SOCIETIES
WHITEHORSE HISTORICAL SOCIETY
WHITTLESEA HISTORICAL SOCIETY
WINCHELSEA & DISTRICT HISTORICAL SOCIETTY
WOADY YALOAK HISTORICAL SOCIETY
WODONGA HISTORICAL SOCIETY
WONTHAGGI & DISTRICT HISTORICAL SOCIETY
WOODEND & DISTRICT HISTORICAL SOCIETY
WOOLSTHORPE & DIST HISTORICAL SOCIETY
WOOMELANG & DISTRICT HISTORICAL SOCIETY
WYCHEPROOF & DISTRICT HISTORICAL SOCIETY
YACKANDANDAH & DISTRICT HISTORICAL SOCIETY
YALLOURN NORTH & DISTRICT HISTORICAL SOCIETY INC
YARRA GLEN & DISTRICT HISTORICAL SOCIETY
YARRA VALLEY ITALIAN CULTURAL GROUP
YARRAM & DISTRICT HISTORICAL SOCIETY
YARRAMBAT HISTORICAL SOCIETY
YEA & DISTRICT HISTORICAL SOCIETY
YINNAR & DISTRICT HISTORICAL SOCIETY AND MUSEUM

Risk Details

Please find below full details of all the information we have gathered about you and shared with insurers in order to organise this insurance on your behalf. Please check that this information is correct and up to date and advise us immediately if anything is incorrect or has been omitted.

Reference Number

P601650971/16

To follow, please find a summary of your insurance policy. Please note that this is a summary only, and you should always refer to the insurer's policy schedule and wording for full terms and conditions.

Public Liability & Association Liability - Affiliates

Insured Situation

239 A'Beckett Street, MELBOURNE VIC 3000

Liability

Cover required as property owner only:	No
Estimated annual turnover and/or rents:	$531,130
NSW Small Business Stamp Duty Exemption criteria: Is the business; • An individual, partnership, company or trust that is carrying on a business; and • Has an aggregated turnover of less than $2 million	No
Annual payroll/wages:	$162,979
Number of persons (including proprietors) in the business:	3
Number and type of unregistered vehicles:	N/A
You use or intend to use, store or handle hazardous or dangerous goods in excess of the minimum limits under AS 1940:	No
You have used or handled asbestos at any time:	No
You discharge waste or hazardous materials into the atmosphere, sewer or elsewhere:	No
You perform work away from your premises that involves the use of cutting, welding or soldering equipment:	No
You require this policy to cover any contractors or sub contractors:	No
Subcontactors are used:	No
You carry out any of the following: use of explosives, bridge construction/maintenance, demolition, building work over 10m, work involving chemicals, underground mines, offshore platforms, aircraft, petrochemical plants, power stations, watercraft:	No
You intend to import or export goods:	No
You are in the hospitality industry:	No
Number of liability claims in the last 3 years:	0
You are aware of any circumstances that may give rise to a claim:	No

Statement Of Advice

This is an important document and you should read it carefully to ensure you understand it.

Please check the information regarding your objectives and personal circumstances, as shown on your Schedule of Insurance, is accurate and up to date before acting on the advice. If not please contact us as the advice may not be appropriate.

This statement sets out information about:

- the advice that we have given you and the basis of this advice
- reference to related documents
- how we are remunerated
- any relationships and associations which may influence our advice
- any conflict of interests we may have

Important Information: There are two common problems when purchasing insurance which you should consider.

You should not:-

- Assume that all policies are the same
- Compare policies on the basis of Premium alone. There are often crucial differences in the scope of protection provided by various policies.

Date of Advice:	25/03/2020
Selected Risks:	Voluntary Workers Personal Accident
Your Adviser:	**Leigh Moulden** Authorised Representative No: 341144 Doreen Insurance Solutions Pty Ltd ATF LW Moulden Family Trust P: 0401 418 342 E: lmoulden@iaa.net.au PO Box 227 DOREEN VIC 3754

Personal Advice:

We confirm we have provided you with Personal Advice. Personal Advice means that we are taking into consideration the information we have gathered from you to identify your personal objectives, details of your current financial situation and other relevant information, so we can offer you the most appropriate advice possible.

Insurer:

Chubb Insurance Australia Limited

CHUBB Insurance is an authorised Australian Insurer whose product meets your objectives of a broad comprehensive cover and a fast and effective claims service with a competitive premium.

Referrer:

There is no Referrer to whom we have or will pay remuneration.

Our Remuneration:

Our commission on this product is $575.00. This does not effect the total Premium paid by you. Other fees and charges are set out in your Tax Invoice.

Relevant Relationships and Associations:

There are no specific relationships or associations which have influenced the provision of this advice.

Our Advice

Coverage Summary - Voluntary Workers

The following information was provided to your Insurers when negotiating the terms of your insurance program. It is common to all of your insurance policies, unless specifically stated otherwise in any of the Coverage Summaries forming part of this document. It is important that you notify us of any change in the following details to ensure that you are adequately protected.

Insurer

Chubb Insurance Australia Limited

Policy Number

Ref: 02PV019780

Reference Number

P601650974/6

Period Of Insurance

From: 01/04/2020
To: 01/04/2021

From 4PM to 4PM both local time and standard time.

Insured

Royal Historical Society of Victoria Inc and affiliated Named Historical Societies and their members and those people authorised by the society events

ABN:		36 520 675 471
Year Established:		1909
Business Activities:	Principally	Historical society of victoria undertaking Research, reading, record checking, administration, walking tours of historic sights/places and associated activities as property owners/occupiers
Products Sold and/or Distributed:		As above

Anzsic Rating: 96210 Business and Professional Associations (Internal Use Only)

To follow, please find a summary of your insurance policy. Please note that this is a summary only, and you should always refer to the insurer's policy schedule and wording for full terms and conditions.

Insured Situation

239 A'Beckett Street, MELBOURNE VIC 3000

Insured Definition - Voluntary Workers Personal Accident

Provides capital and weekly benefits for voluntary workers injured whilst engaged in voluntary work on behalf of the insured, including commuting to and from as defined in the policy wording.

Interested Party:	Not applicable
Capital Benefits - Voluntary Workers:	$60,000
Weekly Benefits - Voluntary Workers:	$500
Capital Benefits - Non Executive Directors:	$0
Weekly Benefits - Non Executive Directors:	$0
Benefit Period:	104 weeks
Excess Period:	7 Days
Injury Asssistance Benefit:	Insured
Non Medical Related Expenses Sum Insured:	Refer to schedule
Home Tutorial Expenses Sum Insured:	Refer to schedule
Non Medicare Medical Expenses:	Insured
Non Medicare Medical Expenses Sum Insured:	Refer to schedule
Deductible/Excess (each and every claim):	Refer to schedule
Aggregate Limit of Liability:	$2,000,000
Geographical Limits:	World Wide
Time of operation of cover:	Engaged in voluntary work

Special Notes

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

Categories	Table of Events	Part A - Lump Sum Benefits
1	Event 1 - Accidental Death	60,000
	Events 2-19	60,000

Categories	Part B - Bodily Injury Resulting in Surgery - Benefits
1	0

Categories	Part B - Weekly Benefits - Bodily Injury	% of Salary - Part B	Excess Period - Part B
1	500 x 104 weeks	85.00	7 days

Categories	Part C - Fractured Bones - Lump Sum Benefits	Part D - Loss of Teeth or Dental Procedures - Limit Per Tooth	Part D - Loss of Teeth or Dental Procedures - Lump Sum Benefits
1	5,000	250	2,000

Additional Cover

Categories	Tuition or Advice Expenses	Unexpired Membership Benefit
1	4,500	3,000

Categories	Visitors Benefit	Corporate Image Protection
1	10,000	15,000

Categories	Independent Financial Advice	Funeral Expenses
1	5,000	7,500

Categories	Coma Benefit	Partner Retraining Benefit
1	per week: 500 max weeks: 26 weeks	10,000

Categories	Dependent Child Supplement	Orphaned Benefit
1	per Dependent Child: 10,000 per family: 30,000	per Dependent Child: 10,000 per family: 30,000

Categories	Modification Expenses	Chauffeur Services
1	10,000	2,500

Categories	Non-Medicare Medical Expenses	Emergency Home Help
1	Sum insured: 5,000 Excess: 50	500 x 26 weeks Excess: 7 days

Categories	Student Tutorial Costs	Premature Birth / Miscarriage Benefit
1	500 x 26 weeks Excess: 7 days	5,000

Categories	Accidental HIV Infection Benefit	Bed Care
1	30,000	per week: 500 max weeks: 26

Categories	Terrorism Injury Benefit	Accomodation and Transport Expenses
1	per person: 20,000 aggregate: 200,000	10,000

Categories	Education Fund Benefit	Out of Pocket Expenses
1	5,000	5,000

Categories	Childcare Benefit	Work Experience Benefit
1	5,000	5,000

Categories	Workplace Assault Benefit	Workplace Trauma Benefit
1	5,000	5,000

Categories	Personal Vehicle Excess Benefit	Rental Vehicle Reimbursement
1	1,000	per week: 500 max: 1,000

Aggregate Limit of Liability

Any one (1) Period of Insurance (A):	2,000,000
Non-Scheduled Flights (B):	100,000
Any one (1) event with respect to War / Civil War (C)	0
Any one (1) Period of Insurance with respect to War / Civil War (D)	0

Table of Events

Part A - Lump Sum Benefits	
Cover for an Event under this Part applies only if an amount for that Event is shown in the Schedule against Part A - Lump Sum Benefits	
Events Note: the following Event(s) must occur at or within twelve (12) months from the date of the Bodily Injury.	**Benefits** The percentage of the amount shown in the Schedule against Part A - Lump Sum Benefits (per Covered Person).
1. Accidental Death	100%
2. Permanent Total Disablement	100%
3. Paraplegia or Quadriplegia	100%
4. Loss of sight of both eyes	100%
5. Loss of sight of one (1) eye	100%
6. Loss of use of one (1) or more Limbs	100%
7. Permanent and incurable insanity	100%
8. Permanent Loss of (a) hearing in both ears (b) the lens in both eyes	 100% 100%
9. Permanent Loss of (a) hearing in one (1) ear (b) the lens in one (1) eye	 30% 60%
10. Permanent Loss of use of four (4) Fingers and Thumb of either Hand	80%
11. Burns: (a) Third degree burns and/or resultant disfigurement which covers more than 20% of the entire external body (b) Second degree burns and/or resultant disfigurement which covers more than 20% of the entire external body	 50% 25%
12. Permanent Loss of use of four (4) Fingers of either Hand	50%
13. Permanent Loss of use of one (1) Thumb of either Hand: (a) both joints (b) one (1) joint	 40% 20%
14. Permanent Loss of use of Fingers of either Hand: (a) three (3) joints (b) two (2) joints (c) one (1) joint	 15% 10% 5%
15. Permanent Loss of use of Toes of either Foot: (a) all - one (1) Foot (b) great - both joints (c) great - one (1) joint (d) other than great - each Toe	 15% 5% 3% 1%
16. Fractured leg or patella with established non-union	10%
17. Shortening of leg by at least 5 cm	7.5%
18. Loss of at least fifty percent (50%) of all sound and natural teeth, including capped or crowned teeth, but excluding first teeth and dentures	1% to a maximum of $10,000 in total.

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Part A - Lump Sum Benefits, continued

Cover for an Event under this Part applies only if an amount for that Event is shown on the Schedule against Section 1, Part A - Lump Sum Benefits.

Events Note: the following Event(s) must occur at or within twelve (12) months from the date of the Bodily Injury.	**Benefits** The percentage of the amount shown in the Schedule against Part A - Lump Sum Benefits (per Covered Person).
19. Permanent partial disablement not otherwise provided for under Events 2 to 18 inclusive.	Such percentage of the lump sum benefit insured which corresponds to the percentage reduction in whole bodily function as certified by no fewer than three (3) Doctors, one of whom will be the Covered Person's treating Doctor and the remaining two (2) will be appointed by Us. In the event of a disagreement, the amount payable will be the average of the three (3) opinions. The maximum amount We will pay is 75% of the lump sum benefit insured.

Part B Bodily Injury Benefits

Part B - Bodily Injury Resulting In Surgery - Benefits

Cover for an Event under this Part applies only if:
a) an amount is shown in the Schedule against Part B - Bodily Injury Resulting in Surgery - Benefits; and
b) the surgery is undertaken outside of Australia.

Events Note: the following Event(s) must occur within twelve (12) months of the date of the Bodily Injury.	**Benefits** The percentage of the amount shown in the Schedule against Part B - Bodily Injury Resulting in Surgery - Benefits (per Covered Person).
20. Craniotomy	100%
21. Amputation of a Limb	100%
22. Fracture of a Limb requiring open reduction	50%
23. Dislocation requiring open reduction	25%
24. Any other surgical procedure carried out under a general anaesthetic	5%

Part B - Weekly Benefits - Bodily Injury

Cover for an Event under this Part applies only if an amount is shown on the Schedule against Section 1, Part B – Weekly Benefits - Bodily Injury.

Events Note: the following Event(s) must occur within twelve (12) months of the date of the Bodily Injury and whilst the Policy or Renewal Policy is in force.	**Benefits**
25. Temporary Total Disablement	From the date of Temporary Total Disablement and whilst the Temporary Total Disablement persists, subject to the Benefit Period, We will, for the Benefit Period, pay up to the weekly benefit amount shown in the Schedule against Part B - Weekly Benefits - Bodily Injury, but not exceeding the percentage of Salary shown in the Schedule of the Covered Person's Salary.
26. Temporary Partial Disablement	From the date of Temporary Partial Disablement and whilst the Temporary Partial Disablement persists, subject to the Benefit Period, We will, for the Benefit Period, pay up to the weekly benefit amount shown in the Schedule against Part B - Weekly Benefits - Bodily Injury less any amount of current earnings as a result of working in a reduced capacity, provided the combined amount does not exceed the percentage of Salary shown in the Schedule of the Covered Person's Salary. If the Covered Person is able to return to work in a reduced capacity, yet elects not to do so, then the benefit payable shall be 25% of the Covered Person's Salary.

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Part C - Fractured Bones - Lump Sum Benefits

Cover for an Event under this Part applies only if an amount is shown in the Schedule against Part C - Fractured Bones - Lump Sum Benefits.

Events Note: the following Event(s) must occur within twelve (12) months of the date of the Bodily Injury.	**Benefits** The benefits shown below are a percentage of the amount shown on the Schedule against Part C - Fractured Bones - Lump Sum Benefits (Per Covered Person).
27. Neck, skull or spine (Complete Fracture)	100%
28. Hip	75%
29. Jaw, pelvis, leg, ankle or knee (Complete Fracture or Other Fracture)	50%
30. Cheekbone, shoulder or Simple Fracture, Hairline Fracture or Other Fracture of neck, skull or spine	30%
31. Arm, elbow, wrist or ribs (Complete Fracture or Other Fracture)	25%
32. Jaw, pelvis, leg, ankle or knee (Simple Fracture or Hairline Fracture)	20%
33. Nose or collarbone	20%
34. Arm, elbow, wrist or ribs (Simple Fracture or Hairline Fracture)	10%
35. Finger, Thumb, Foot, Hand or Toe	7.5%

The maximum benefit payable for any one (1) Bodily Injury resulting in fractured bones shall be the amount shown in the Schedule against Part C - Fractured Bones - Lump Sum Benefits.
In the case of an established non-union of any of the above fractures, notwithstanding the maximum benefit payable amount, We will pay an additional benefit of 5% of the amount shown in the Schedule against Part C - Fractured Bones - Lump Sum Benefits.

Part D - Loss of Teeth or Dental Procedures - Lump Sum Benefits

Cover for an Event under this Part applies only if an amount is shown in the Schedule against Part D – Loss of Teeth or Dental Procedures - Lump Sum Benefits.

Events Note: the following Event(s) must occur within twelve (12) months of the date of the Bodily Injury.	**Benefits** The benefits shown below are a percentage of the amount shown in the Schedule against Part D – Loss of Teeth or Dental Procedures - Limit per Tooth (Per Covered Person).
42. Loss of teeth or full capping of teeth	100%
43. Partial capping of teeth	50%

The maximum benefit payable for any one (1) Bodily Injury resulting in loss of teeth or dental procedures shall be the amount shown in the Schedule against Part D - Loss of Teeth or Dental Procedures - Lump Sum Benefits.

The maximum benefit payable per Tooth shall be limited to the amount shown in the Schedule.

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VOLUNTARY WORKERS AFFILIATE SOCIETIES - RENEWAL 2020-21
ADAM LINDSAY GORDON COMMEMORATIVE COMMITTEE INC.
ALEXANDRA HISTORICAL SOCIETY
ALTONA & LAVERTON HISTORICAL SOCIETY
AMERICAN EX-SERVCEMAN'S ASSOCIATION
ANDREW ROSS MUSEUM
ANGLESEA & DISTRICT HISTORICAL SOCIETY
APOLLO BAY & DISTRICT HISTORICAL SOCIETY
ARAPILLES HISTORICAL SOCIETY
ARARAT & DISTRICT HISTORICAL SOCIETY
AUSTRALIAN GARDEN HISTORY SOCIETY
AUSTRALIAN LAMPLIGHTERS GUILD INC
AUSTRALIAN LEBANESE HISTORICAL SOCIETY
AUSTRALIAN TIMETABLE ASSOCATION
AUSTRALIAN VIOLA DA GAMBA SOCIETY
AVENEL NEIGHBOURHOOD HOUSE
AVOCA & DISTRICT HISTORICAL SOCIETY
BACCHUS MARSH & DISTRICT HISTORICAL SOCIETY
BALLAN SHIRE HISTORICAL SOCIETY
BALLARAT HISTORICAL SOCIETY
BALMORAL & DISTRICT HISTORICAL SOCIETY
BALNARRING & DISTRICT HISTORICAL SOCIETY
BARHAM/KOONDROOK HISTORICAL SOCIETY
BEAUFORT HISTORICAL SOCIETY
BELLARINE HISTORICAL SOCIETY
BENALLA MIGRANT CAMP INC
BENDIGO HISTORICAL SOCIETY
BERWICK PAKENHAM HISTORICAL SOCIETY
BIRCHIP HISTORICAL SOCIETY
BOMBER COMMAND COMMEMORATIVE ASSOC VIC INC
BOOLARRA & DISTRICT HISTORICAL SOCIETY
BOX HILL HISTORICAL SOCIETY
BRIGHT & DISTRICT HISTORICAL SOCIETY
BRIGHTON ANTIQUE CLUB INC.
BRIGHTON CEMETORIANS
BRIGHTON HISTORICAL SOCIETY
BROADFORD HISTORICAL SOCIETY
BROADMEADOWS HISTORICAL SOCIETY
BROOKTON & DISTRICTS HISTORICAL SOCIETY INC
BRUNSWICK COMMUNITY HISTORY GROUP
BUNGAREE & DISTRICT HISTORICAL SOCIETY
BUNINYONG & DISTRICT HISTORICAL SOCIETY
BUNYIP HISTORICAL SOCIETY
CAMBERWELL HISTORICAL SOCIETY
CAMPERDOWN & DISTRICT HISTORICAL SOCIETY
CANTERBURY HISTORY GROUP
CARISBROOK HISTORICAL SOCIETY
CARLTON COMMUNITY HISTORY GROUP
CASTERTON & DISTRICT HISTORICAL SOCIETY
CASTLEMAINE HISTORICAL SOCIETY
CASTLEMAINE PIONEERS & OLD RESIDENTS ASSN
CENTRAL HIGHLANDS HISTORICAL ASSOCIATION
CHAFFEY TRAIL REFERENCE GROUP INC
CHARLTON GOLDEN GRAINS MUSEUM INC
CHELSEA & DISTRICT HISTORICAL SOCIETY
CITY OF MOORABBIN HISTORICAL SOCIETY
COBRAM SHIRE HISTORICAL SOCIETY
COBURG HISTORICAL SOCIETY
COLAC & DISTRICT HISTORICAL SOCIETY

COLBINABBIN & DISTRICT HISTORICAL SOCIETY
COLERAINE HISTORICAL SOCIETY
COLLINGWOOD HISTORICAL SOCIETY
CORNISH ASSOCIATION OF VICTORIA INC
CRAIGIEBURN HISTORICAL INTEREST GROUP
CRESSY & DISTRICT HISTORY GROUP
CRESSY & DISTRICT HISTORY GROUP
CRESWICK & DISTRICT HISTORICAL SOCIETY
CROYDON HISTORICAL SOCIETY
DANDENONG & DISTRICT HISTORICAL SOCIETY
DAYLESFORD & DISTRICT HISTORICAL SOCIETY
DERRINALLUM-LISMORE COMMUNITY ASSOC HISTORY GROUP
DESCENDANTS OF CONVICTS GROUP INC.
DIMBOOLA & DISTRICT HISTORICAL SOCIETY
DINGLEY VILLAGE HISTORICAL SOCIETY
DONALD HISTORY AND NATURAL HISTORY GROUP
DONCASTER & TEMPLESTOWE HISTORICAL SOCIETY
DOOKIE & DISTRICT HISTORICAL SOCIETY
DROMANA & DISTRICT HISTORICAL SOCIETY
DROUIN HISTORY GROUP
DUNKELD MUSEUM INC
EAGLEHAWK HERITAGE SOCIETY INC.
EARLY MUSIC SOCIETY OF VICTORIA
EAST GIPPSLAND HISTORICAL SOCIETY
EAST LODDON HISTORICAL SOCIETY
EAST MELBOURNE HISTORICAL SOCIETY
ECHUCA HISTORICAL SOCIETY
EDENHOPE & DISTRICT HISTORICAL SOCIETY
ELTHAM DISTRICT HISTORICAL SOCIETY
ERICA & DISTRICT HISTORICAL SOCIEYT INC
ESSENDON HISTORICAL SOCIETY
EUROA HISTORICAL & GENEALOGICAL SOCIETY
FANNIE BAY HISTORY & HERITAGE SOCIETY
FAWCETT MECHANICS INSTITUTE COMMITTEE OF MANAGEMENT
FLINDERS DISTRICT HISTORICAL SOCIETY
FOOTSCRAY HISTORICAL SOCIETY
FORREST HISTORICAL SOCIETY
FOSTER AND DISTRICT HISTORICAL SOCIETY
FRANKLIN HISTORY GROUP INC.
FRANKSTON HISTORICAL SOCIETY
FRIENDS OF BOROONDARA (KEW) CEMETERY
FRIENDS OF CHELTENHAM & REG. CEMETERIES
FRIENDS OF COLLINS SETTLEMENT INC
FRIENDS OF CORNISH HILL
FRIENDS OF GALLIPOLI INC
FRIENDS OF KANGAROO GROUND WAR MEMORIAL PARK INC.
FRIENDS OF ST KILDA CEMETERY INC
FRIENDS OF WILL WILL ROOK PIONEER CEMETERY
GEELONG MUSEUM ASSOCIATION
GISBORNE & MT MACEDON DISTRICT HISTORICAL SOCIETY
GLEN EIRA HISTORICAL SOCIETY
GLENTHOMPSON HISTORICAL GROUP INC
GOLDFIELDS HIST & ARTS SOCIETY
GOOD OLD DAYS WORKING FARM MUSEUM
GREENSBOROUGH HISTORICAL SOCIETY INC.
HALLS GAP & GRAMPIANS HS
HARCOURT VALLEY HERITAGE& TOURIST CENTRE
HASTINGS-WESTERN PORT HISTORICAL SOCIETY
HAWTHORN HISTORICAL SOCIETY

HEALESVILLE & DISTRICT HISTORICAL SOCIETY
HEATHCOTE MCIVOR HISTORICAL SOCIETY
HEIDELBERG HISTORICAL SOCIETY
HERITAGE NETWORK EAST GIPPSLAND
HEYFIELD & DISTRICT HISTORICAL SOCIETY
HEYTESBURY DISTRICT HISTORICAL SOCIETY
HISTORICAL SOCIETY OF MOOROOPNA INC
HISTORY COUNCIL OF VICTORIA
HISTORY MONASH INC.
HORSHAM HISTORICAL SOCIETY INC
HOTHAM HISTORY PROJECT INC
HUNTLY & DISTRICT HISTORICAL SOCIETY
INGLEWOOD & DISTRICT HISTORICAL SOCIETY
INVERLOCH HISTORICAL SOCIETY
JAMIESON & DISTRICT HISTORICAL SOCIETY INC.
KATAMATITE HISTORICAL SOCIETY
KATANDRA & DISTRICT HISTORICAL SOCIETY
KEILOR HISTORICAL SOCIETY
KERANG HISTORICAL SOCIETY
KEW HISTORICAL SOCIETY
KIEWA VALLEY HISTORICAL SOCIETY
KILMORE HISTORICAL SOCIETY
KINGLAKE HISTORICAL SOCIETY
KNOX HISTORICAL SOCIETY
KOO WEE RUP SWAMP HISTORICAL SOCIETY
KOROIT & DISTRICT HISTORICAL SOCIETY
KORONG (WEDDERBURN) HISTORICAL SOCIETY
KORUMBURRA & DISTRICT HISTORICAL SOCIETY
KYABRAM & DISTRICT HISTORICAL SOCIETY
KYNETON HISTORICAL SOCIETY
LAKE BOLAC & DISTRICT HISTORICAL SOCIETY
LAKES ENTRANCE REGIONAL HISTORICAL SOCIETY
LANDSBOROUGH & DISTRICT HISTORICAL GROUP
LANG LANG & DISTRICT HISTORICAL SOCIETY
LARA HERITAGE & HISTORICAL
LEARMONTH & DISTRICT HISTORICAL SOCIETY
LEONGATHA & DISTRICT HISTORICAL SOCIETY
LILYDALE & DISTRICT HISTORICAL SOCIETY
LINTON & DISTRICT HISTORICAL SOCIETY
LITTLE RIVER HISTORICAL SOCIETY
LOCKINGTON & DISTRICT LIVING HERITAGE COMPLEX INC.
LORNE HISTORICAL SOCIETY
MAFFRA & DISTRICT HISTORICAL SOCIETY
MALDON MUSEUM & ARCHIVES ASSOCIATION INC
MALDON VINTAGE MACHINERY MUSEUM
MALLACOOTA & DISTRICT HISTORICAL SOCIETY
MALMSBURY HISTORICAL SOCIETY
MALVERN HISTORICAL SOCIETY
MANSFIELD HISTORICAL SOCIETY
MARYBOROUGH-MIDLANDS HISTORICAL SOCIETY
MARYSVILLE HISTORICAL SOCIETY
MECHANICS' INSTITUTES OF VICTORIA INC
MELBOURNE MARITIME HERITAGE NETWORK LTD
MELTON & DISTRICT HISTORICAL SOCIETY
MEREDITH HISTORY INTEREST GROUP
MERRIGUM HISTORICAL & EDUCATIONAL SOCIETY INC.
MERTON HISTORY GROUP
MIDDLE PARK HISTORY GROUP
MILITARY HISTORICAL SOCIETY OF AUST (VIC BRANCH)

MINYIP & DISTRICT HISTORICAL SOCIETY
MIRBOO & DISTRICT HISTORICAL SOCIETY
MITTA VALLEY HERITAGE SOCIETY
MOE & DISTRICT HISTORICAL SOCIETY
MONBULK HISTORICAL SOCIETY
MOOROOLBARK HISTORY GROUP
MORDIALLOC & DISTRICT HISTORICAL SOCIETY
MORDIALLOC COLLEGE ALUMNI ASSOCIATION INC.
MORNINGTON & DISTRICT HISTORICAL SOCIETY
MORWELL HISTORICAL SOCIETY
MOUNT DUNEED PROGRESS ASSOCIATION INC
MT DANDENONG & DISTRICT HISTORICAL SOCIETY
MT EVELYN HISTORY GROUP INC
MT ROUSE & DISTRICT HISTORICAL SOCIETY
MUNDARING & HILLS HISTORICAL SOCIETY INC
MURCHISON & DISTRICT HISTORICAL SOCIETY
MURRABIT & DISTRICT HERITAGE GROUP
MURRAYVILLE MUSEUM & HERITAGE SOCIETY
MURTOA & DISTRICT HISTORICAL SOCIETY & COMMUNITY MUSEUM INC
MYRTLEFORD & DISTRICT HISTORICAL SOCIETY
NAGAMBIE HISTORICAL SOCIETY
NAPOLEONS & DISTRICT HISTORICAL SOCIETY
NATHALIA & DISTRICT HISTORICAL SOCIETY
NAVARRE & DISTRICT SOCIETY
NEWSTEAD & DISTRICT HISTORICAL SOCIETY
NHILL & DISTRICT HISTORICAL SOCIETY
NHILL AVIATION HERITAGE CENTRE INC
NILLUMBIK HISTORICAL SOCIETY
NOOJEE & DISTRICT HISTORICAL SOCIETY
NULLAWIL HISTORICAL SOCIETY
NUMURKAH HISTORICAL SOCIETY
ORAL HISTORY ASSN OF AUST (WA BRANCH)
ORBOST & DISTRICT HISTORICAL SOCIETY
OSBORNE PARK ASSOCIATION
OUYEN DISTRICT HISTORY & GENEALOGY CENTRE
PAYNESVILLE MARITIME MUSEUM INC
PERFORMING ARTS HISTORCAL SOCIETY TOWNSVILLE (PAHST) INC
PHILLIP ISLAND & DISTRICT HISTORICAL SOCIETY
PLENTY HISTORICAL SOCIETY
POLISH MUSEUM & ARCHIVES IN AUSTRALIA INC
POOWONG HISTORICAL GROUP
PORT FAIRY HISTORICAL SOCIETY
PORT MELBOURNE HISTORICAL & PRESERVATION SOCIETY
PORTLAND HISTORICAL SOCIETY
PRAHRAN MECHANICS' INST
PYRAMID HILL & DISTRICT HISTORICAL SOCIETY INC
RAINBOW ARCHIVE & HISTORICAL SOCIETY
RED CLIFFS & DISTRICT HISTORICAL SOCIETY
RICHMOND & BURNLEY HISTORICAL SOCIETY
RINGWOOD & DISTRICT HISTORICAL SOCIETY
ROCHESTER HISTORICAL SOCIETY
ROMSEY & LANCEFIELD DISTRICTS HISTORICAL SOCIETY
RUPANYUP HISTORICAL SOCIETY
RUSHWORTH HISTORICAL SOCIETY
RUTHERGLEN HISTORICAL SOCIETY
RYE HISTORICAL SOCIETY
SALE HISTORICAL SOCIETY
SANDRINGHAM & DISTRICT HISTORICAL SOCIETY
SEBASTOPOL HISTORICAL SOCIETY

SEYMOUR & DISTRICT HISTORICAL SOCIETY
SHEPPARTON HERITAGE CENTRE INC
SHERBROOKE FOOTHILLS HISTORICAL SOCIETY
SHOWCASE WANGARATTA
SKIPTON & DISTRICT HISTORICAL SOCIETY
SNAKE VALLEY HISTORICAL SOCIETY
SOMERVILLE, TYABB & DISTRICT HERITAGE SOCIETY
SOUTH EASTERN HISTORICAL ASSOCIATION INC.
SOUTH PERTH HISTORICAL SOCIETY
SOUTHERN SHERBROOKE HISTORICAL SOCIETY
SPRINGVALE & DISTRICT HISTORICAL SOCIETY
ST ANDREWS/QUEENSTOWN HISTORICAL SOCIETY
ST ARNAUD & DISTRICT HISTORICAL SOCIETY
ST KILDA HISTORICAL SOCIETY
STAWELL HISTORICAL SOCIETY
STRATFORD HISTORICAL SOCIETY
STREATHAM & DISTRICT HISTORICAL SOCIETY
SUNBURY & DISTRICT HERITAGE ASSOCIATION
SUNBURY HISTORICAL & HERITAGE SOCIETY
SUNSHINE & DISTRICT HISTORICAL SOCIETY
TALBOT ARTS & HISTORICAL MUSEUM
TARADALE HISTORICAL GROUP INC
TATURA & DISTRICT HISTORICAL SOCIETY
TERANG & DISTRICT HISTORICAL SOCIETY
THEARTRE HERITAGE AUSTRALIA INC
TORQUAY & DISTRICT HISTORICAL SOCIETY
TORQUAY MUSEUM WITHOUT WALLS INC
TRAFALGAR HISTORICAL SOCIETY
TRARALGON & DISTRICT HISTORICAL SOCIETY
TRENTHAM & DISTRICT HISTORICAL SOCIETY
TUNGAMAH HISTORICAL & TOURIST DEVELOPMENT ASSOCIATION
TYNTYNDER HOMESTEAD INC
UPPER MURRAY HISTORICAL SOCIETY
UPPER YARRA VALLEY HISTORICAL SOCIETY
VICTORIA POLICE HISTORICAL SOCIETY INC
WANDONG HISTORY GROUP INC
WANNEROO HISTORICAL SOCIETY
WARRACKNABEAL DISTRICT HISTORICAL SOCIETY
WARRAGUL & DISTRICT HISTORICAL SOCIETY
WARRANDYTE HISTORICAL SOCIETY INC.
WARRNAMBOOL & DISTRICT HISTORICAL SOCIETY
WARRNAMBOOL FAMILY HISTORY GROUP INC
WAVERLEY HISTORICAL SOCIETY
WEDDERBURN HISTORICAL RECORDS MUSEUM INC.
WERRIBEE DISTRICT HISTORICAL SOCIETY INC
WERRIBEE HALF BATTERY
WESTERN VIC. ASSOC. HIST.SOCIETIES
WHITEHORSE HISTORICAL SOCIETY
WHITTLESEA HISTORICAL SOCIETY
WINCHELSEA & DISTRICT HISTORICAL SOCIETY
WOADY YALOAK HISTORICAL SOCIETY
WODONGA HISTORICAL SOCIETY
WONTHAGGI & DISTRICT HISTORICAL SOCIETY
WOODEND & DISTRICT HERITAGE SOCIETY INC.
WOODLANDS HERITAGE INTERPRETATION INC.
WOOLSTHORPE & DIST HISTORICAL SOCIETY
WOOMELANG & DISTRICT HISTORICAL SOCIETY
WYCHEPROOF & DISTRICT HISTORICAL SOCIETY
WYUNA HISTORY GROUP INC

YACKANDANDAH & DISTRICT HISTORICAL SOCIETY
YALLOURN NORTH & DISTRICT HISTORICAL SOCIETY INC
YARRA GLEN & DISTRICT HISTORICAL SOCIETY
YARRA VALLEY ITALIAN CULTURAL GROUP INC
YARRAM & DISTRICT HISTORICAL SOCIETY
YARRAMBAT HISTORICAL SOCIETY
YARRAWONGA/MULWALA HISTORICAL SOCIETY INC
YEA & DISTRICT HISTORICAL SOCIETY INC
YINNAR & DISTRICT HISTORICAL SOCIETY AND MUSEUM

Risk Details

Please find below full details of all the information we have gathered about you and shared with insurers in order to organise this insurance on your behalf. Please check that this information is correct and up to date and advise us immediately if anything is incorrect or has been omitted.

Reference Number

P601650974/6

To follow, please find a summary of your insurance policy. Please note that this is a summary only, and you should always refer to the insurer's policy schedule and wording for full terms and conditions.

Voluntary Workers

Insured Situation

239 A'Beckett Street, MELBOURNE VIC 3000

Voluntary Workers Personal Accident

Total number of voluntary workers:	11,906
Maximum number of days on which voluntary work is carried out:	365
Maximum number of voluntary workers on any one day:	100
Nature of voluntary work performed:	Research, reading, record checking, administration
Number of non executive directors:	5
Number of claims last year:	0
Number of claims in last 5 years:	1

Claim Date	Detail	Amount
01/10/2013	Broken wrist, QBE	$500

Coverage Summary - Industrial Special Risks

The following information was provided to your Insurers when negotiating the terms of your insurance program. It is common to all of your insurance policies, unless specifically stated otherwise in any of the Coverage Summaries forming part of this document. It is important that you notify us of any change in the following details to ensure that you are adequately protected.

Insurer

Chubb Insurance Australia Limited

Policy Number

Ref: 93213538

Reference Number

P601650972/12

Period Of Insurance

From: 01/04/2020
To: 01/04/2021

From 4PM to 4PM both local time and standard time.

Insured

Royal Historical Society of Victoria Inc and affiliated Named Historical Societies

ABN:		36 520 675 471
Year Established:		1909
Business Activities:	Principally	Historical society of victoria undertaking Research, reading, record checking, administration, walking tours of historic sights/places and associated activities as property owners/occupiers
Products Sold and/or Distributed:		As above

Anzsic Rating: 96210 Business and Professional Associations (Internal Use Only)

To follow, please find a summary of your insurance policy. Please note that this is a summary only, and you should always refer to the insurer's policy schedule and wording for full terms and conditions.

Insured Situation

239 A'Beckett Street, MELBOURNE VIC 3000

Insured Definition - Industrial Special Risks Mark IV

Section 1 - Material Loss or Damage Provides cover for all real and personal property (including money) of every kind and description (except as specifically excluded) belonging to the Insured or for which the Insured is responsible or has assumed responsibility to insure prior to the occurrence of any loss or destruction or damage, including all such property in which the Insured acquires an insurable interest during the period of insurance. Section 2 - Business Interruption Provides cover for gross profit, payroll (or gross rental or gross revenue if appropriate), additional increase in cost of working, professional fees and claims preparation costs and/or as may be more fully defined in the policy wording.

Interested Party:	Not applicable
Declared Value Section One - All Property Insured as per Declared Values Schedule:	$9,101,499
Declared Value Section Two - Gross Profit Income/Rentals and Payroll as per Declared Values Schedule:	$100,000
Total Declared Value - Section One and Section Two:	**$9,201,499**
Indemnity Period:	Not applicable
Combined Limit of Liability - Section One and Section Two:	$1,200,000
Flood:	**Not Insured**

Special Notes

Chubb Industrial Special Risks

Insured	Royal Historical Society of Victoria Inc and affiliated entities listed in the Quotation Slip reference No. P601650972/7 and a) subsidiary companies, organisations and other associated companies as defined under Section 50AAA of the Corporations Act 2001 (Commonwealth), and b) social and sports clubs (including the committees and officers from time to time of unincorporated bodies)and the trustees of the Insured's superannuation and pension funds and welfare organisations, and c) all organisations and other entities to whom (whether mortgagees, lessors, joint ventures or other parties with a legal or equitable interest in the Property Insured) the named Insured has a responsibility to maintain insurance; d) all for their respective interests, rights and liabilities and to the extent that they are not more specifically insured.	
Business	Principally historical society of Victoria undertaking research, research, reading, record checking, administration, walking tours of historical sites and places including property owners/occupiers and any other activity incidental thereto.	
Situation	Principally 239 A'beckett Street, Melbourne, VIC, 3000, AUSTRALIA and any other situation/premises in Australia owned or occupied by the Insured for the purposes of the Business or elsewhere in Australia where used by the Insured or where the Insured is undertaking work or has goods or property (including where goods or property are stored, or undergoing processing, repairs, maintenance, overhaul or improvements).	
Jurisdiction	Australia	
Governing Law	Australia	
Period of Insurance	From:	4.00pm on 01 April 2020, Local Standard time of Issuing office.
	To:	4.00pm on 01 April 2021, Local Standard time of Issuing office.
Interest	**Section 1 – Material Loss or Damage:** All real and personal property (including money) of every kind and description (except as specifically excluded) belonging to the Insured or for which the Insured is responsible or has assumed responsibility to insure prior to the occurrence of any loss or destruction. **Section 2 – Consequential Loss:** Gross Profit, Payroll, (or Gross Rentals or Gross Revenue if appropriate), Additional Increase inCost of Working, Professional Fees & Claims Preparation.	

Declared Values (In accordance with the Basis of Settlement)	Section 1 – Material Damage	
	The following Property Insured:	
	Buildings	$2,432,500
	Contents including Records and Collections	$6,623,999
	Total:	**$9,056,499**
	Section 2 – Consequential Loss of Profits	
	Item 1- Gross Profit	Not Insured
	Item 2- Claims Preparation	$50,000
	Item 3- Payroll	Not Insured
	Additional Increased Cost of Working	$50,000
	Consequential Loss Total:	**$100,000**
	Grand Total:	**$9,156,499**

Limit(s) of Liability	The amount(s) set out hereunder represent the Insurers maximum Limit(s) of Liability any one loss or series of losses arising out of any one event at any one Insured Premises subject to any lesser Limit(s) of Liability specified elsewhere in this Policy.	
	Sections 1 and 2 Combined:	$1,200,000

Sub-Limit(s) of Liability	The liability of the Insurer shall be further limited in respect of any one loss or series of losses arising out of any one event at any one Insured Premises as set out hereunder and it is understood and agreed that such Sub-Limit(s) shall not increase the liability of the Insurer beyond the Limit(s) of Liability expressed above. Loss or destruction of or damage by, to or in respect of:	
	Section 1: Material Loss or Damage	
	Property of Employees & Clubs (D) per person or club	$5,000
	Property of Employees & Clubs (D) Any One Event	$20,000
	Accompanied Baggage in Australia (C) (per person)	$5,000
	Accompanied Baggage in Australia (C) (any one event)	$10,000
	Liability to make Enquiries	$25,000
	Statutory Inquiries	$25,000
	Unpacking Expenses	$25,000

Liability for Duty	$10,000
Landscaping (C)	$25,000
Cost of Clearing Blocked Drains, Pipes, Filters & Pumps (B)	$100,000
Expediting Expenses	$100,000
Loss of Land Value (B)	$100,000
Customers' Goods	$50,000
Securities	$20,000
Works of Art, Antiques & Curios	$250,000
Abandoned Undamaged Portion of a Building	$250,000
Extra Cost of Reinstatement	$250,000
Additional Extra Cost of Reinstatement	$250,000
Removal of Debris	$250,000
Theft or Any Attempt Thereat	$10,000
Property in the open air	Not Insured
Money	$5,000
Property in Open Air (Storm) (A)	$25,000
Fusion	Not Insured
Decorative Livestock (Fire Cover Only)	$10,000
Glass	Replacement Value
Damage Diminution & Accidental Discharge Costs (B)	$25,000
Rewriting of Records (in the annual aggregate)	$100,000
Temporary Removal Exemption (B)	$100,000
Theft in Open Air	Not Insured
Data Restorations (in the annual aggregate)	$100,000
Loss Minimisation (B)	$25,000
Unspecified Damage (Defined below)	$1,000,000
Unspecified Damage, for the purpose of any Limit or Sub-limit of Liability or Deductible as shown in the Schedule, means Damage caused by any peril or circumstance not more specifically covered or excluded by this Policy other than: fire; lightning; thunderbolt; explosion; implosion; collapse; earthquake; subterranean fire; volcanic eruption; impact; aircraft and/or other aerial devices and/or articles dropped therefrom; sonic boom; theft; breakage of glass; loss of money; the acts of persons taking part in riots or civil commotions or of strikers	

	or locked-out workers or of persons taking part in labour disturbances or of malicious persons or the acts of any lawfully constituted authority in connection with the foregoing acts or in connection with any conflagration or other catastrophe; storm and/or tempest and/or rainwater and/or wind and/or hail, and/or flood, and/or water or other liquids or substances discharged, overflowing or leaking from apparatus, appliances, pipes or any other system at the premises or elsewhere; or other peril mentioned under the heading in the Schedule, Sub-Limits of Liability.	
	Section 2: Consequential Loss	
	Item 1 - Gross Profit	Not Insured
	Item 2 - Claims Preparation Costs	$50,000
	Item 3 - Payroll	Not Insured
	Item 4 – Additional Increased Cost of Working	$50,000
	Rent Receivable	Not Insured
	Rent Payable	Not Insured
	Fines & Penalties	Not Insured
	Accounts Receivable	Not Insured
	Customers and Suppliers - Unspecified Worldwide	Not Insured
	Customers and Suppliers - Unspecified	Not Insured
	Remote Premises of Public Utilities	$100,000
	Other Contributing Properties	$10,000
	Royalties	Not Insured
	Trade Exhibitions	$25,000
	Human Infectious &/or Human Contagious Disease (in the annual aggregate)	$100,000
	Premises in Vicinity (Prevention of Access)	$100,000
	Combined Section 1 - Material Damage and Section 2 - Consequential Loss	
	Flood	Not Insured
	Acquired Companies (D)	Not Insured
	Declaration of Acquired Property (B)	Not Insured
	EDP Breakdown (in the annual aggregate)	$100,000
Indemnity Period	Human Infectious &/or Human Contagious Disease	3 Months
	All Other Losses	12 Months

Pay-Roll Limits As defined herein		Not Insured
Uninsured Working Expenses (Applicable only to the definition of Gross Profit)	The words and expressions used herein shall have the meanings usually attached to them in the books and accounts of the Insured unless otherwise defined in this policy.	
	Not applicable	
Deductibles	The Insured shall bear the following amounts in respect of each loss or series of losses arising out of any one event:	
	Section 1: Material Loss or Damage	
	Earthquake, Subterranean Fire or Volcanic Eruption	a) $20,000; or b) an amount equal to 1% of the total Declared Values for Property Insured at the Situation where the loss occurs; Whichever is the lesser.
	All Other Losses locations up to $10k values	$1,000
	All Other Losses locations $10k or above values	$2,500
	Any loss from Fire and/or Ember Attack originating from Bushfire or Grassfire at any location	$10,000
	Section 2: Consequential Loss	
	Remote Premises of Public Utilties	48 Hrs
	Human Infectious &/or Human Contagious Disease	72 Hrs
	Premises in the Vicinity (Prevention of Access)	48 hrs
	Note: Should more than one Deductible appear under this Policy for any claim or series of claims arising from one Event, such Deductibles shall not be aggregated - the highest single level of Deductible only shall apply. The Limit of Liability and Sub-limits of Liability apply in excess of any applicable Deductible.	
Wording	CHUBB Specific endorsements • Chubb Terrorism Endorsement; • Chubb Electronic Data Endorsement; • Chubb Electronic Equipment and/or Device Endorsement; • Chubb Transmission & Distribution Lines Endorsement; • Chubb Human Infectious &/or Human Contagious Disease Endorsement • Chubb Amount of Policy Not Reduced By Loss Endorsement • Chubb Sanctions Endorsement	

AIMS ISR Mark IV Modified including the following Chubb endorsements;

- Chubb Amount of Policy Not Reduced by Loss
- Chubb Electronic Data Endorsement
- Chubb Electronic Equipment and/or Device Endorsement
- Chubb Human and or Human Contagious Disease Endorsement
- Chubb Sanctions Endorsement
- Chubb Terrorism Exclusion
- Chubb Transmission & Distribution Lines Endorsement
- Abandoned Undamaged Portion Of A Building
- Accompanied Baggage In Australia (C)
- Accounts Receivable (B)
- Accumulated Stocks
- Acquired Companies (D)
- Additional Extra Cost Of Reinstatement (B)
- Adjustment Of Premium
- Alteration (A)
- Alteration (B)
- Amended Proviso
- Amount Of Policy Not Reduced By Loss
- Application Of Deductibles
- Automatic Reinstatement
- Award Liability For Employees' Clothing And Or Tools (B)
- Basis Of Settlement (B)
- Basis Of Settlement (C)
- Basis Of Settlement (D)
- Basis Of Settlement (E)
- Basis Of Settlement (G)
- Basis Of Settlement (i)
- Branded Goods
- Breach Of Conditions
- Business Hours
- Cancellation By The Insured
- Classification Of Property Insured
- Co-Insurance Memorandum - Amended (B)
- Consolidated Period
- Contract Works - Existing Structure (B)
- Contractual Fines And Penalties (B)
- Cost Of Clearing Blocked Drains, Pipes, Filters And Pumps (B)
- Customers' Goods
- Damage Diminution And Accidental Discharge Costs (B)
- Declarations Of Acquired Property (B)

- Declared Values (C)
- Decorative Livestock (Fire Cover Only)
- Demolition And Removal Of Owned Property
- Demolition Of Damaged Property
- Departmental Clause
- Depreciation Of Undamaged Stock
- Dual Pay-Roll - 80Percentage Average under-Insurance
- Edp Breakdown
- Election To Claim Indemnity Value (B)
- Event [C]
- Expediting Expenses
- Exploratory Costs
- Extra Cost Of Reinstatement Elsewhere
- First Loss Insurance - Theft And Money
- Flood
- Flood - Amended Definition
- Floor Space Ratio Index (Plot Ratio)
- Goods Sold But Not Delivered
- Government Incentives
- Gross Profit - 80Percentaverage Underinsurance
- Gross Rentals Specification (B)
- Gross Revenue Specification (B)
- Hold-Up Theft
- Impermanent Removals
- Insured Pay-Roll
- Insurers' Rights
- Item No. 1
- Jewellery And Furs Of Employees And Others (B)
- Labels, Containers And Wrappings
- Landscaping (C)
- Liability For Duty
- Liability To Make Enquiries (A)
- Loss Discovered Late
- Loss Minimisation (B)
- Loss Of Land Value
- Money Carriers - Other Insurance
- Notification Of Claims (B)
- Nuclear Exempt Equipment
- Order Of Priority - Subrogation Recoveries
- Other Contributing Properties
- Other Insurance
- Output Replacement

- Pairs And Sets Securities
- Paved Areas (A)
- Pay-Roll Amended Definition
- Premium Adjustment - Gross Rentals
- Premium Adjustment - Gross Revenue
- Pressure Vessel Perils (B)
- Pressure Vessel Perils - Section 2
- Prevention Of Imminent Damage
- Progress Payments
- Property At Outside Stores And Outworkers' Premises (B)
- Property In The Open Air (Storm)
- Property Insured (B)
- Property Of Employees And Clubs (D)
- Public Authorities, Storage, Lease And Hire Agreements
- Reduced Margin
- Reinstatement Elsewhere
- Reinstatement Of Damage By The Insured
- Reinstatement Of Undamaged Property
- Reinstatement Or Replacement Provision (Vi)
- Remote Premises Of Public Utilities (B)
- Rent Payable (B) Food Or D
- Rent Receivable
- Resultant Damage To Pressure Vessels
- Royalties Receivable
- Salvage Sale
- Securities
- Severance Pay
- Sprinkler Installations (C)
- Statutory Inquiries
- Subrogation
- Subsidence Caused By Seismological Disturbance
- Temporary Removal Exemption (B)
- Termination Of Cover Under Section 2
- Theft In Open - Resultant Damage
- Theft Of Property In Open Air
- Trade Exhibitions
- Travellers Cheques
- Turnover Output Alternative
- Undamaged Ancillary And Or Peripheral Equipment
- Undamaged Foundations (A)
- Undamaged Foundations (B)
- Unpacking Expenses
- Unspecified Suppliers And/or Customers Premises - (Worldwide) (B)
- Valuation Of Property - Employees And Clubs (B)
- Works Of Art, Antiques And Curios

All other endorsements to be agreed.

Society name:	Suburb	Post Code	Building	Contents	B/I
			$ -	$ -	
RHSV Head Office	Melbourne	3000		$ 520,000.00	$100,000
Horsham Historical Society Inc.	Horsham	3400		$ 265,000.00	
Tatura and District Historical Society Inc.	Tatura	3616		$ 200,000.00	
Maldon Museum and Archives Association	Maldon	3463		$ 175,000.00	
Castlemaine Pioneers & Old Residents Association	Castlemaine	3450		$ 150,000.00	
Dromana and District Historical Society	Dromana	3936		$ 150,000.00	
Maldon Vintage Machinery Museum Inc.	Maldon	3463	$ 120,000.00	$ 150,000.00	
Essendon Historical Society Inc	Moonee Ponds	3039		$ 140,000.00	
Castlemaine Historical Society Incorporated	Castlemaine	3450		$ 119,500.00	
Euroa Historical and Genealogical Society	Euroa	3666		$ 110,000.00	
Tyntyndyer Homestead Inc	Tyntyndyer	3586	$ 300,000.00	$ 110,000.00	
Historical Society of Mooroopna Inc	Mooroopna	3629	$ 450,000.00	$ 100,000.00	
Upper Murray Historical Society Inc.	Corryong	3707	$ 90,000.00	$ 100,000.00	
Wodonga Historical Society Inc	Wodonga	3690		$ 100,000.00	
Yarram & District Historical Society	yarram	3971		$ 90,500.00	
Mirboo & District Historical Society	Mirboo	3871		$ 90,000.00	
Nathalia & District Historical Society Inc.	Nathalia	3638		$ 90,000.00	
Bacchus Marsh & District Historical Society Inc	Bacchus Marsh	3340		$ 84,364.00	
Lorne Historical Society Inc	Lorne	3232		$ 80,000.00	
Port Melbourne Historical & Preservation Society	Port Melbourne	3207		$ 78,000.00	
Kew Historical Society Inc.	Kew	3101		$ 70,000.00	
Mechanics' Institute of Victoria Inc.	Prahran	3181		$ 70,000.00	
Mornington & District Historical Society Inc.	Mornington	3931		$ 66,500.00	
Mansfield Historical Society	Mansfield	3722		$ 65,000.00	
MYRTLEFORD & DISTRICT HISTORICAL SOCIETY INC.	MYRTLEFORD	3737		$ 65,000.00	
Alexandra Historical Society Inc.	Alexandra	3714	$ -	$ 60,000.00	
Bright & District Historical Society	Bright	3741		$ 60,000.00	
Knox Historical Society Inc.	Ferntree Gully	3180		$ 60,000.00	
Sunshine & District Historical Society	Sunshine	3020		$ 58,000.00	
Gisborne & Mount Macedon Districts Historical Society Inc	Gisborne	3437		$ 57,000.00	
Bendigo historical Society Inc.	Bendigo	3550		$ 55,000.00	

Sandringham & District Historical Society Inc	Sandringham	3191		$ 55,000.00
Lara Heritage & Historical	Lara	3121		$ 51,500.00
Brookton & Districts Historical Society	Brookton	6306		$ 50,000.00
Carisbrook Historical Society	Carisbrook	3464		$ 50,000.00
Echuca Historical Society	Echuca	3564		$ 50,000.00
Huntly & District Historical Soceity	Huntly	3551		$ 50,000.00
Katamatite Historical Society	Katamatite	3649	$ 100,000.00	$ 50,000.00
Lakes Entrance Regional Historical Society Inc.	Lakes Entrance	3909		$ 50,000.00
Lockington & District Living Heritage Complex Inc.	Lockington	3563		$ 50,000.00
Mallacoota & District Historical Society Inc	Mallacoota	3446	$ 75,000.00	$ 50,000.00
RUSHWORTH & DISTRICT HISTORICAL & PRESERVATION SOCIETY INC.	Rushworth	3612		$ 50,000.00
Warrandyte Historical Society Inc	Warrandyte	3113		$ 50,000.00
Woodend & District Heritage Society	Woodend	3442		$ 50,000.00
Murrayville Museum & Heritage Society	Murrayville	3512	$ 6,000.00	$ 46,000.00
Kilmore Historical Society	Kilmore	3764		$ 45,850.00
Eltham District Historical Society Incorporated	Eltham	3095		$ 45,000.00
Heidelberg Historical Society	Heidelberg	3084		$ 45,000.00
Murchison & District Historical Society Inc.	Murchison	3610		$ 45,000.00
Hastings Western Port Historial Society	Hatings	3915		$ 43,000.00
Dandenong & District Historical Society Inc	Dandenong	3175		$ 40,000.00
Good Old Days Working Farm Museum	Melton	3337	$ 80,000.00	$ 40,000.00
Linton and District Historical Society	Linton	3360		$ 40,000.00
Phillip Island & District Historical Society Inc	Cowes	3922		$ 40,000.00
Yinnar & District Historical Society & Museum	Yinnar	3869		$ 38,000.00
Harcourt Valley Heritage & Tourist Centre Inc	Harcourt	3453		$ 37,500.00
Ballan Shire Historical Society Inc.	Ballan	3342		$ 36,000.00
Cobram Shire Historical Society	Cobram	3644		$ 35,000.00
Cornish Association of Victoria Inc	Oakleigh	3166		$ 35,000.00
Eaglehawk Heritage Society Inc.	Eaglehawk	3556		$ 35,000.00
Kyneton Historical Society	Kyneton	3444		$ 35,000.00
Lang Lang and District Historical Society	Lang Lang	3984		$ 35,000.00
RINGWOOD & DISTRICT HISTORICAL SOCIETY	Ringwood	3134		$ 35,000.00
Woomelang and District Historical Society	Woomelang	3485		$ 35,000.00

Warrnambool & District Historical Society Inc.	Warrnambool	3280		$ 33,315.00
Glen Eira Historical Society Inc	Caulfield	3162		$ 32,000.00
Koroit & District Historical Society Inc	Koroit	3282		$ 32,000.00
Rutherglen Historical Society	Rutherglen	3685		$ 32,000.00
Box Hill Historical Society	Boxhill	3128		$ 30,000.00
Brighton Antique Club Inc. Reg. No. A0015432L	Brighton	3186		$ 30,000.00
Brighton Historical Society	Brighton	3186		$ 30,000.00
Derrinallum-Lismore Community Association Inc History Group	Derrinallum	3325		$ 30,000.00
Erica & District Historical Society Inc.	Rawson	3825		$ 30,000.00
South Perth Historical Society	South Perth	6151		$ 30,000.00
Stawell Historical Society	Stawell	3380		$ 30,000.00
Terang & District Historical Society Inc.	Terang	3264		$ 30,000.00
Noojee & District Historical Society	Noojee	3833	$ 160,000.00	$ 26,500.00
Apollo Bay & District Historical Society Inc.	Apollo Bay	3233		$ 26,000.00
East Loddon Historical Society Inc.	Mitiamo,	3573		$ 25,000.00
Keilor Historical Society Inc.	Keilor	3036		$ 25,000.00
Whitehorse Historical Society Inc.	Mitcham	3132		$ 25,000.00
Mt Dandenong & District Historical Society Inc.	Dandenong	3767		$ 23,000.00
Paynesville Maritime Museum Inc.	Paynesville	3880		$ 23,000.00
Trafalgar and District Historical Society	Trafalgar	3824		$ 22,000.00
Friends of the Collins Settlement Sorrento Inc	Sorrento	3943		$ 21,000.00
Broadmeadows Historical Society	Broadmeadows	3047		$ 20,000.00
Charlton Golden Grains Museum Inc	Charlton	3525		$ 20,000.00
City of Moorabbin Historical Society	Ormond	3204		$ 20,000.00
Dookie & District Historical Society Inc	Dookie	3646		$ 20,000.00
Drouin History Group	Drouin	3818		$ 20,000.00
East Melbourne Historical Society Inc	East Melbourne	3002		$ 20,000.00
Fawcett Mechanics Institute Reserve Committee of Management	Fawcett	3714		$ 20,000.00
Flinders District Historical Society Inc. (Location 2)	Shoreham	3916		$ 20,000.00
Greensborough Historical Society Inc.	Greensborough	3088		$ 20,000.00
Koo Wee Rup Swamp Historical Society	Kooweerup	3981	$ 300,000.00	$ 20,000.00
Lilydale & District Historical Society Inc	Lilydale	3140	$ 10,000.00	$ 20,000.00
Malmsbury Historical Society	Malmsbury	3446		$ 20,000.00

Morwell Historical Society Inc.	Morwell	3840		$ 20,000.00
Performing Arts Historical Society Townsville (PAHST) Inc	Townsville	4810		$ 20,000.00
Rainbow Archive and Historical Society	Rainbow	3424		$ 20,000.00
Shepparton Heritage Centre Inc.	Shepparton	3630		$ 20,000.00
Southern Sherbrooke Historical Society Inc.	Belgrave Heights	3160		$ 20,000.00
Springvale & district historical society inc	Springvale	3171		$ 20,000.00
Taradale Historical Group Inc	Taradale	3447		$ 20,000.00
Trentham & District Historical Society	Trentham	3458		$ 20,000.00
Werribee Half Battery	Hoppers Crossing	3029		$ 20,000.00
Yea & District Historical Society	Yea	3717	$ 20,000.00	$ 20,000.00
Flinders District Historical Society Inc.	Shoreham	3916		$ 17,000.00
CAMPERDOWN & DISTRICT HISTORICAL SOCIETY INC	Camperdown	3260		$ 15,000.00
Dimboola & District Historical Society Inc	Dimboola	3414	$ 60,000.00	$ 15,000.00
Donald History and Natural History Group	Donald	3480	$ 44,500.00	$ 15,000.00
Goldfields Historical & Arts Society	Dunolly	3472	$ 250,000.00	$ 15,000.00
Nillumbik Historical Society Inc	Diamond Creek	3089		$ 15,000.00
Snake Valley & District Historical Society	Snake Valley	3351	$ 80,000.00	$ 15,000.00
Warrnambool & District Family History Group Inc	Warrnambool	3280		$ 15,000.00
Camberwell Historical Society	Camberwell	3124		$ 14,000.00
Chelsea & District Historical Soceity	Chelsea	3196		$ 14,000.00
Inglewood & District Historical Society	Inglewood	3517		$ 13,000.00
Wandong History Group inc	Wandong	3758		$ 13,000.00
Boolarra and District Historical Society	Boolarra	3870		$ 12,000.00
Broadford District Historical Society inc.	Broadford	3658		$ 12,000.00
Bunyip Histroical Society	Bunyip	3815		$ 12,000.00
Romsey Lancefield & Districts Historical Society Inc.	Lancefield	3435		$ 12,000.00
Rye Historical Society Inc	Rye	3941		$ 12,000.00
Woolsthorpe & District Historical Society	Woolsthorpe	3276		$ 12,000.00
Inverloch Historical Society	Inverloch	3996		$ 11,370.00
Ararat & District Historical Society Inc.	Ararat	3770		$ 10,000.00
Australian Timetable Association	Prahran	3181		$ 10,000.00
Bellarine Historical Society Inc	Drysdale	3222		$ 10,000.00
Colbinabbin & District Historical society Inc	Colbinabbin	3559		$ 10,000.00

Cressy &District History Group	Cressy	3322		$ 10,000.00
Geelong Museum Association Inc.	North Geelong	3215		$ 10,000.00
Heyfield & District Historical Society	Hayfield	3858		$ 10,000.00
Kiewa Valley Historical Society Inc	Mt Beauty	3699		$ 10,000.00
Learmonth & District Historical Society	Learmonth	3352		$ 10,000.00
Little River Historical Society Inc	Little River	3211		$ 10,000.00
Moe & District Historical Society	Moe	3825	$ 10,000.00	$ 10,000.00
Mundaring and Hills Historical Society Inc.	Mundaring	6073		$ 10,000.00
Murtoa & District Historical Society Inc	Murtoa	3390	$ 80,000.00	$ 10,000.00
Polish Museum and Archives in Australia Inc.	Footscray	3011		$ 10,000.00
Sherbrooke Foothills Historical Society Inc.	Sherbrooke	3789		$ 10,000.00
St Kilda Historical Society	St Kilda	3182		$ 10,000.00
Streatham & District Historical Society	Streatham	3351		$ 10,000.00
Waverley Historical Society	Waverley	3170		$ 10,000.00
Wedderburn historical records museum inc.	Wedderburn	3518		$ 10,000.00
Canterbury History group	Canterbury	3126		$ 8,000.00
Halls Gap & Grampians HS	Grampians	3314		$ 7,500.00
Yarra Glen & District Historical Society	Yarra Glen	3775		$ 6,000.00
Coburg Historical Society Inc.	Coburg	3058		$ 5,300.00
Benalla Migrant Camp Inc.	Benalla	3672		$ 5,000.00
Fannie Bay History & Heritage Soceity	Fannie Bay	820		$ 5,000.00
Melton District Historical Society Inc	Melton	3337		$ 5,000.00
Nhill Aviation Heritage Centre Inc.,	Nhill	3418		$ 5,000.00
Oral History association of Aust (WA Branch)				$ 5,000.00
Pyramid Hill & District Historical Society Inc	Pyramid Hill	3575		$ 5,000.00
Red Cliffs & District Historical Society	Red Cliffs	3496		$ 5,000.00
St Andrews Queenstown	St Andrews	3761		$ 4,500.00
Sunbury Historical & Heritage Society Inc	Sunbury	3429		$ 4,500.00
Meredith History Interest Group	Meredith	3333		$ 4,150.00
Craigieburn Historical Interest Gp Inc.	Craigieburn	3064		$ 4,000.00
Mount Rouse & District Historical Society	Grampians	3314		$ 4,000.00
Rupanyup Historical Society Inc	Rupanyup	3388	$ 45,000.00	$ 4,000.00
Victoria Police Historical Society Inc	Docklands	3008		$ 4,000.00

Balmoral & District Historical Society	Balmoral	3407		$ 3,500.00
Hawthorn Historical Society	Camberwell,	3124		$ 3,500.00
Monbulk Historical Society	Monbulk	3793		$ 3,500.00
Bass Valley Historical Society	Bass valley	3984	$ 2,000.00	$ 3,100.00
Heytesbury District Historical Society Inc.	Campbell	3269		$ 3,000.00
Woodlands Heritage Interpretation Inc.	Wallan	3756		$ 3,000.00
Beaufort Historical Society	Beaufort	3373		$ 2,000.00
Somerville, Tyabb & District Heritage Society	Somerville	3912		$ 2,000.00
Yarrambat Historical Society Inc.	Yarrambat	3091		$ 2,000.00
Upper Yarra Valley Historical Society	Upper Yarra Valley	3797		$ 1,500.00
Australian Lamplighters Giuild Inc	Keilor	3036		$ 1,200.00
Orbost & District Historical Society	Orbost	3888		$ 1,000.00
Sebastopol Historical Society	Sebastopol	3356		$ 1,000.00
Carlton Community History Group	Princess Hill	3054		$1,000
Navarre & District Historical Society Inc.	Navarre	3384	$ 150,000.00	

$ 2,432,500.00	**$ 6,629,149.00**	**$100,000**

TOTAL	**$ 9,161,649.00**

Risk Details

Please find below full details of all the information we have gathered about you and shared with insurers in order to organise this insurance on your behalf. Please check that this information is correct and up to date and advise us immediately if anything is incorrect or has been omitted.

Reference Number

P601650972/12

To follow, please find a summary of your insurance policy. Please note that this is a summary only, and you should always refer to the insurer's policy schedule and wording for full terms and conditions.

Industrial Special Risks

Insured Situation

239 A'Beckett Street, MELBOURNE VIC 3000

Industrial Special Risks Mark IV

Details not applicable. Please refer to your coverage summary for your risk information.

Other Insurable Risks And Services

The preceding Coverage Summary has listed out the covers in place for you. It is important to note there are a number of other types of insurance you can purchase, which may not currently be included.

The list below shows the types of insurance able to be purchased through Insurance Advisernet. This list doesn't include every type of insurance available, rather, it is intended to give you a summary of covers available in helping you decide what type of protection you require. Please contact us if you require any additional information (please note this list does include the covers you have already purchased):

Asset Protection

Association Liability

Aviation

Bond/Surety/Guarantee

Builders Warranty

Burglary/Theft

Business Interruption

Cancellation & Abandonment

Caravan & Trailer

Carriers Cargo

Commercial Motor

Contract Works/Construction

Corporate Travel

Crime

Crop

Cyber

Deductible Buy Down

Directors & Officers Liability

Electronic Equipment Breakdown

Employee Dishonesty/Fidelity Guarantee

Engineering

Excess of Loss

Fleet Motor

General Property

Glass

Goods In Transit

Group Personal Accident

Home & Contents

Home Business

Household Removals

Industrial Special Risks

Information Technology Liability

Investment Managers Liability

Journey Injury

Landlords

Legal Expenses

Liability

Livestock/Bloodstock

Machinery Breakdown

Management Liability

Marine Cargo

Marine Hull

Marine P&I

Marine Professional Indemnity

Medical Indemnity/Malpractice

Money

Mortgage Protection

Personal Accident & Illness

Plant & Machinery

Pleasure Craft

Private Motor

Prize Indemnity

Product Recall/Guarantee

Professional Indemnity

Property

Shipbuilders Warranty

Statutory Liability

Strata Plan

Tax Audit

Trade Credit

Travel

Umbrella Liability

Voluntary Workers

Workers Compensation (ACT/NT/TAS/WA)

Not all these covers may apply to your particular circumstances. However, we suggest this list be reviewed regularly to ensure your current insurance is still satisfactory in meeting your needs. Additionally, should a particular exposure exist, which is neither included in your current insurance program, nor listed above, we would be pleased to investigate availability of the product on your behalf.

Claims Procedures

Our claims procedures are focused on providing value and integrity to you, we are on hand to provide fast and efficient claims service and advice when required.

To assist us in achieving the most efficient claims procedure possible, we have set out the following guidelines for your information: -

Notification of Claims

All losses or incidents which may result in a claim are to be reported as soon as possible after the event to us.

The first notification should be by telephone, or as circumstances dictate, and should include the following information: -

- Description of incident
- Date and time of incident
- Location where circumstances originated
- Estimate of loss
- Action being taken to minimise loss
- Whether police or emergency services were called

Loss Minimisation

Action should be taken to protect property from any further damage however no action should be taken to repair damage until instructed by us or your Loss Adjustor. Please contact us for further information on loss minimisation.

Emergency Repairs - If you require emergency repairs, you can access 24 hour support by calling this number: 1300 831 094

Own Property Damage

All losses should be reported immediately to us and we will arrange for Loss Adjustors to take whatever action is required.

Theft and Money

If loss is due to theft/burglary or involves the loss of money, the police should be contacted immediately and details kept of the police officer and station notified. All losses should also be reported to us as soon as possible.

Motor Vehicle

Own Damage - All accidents involving your motor vehicle should be reported immediately to either our office or the nearest office of your insurer. The vehicle may be towed to the closest repairer capable of rectifying the damage.

The claim processing is accelerated if a completed claim form can be left at the repairer's premises before the visit by the Loss Adjustor. If there are any delays in obtaining repair authorisation or necessary services, please contact us and we will act on your behalf to expedite.

Usually the policy excess is paid to the repairer upon collection of the repaired vehicle. If the damage is due to the negligence of an identifiable third party, your Insurer will normally endeavour to recover your excess. Where a third party is involved, under no circumstances should any admission of liability be made.

Personal Injury - In cases where personal injury is involved, a separate claim form must be submitted to the Motor Accident Compensation Insurer. Claim forms can be supplied upon request.

No further direct actions with any Third Parties should be undertaken without instruction from Insurer.

A copy of the claim form should be lodged with our office.

Liability

General and Products - No admission of liability should be made to any party in any form whatsoever. All correspondence, summonses and demands should be sent to our office immediately upon receipt.

Should you be unable to contact us and your requirements are urgent, please contact IA's central office on 1300 366 085 or email info@iaa.net.au.

Reporting Procedures

Your insurance submission has been prepared from information obtained from you and relates to your activities at a certain date. Changes and developments can and do occur which could have a bearing on the adequacy of your insurances.

The following list is to be used as a guide on areas of activity which should be notified to us as they are proposed, or occur, so appropriate steps can be taken to ensure you are adequately protected. Remember it is by no means complete, so when in doubt contact us for guidance:

- Acquisition of new Companies and or Joint Ventures in which you become involved
- Purchase, construction or occupancy of new premises
- Alterations, vacation, temporary un-occupancy, extension of, demolition of existing premises
- Increase in values in excess of sums insured or declared limits
- Removal of stock or equipment to new locations
- Purchase, hire, lease or borrowing of plant and equipment of motor vehicles
- Contractual liabilities, including leases or hiring agreements, particularly any contracts which impose additional liabilities
- Granting of indemnities or hold-harmless agreements
- Changes in processes, occupancy, products or extension of business operations, including new products or processes
- Proposed installation of computers, pressure vessels, lifting equipment or other plant and equipment
- Expansion to other States or Territories within Australia or internationally
- Alteration, amendment to or disconnection of fire or burglary protection systems
- Use or charter or operation of aircraft or waterborne craft (except for ordinary travel)
- Financial dealings which create insurable or pecuniary interest by third parties
- Significant changes to security, money handling or administration methods
- Overseas developments involving establishment of business, export or products or personal movements and travel

Reminder Notice

Delay between final entry into the policy and original disclosure of information

You need to tell us if you have made disclosure of information in the application process and something has happened that makes the information disclosed inaccurate, or new matters arise that would require disclosure under the duty. You must do this before the policy has been entered into (or renewed, varied, reinstated or extended as applicable).

Duty Of Disclosure

The *Insurance Contracts Act 1984* requires that you, and everyone who is an insured under your policy, comply with the duty of disclosure. The duty requires you to tell the insurer certain matters which will help them decide whether to insure you and, if so, on what terms.

You have this duty until the insurer agrees to insure you and before the insurer agrees to renew your policy. You also have the same duty before you extend, vary or reinstate an insurance policy.

The type of duty that applies can vary according to the type of policy.

Make sure you explain the duty to any other insureds you may apply on behalf of. We do not do this unless specifically agreed in writing. If you are providing information for other insureds, you confirm you have their authority to do so and that the information provided is what they have told you in response to the duty of disclosure obligations.

We will assist you in determining what needs to be disclosed to the insurer in order to meet your duty. If in doubt it is better to tell us.

When you first apply for your policy, the insurer may ask you specific questions relevant to their decision whether to insure you.

Before an insurer agrees to renew your policy, you may again be asked specific questions by the insurer relevant to their decision whether to renew your policy. Or they may give you a copy of anything you have previously told them and ask you to tell them if anything has changed. If you do not respond then this will be taken to mean there has been no changes.

When you answer any questions asked by the insurer, you must give honest and complete answers and tell the insurer, in answer to each question, about every matter that is known to you and which a reasonable person in the circumstances would include in answering the questions.

If you (or anyone who is an insured, or a proposed insured, under the policy) make a misrepresentation, or if you do not tell the insurer something that you are required to tell them, they may cancel your policy or reduce the amount they will pay you in the event of a claim, or both. If the misrepresentation or failure is fraudulent, the insurer may refuse to pay a claim and treat the policy as if it never existed.

Duty of Disclosure

Insured Name: **Royal Historical Society of Victoria Inc**
Royal Historical Society of Victoria Inc and affiliated Named Historical Societies
Royal Historical Society of Victoria Inc and affiliated Named Historical Societies and their members and those people authorised by the society events

• In the past 10 years have you or any Insured person/business/corporation/director had any insurer decline any proposal from inception or decline any claim, cancelled or refused to renew a policy or imposed special conditions?	No
• In the past 10 years have you or any Insured person/business/corporation/director ever been declared bankrupt or involved in any form of insolvency administration and not been discharged for at least one year?	No
• In the past 10 years have you or any Insured person/business/corporation/director been convicted or have charges pending, for any criminal offence, including arson, or involving dishonesty of any kind?	No
• Have you ever had a non motor vehicle loss, whether insured or not, in excess of $20,000? If Yes, provide details.	No
• Do you authorise us to give to, or obtain from, other insurers or any reference service, any information relating to insurance held by you or any claim in relation thereto?	Yes
• Are you aware of any matter, not covered above, that may be relevant to the insurers decision whether to insure you, & if so, on what terms? If yes, please provide details.	No

- I/We consent to IA's Privacy Policy Yes

Advice Details - Personal Advice

Insured Name: **Royal Historical Society of Victoria Inc**
Royal Historical Society of Victoria Inc and affiliated Named Historical Societies
Royal Historical Society of Victoria Inc and affiliated Named Historical Societies and their members and those people authorised by the society events

We confirm we have provided you with Personal Advice. Personal Advice means that we are taking into consideration the information we have gathered from you to identify your personal objectives, details of your current financial situation and other relevant information, so we can offer you the most appropriate advice possible.

Advice Details - General Advice

Insured Name: **Royal Historical Society of Victoria Inc**

General Advice has been provided, whilst we may have collected risk information, your personal objectives, needs or financial situations were not taken into account when preparing this information.We recommend that you consider the suitability of this general advice, in respect of your objectives, financial situation and needs. Please consider the relevant PDS before making any decision to purchase this financial product.

Client Acknowledgement - I/we acknowledge that:-

- All answers and statements made in the coverage summary forming part of this Insurance Proposal are true and accurate in every respect.
- No information has been withheld which is likely to affect an insurer's decision about rating or accepting my/our insurances.
- The Insurer reserves the right to decline my application
- This acknowledgement will be relied upon by the insurer and/or Insurance Advisernet Australia Pty Ltd.

Privacy Notice

We are committed to protecting your privacy in accordance with the Privacy Act 1988 (Cth) (Privacy Act) and the Australian Privacy Principles (APPs). Where required, we will provide you with a Collection Notice which outlines how we collect, disclose and handle your personal information. You can also refer to our Privacy Policy available on our website www.insuranceadviser.net or by contacting us for more information about our privacy practices including how we collect, use or disclose information or how to complain in relation to a breach of the Australian Privacy Principles and how such a complaint will be handled.

Important Notices

For your protection, we are required to draw your attention to the following important information.

Financial Services Guide (FSG)

We are obliged to provide you with a Financial Services Guide (FSG) which contains information about our services and charges, your rights as a client and other things you need to know in relation to insurance matters including how any complaints you may have will be dealt with. Please click here to view our FSG.

Workers Compensation

It is compulsory for Employers to have Workers Compensation Insurance. Please ask us for further details, if you are unsure.

Cancellation Of Your Policy

If a policy is cancelled before the expiry of the period of insurance, we reserve the right to refund the net return premium we receive from the Insurer or have a cancellation fee charged to offset the Insurer's deduction of commission. Please refer to our Financial Services Guide for more Information about our remuneration and cancellation policy.

Complaints and/or Disputes

We subscribe to the Australian Financial Complaints Authority (AFCA), a free service, and the General Insurance Brokers Code of Practice. Please contact our Complaints Manager on 1300 366 085 should you require assistance.

Utmost Good Faith

Every contract of insurance is subject to the doctrine of utmost good faith which requires that the parties to the contract should act toward each other with the utmost good faith. Failure to do so may prejudice any claim or the continuation of cover provided by Insurers.

Average or Co-Insurance

Some policies contain an average/co-Insurance clause, which means that you must insure for the full insurable value of the property insured. If you under-insure, your claim may be reduced in proportion to the amount of the under-insurance.

A simple example, illustrating the application and effect of the average/co-Insurance clause, is as follows: -

Full (replacement) value	$1,000,000
Sum Insured	$500,000
Therefore you would be self-insured for 50% of the full value.	
Amount of claim (example only)	$100,000
Amount payable by insurers as a result of the application of average/co-Insurance (being 50% of the $100,000)	$50,000

Average (Co-Insurance Business Interruption Policies)

Some policies contain an average/co-insurance clause, which is fully set out in the 'Basis of Cover', 'Basis of Settlement' or 'Policy Specification' of the policy. For the types of cover most usually provided, the average/co-insurance calculation is arrived at by applying the rate of gross profit, revenue or rentals (as applicable); these factors first being appropriately adjusted as provided for in the 'Trend of Business' or 'Other Circumstances' clauses.

If you are in any doubt regarding this clause as it applies to your policy, please contact us for assistance.

Subrogation and/or Hold Harmless Agreements

You may prejudice your rights with regard to a claim if, without prior agreement from your Insurers, you make any agreement with a third party which would prevent the Insurer from recovering the loss from that third party, or any party which would be otherwise liable.

Some policies contain provisions that either exclude the Insurer from liability, or reduce its liability, if you have entered into any agreements which exclude or limit your rights to recover damages from another party in relation to any loss, damage or destruction, the subject of a claim under the policy.

Examples of such agreements are the "hold harmless" clauses that are often found in leases, in maintenance or supply contracts and in repair contracts. If you are in any doubt, please contact us to discuss.

Unnamed Parties

If you require the interest of a party other than the named insured to be covered, you **MUST** request this. Most policy conditions will exclude indemnity to other parties (e.g. mortgagees, lessors, principals etc) unless their interest is properly noted on the policy.

Not A Renewable Contract

Cover under your policies terminates on the date shown on the Insurance Advisernet Australia Pty Ltd tax invoice. Some policies are not renewable contracts, in which case, if you wish to purchase similar insurance for any subsequent period, it will be necessary for you to complete a new proposal form prior to the termination of the current policy.

If you wish to effect similar insurance for any subsequent period, it will be necessary for you to complete a new proposal prior to the termination of the current policy.

Leasing, Hiring and Borrowing Property

When you lease, hire or borrow property, make sure that the contract clearly identifies who is responsible to insure the property. This will help avoid arguments after a loss and ensure that any claims are efficiently processed. Some policies automatically cover property you are responsible to insure, subject to the policy deductible.

If the responsibility to insure lies with the owner, we recommend you try to ensure that any lease or hire conditions entered into by you, waive any rights of recovery against you, even when the damage is due to your negligence. This will prevent the owner's Insurer making a recovery against you. If there are no leases or hire conditions, you should write to the owner asking who is to insure the property.

Essential Reading of Policy Wording

The policy wordings will be passed to you as soon as they are received from the Insurers. It is in your own interests to read these documents without delay and advise us in writing of any aspects which are not clear to you or where any aspect of the cover does not meet with your requirements.

Claims Made During the Period of Insurance

Your attention is drawn to the fact that some policies provide cover on a 'claims made' basis. This means that claims first advised to you (or made against you) and reported to your Insurer during the Period of Insurance are recoverable irrespective of when the incident causing the claim occurred, subject to the provisions of any clause relating to a 'retroactive date'.

In terms of the provisions of Section 40(3) of the Insurance Contracts Act 1984, where you give notice in writing to the Insurer of facts that might give rise to a claim against you as soon as is reasonably practicable after you become aware of those facts (but before the insurance cover provided by the contract expires) then the Insurer is not relieved of liability under the contract in respect of the claim, when made, by reason only that it was made after the expiration of the Period of Insurance cover provided by the contract.

In order to ensure that any entitlement under the policy is protected, you must therefore report all incidents that may give rise to a claim against you to the Insurers without delay after such incidents come to your attention and prior to the expiration of the policy period.

Claims Occurring Prior to Commencement

Your attention is drawn to the fact that, except as indicated in the foregoing section, your policies do not provide indemnity in respect of events that occurred **PRIOR** to commencement of the contract.

For more information please contact your Authorised Representative or IA directly via the details outlined in your insurance policy proposal document or visit www.insuranceadviser.net for more information.