



COMMUNITY UNDERWRITING POLICY SCHEDULE

Telephone: +61 2 8045 2580
 Email: service@communityunderwriting.com.au
 Website: www.communityunderwriting.com.au

NAME OF INSURED:	All Affiliated Named Member Historical Societies That Have Elected To Arrange Insurance Under The Royal Historical Society Of Victoria Insurance Program including Voluntary Workers and/or subsidiary and/or related Corporations as defined under Australian Corporations Law and/or financiers for their respective rights, interests, and liabilities.	
BUSINESS DESCRIPTION:	Historical society's, local history and heritage groups, resident and progress associations, other RHSV member organisations with interests in antiques and collectables, art, culture, immigration, local cemeteries and landmarks, mechanics institutes, military artefacts and history, music, sport and vintage machinery. Activities including undertaking research, reading, record checking, administration, walking tours of historic sights/places, workshops, museum operation and associated activities as property owners/occupiers.	
INTERESTED PARTIES:	Local government authorities and/or councils as required.	
INSURANCE PROGRAM:	Policy 1: Association Liability Package	INSURED
	Policy 2: General Liability	INSURED
	Policy 3: Business Insurance Package	
	- S1 Business Property	NOT INSURED
	- S2 Business Interruption	NOT INSURED
	- S3 Theft	NOT INSURED
	- S4 Money	NOT INSURED
	- S5 Machinery and Electronic Equipment Breakdown	NOT INSURED
	- S6 Glass	NOT INSURED
	- S7 General Property	NOT INSURED
	- S8 Transit	NOT INSURED
	Policy 4: Voluntary Workers Personal Accident	INSURED
	Policy 5: Motor Vehicle	NOT INSURED
	Policy 6: Event Cancellation Policy	NOT INSURED
	Policy 7: Corporate Travel	NOT INSURED
	Policy 8: Industrial Special Risks	INSURED
POLICY NO:	DOREEN000001	
RISK INFORMATION:	Turnover	\$531,130

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ASSOCIATION LIABILITY INSURANCE POLICY

INSURED

Period Of Insurance: From: 4.00 pm 01 Apr 2023 To: 4.00 pm 01 Apr 2024 (AEST)

Covering	Loss in relation to any claim first made against the Insured during the Period of Insurance in respect of:	
	1.1.1 Office Bearer's Liability	Insured
	1.1.2 Named Insured Reimbursement	Insured
	1.1.3 Professional Indemnity	Insured
	1.1.4 Named Insured Liability	Insured
	1.1.5 Employment Practices Liability	Insured
	1.1.6 Fidelity and Third Party Crime	Insured
	1.1.7 Crisis Consultancy Expenses	Insured
	1.1.8 Fines and Penalties	Insured
	1.1.9 Tax Audit	Insured
	"Claims Made" policy - Some kinds of liability policies (such as Professional Indemnity, Office Bearer's Liability and Employment Practices Liability) are usually issued on a "claims made" basis. This means that (subject to the other terms of the policy) the policy will only respond to claims which are both made against the Insured and reported to the Insurer during the policy period	
Retroactive Date	Unlimited excluding any known claims and/or circumstances.	
Geographical Limits	Insuring Clause 1.1.9 Automatic Extensions 2.16, 2.19 and 2.32 All others	Australia Australia & New Zealand Worldwide excluding USA or Canada
Jurisdiction	Commonwealth of Australia.	
Limit of Indemnity	In respect of all claims during the period of insurance and in the aggregate. And in the Aggregate. No of additional reinstatements of the Indemnity Limit	\$1,000,000 1 Reinstatement \$0
Sub Limits	Fidelity and Third Party Crime: (Limited to \$250,000 in the aggregate any one association)	\$50,000
Excess	Employment Practices Liability (where insured). Optional Extension 3.5 CyberRisks (cost inclusive) All other claims.	\$5,000 \$1,000 \$2,500
Additional Benefits	(Refer to policy wording for details and limits) Newly created, acquired or disposed subsidiary companies, claim preparation costs, costs of court attendance, public relations expenses, mitigation costs, advancement of defence costs, emergency defence costs, inquiry costs, severability and non imputation, estates and legal representatives, additional insured persons limit, extradition costs, pollution investigation and defence costs, retirement of Insured Person, defamation, libel and slander, occupational health & safety, fiduciary duty, preservation of indemnity rights, deprivation of assets or liberties, vicarious liability for Medical Persons, competition and consumer legislation, loss or damage to documents, infringement of copyright or patents, appointed sub-consultants, online Medicare benefit fraud, outside directorships (including run off cover) spousal liability, third part employment practices Wrongful Acts.	

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Optional Extensions	3.1 Extended Discovery Period	Not Insured
	3.2 Multi Year Run Off	Not Insured
	3.3 Malpractice	Not Insured
	3.4 Clinical Trials	Not Insured
	3.5 CyberRisk (maximum \$100,000 any one loss and in the aggregate)	Not Insured
	3.6 Government Audits	Not Insured
	3.7 Removal of Insolvency Exclusion	Not Insured
	3.8 Additional reinstatement of limit	Not Insured

Additional Comments

Named Insured under the policy are Alexandra Historical Society inc, Altona Laverton Historical Society Inc., American Ex-Servicemen's Assn, Inc., Anglesea & District Historical Society Inc., Apollo Bay & District Historical Society, Arapiles Historical Society, Ararat and District Historical Society Inc, Australian and New Zealand Society of the History of Medicine, Australian Timetable Association, Australian Viola da Gamba Society, Avenel Neighbourhood House Inc, Avoca & District Historical Society, Bacchus Marsh and District Historical Society Inc., Ballan Shire Historical Society Inc., Ballarat Historical Society (incorporated), Balmoral Historical Society, Balnarring and District Historical Society Inc, Bass Valley Historical Society Inc, Beaufort Historical Society, Bellarine Historical Society, Bendigo Historical Society Inc., Berwick Pakenham Historical Society, Birchip Historical Society Inc, Bomber Command Commemorative Association of Victoria Inc., Boolarra & District Historical Society Inc., Boort Historical Society, Brighton Antique Club Inc. Reg.No.A0015432L, Brighton Cemeterians Inc, Brighton Historical Society Inc., Broadford and District Historical Society inc, Broadmeadows Historical Society, Brookton & Districts Historical Society, Brunswick Community History Group, Bunyip Historical Society, Camberwell Historical Society, Camperdown & District Historical Society Inc, Canberra & District Historical Society, Canterbury History Group, Cape Clear and District Inc, Carisbrook Historical Society, Carlton Community History Group, Casterton and District Historical Society, Castlemaine Historical Society, Castlemaine Pioneers and Old Residents Association, Chaffey Trail Reference Group, Chelsea and District Historical Society Inc, City of Moorabbin Historical Society, City of South Perth Historical Society Inc, Cobram Historical Society Inc, Coburg Historical Society Inc, Colac and District Historical Society, Colbinabbin Historical Society Inc, Coleraine Historical Society, Collingwood Historical Society Inc., Cornish Association of Victoria Incorporated, Craigieburn Historical Interest Group Inc., Cranbourne Shire Historical Society, Cressy & District History Group, Croydon Historical Society, Dandenong and District Historical Society, Dargo Heritage Museum Inc, Daylesford & District Historical Society, Derrinallum Lismore Community Association History Group, Descendants of Convicts Group Inc, Dimboola & District Historical Society Inc, Doncaster Templestowe Historical Society, Dookie and District Historical Society Inc, Dookie and District Historical Society Inc, Dromana and District Historical Society, Drouin History Group Inc., Dunkeld Museum Inc, Early Music Society of Victoria, East Gippsland Historical Society, East Loddon Historical Society Inc, East Melbourne Historical Society Inc, Echuca Historical Society, Eltham District Historical Society Inc, Erica and District Historical Society Inc., Essendon Historical Society Inc, Euroa Historical & Genealogical Society Inc, Evandale History Society Incorporated, Fitzroy History Society, Flinders District Historical Society, Footscray Historical Society Inc, Forrest and District Historical Society, Foster & District Historical Society, Frankston Historical Society Inc, Friends of Boroondara (Kew) Cemetery, Friends of Gallipoli Inc., Friends of St Kilda Cemetery Inc, Friends of Will Will Rook Pioneer Cemetery, Furniture History Society of Australasia, Genealogical Society of the Northern Territory, Gisborne & Mount Macedon Districts Historical Society Inc., Glamorgan Spring Bay Historical Society, Glen Eira Historical Society, Glenthompson Historical Group Inc, Goldfields Historical & Arts Society, Good Old Days Working Farm Museum Inc, Greensborough Historical Society Inc., Harcourt Valley Heritage & Tourist Centre Inc, Hastings-Western Port Historical Society Inc, Hawthorn Historical Society, Healesville & District Historical Society, Heidelberg Historical Society Inc, Heritage Network East Gippsland Inc, Heyfield & District Historical Society Inc., Heytesbury District Historical Society Inc., Historical Diving Society Australia-Pacific, Historical Society of Mooroopna, History Monash Inc, Horsham Historical Society Inc., Hotham History Project Inc., Inglewood and District Historical Society, Inglewood Eucalyptus Distillery Museum, Katandra & District History Group Inc., Keilor Historical Society, Kerang Historical Society Incorporated, Kew Historical Society Inc., Kiewa Valley Historical Society Inc., Kilmore Historical Society, Knox Historical Society Inc., Koroit & District Historical Society, Korumburra & District Historical Society Inc., Kyneton Historical Society Inc, Lakes Entrance Regional Historical Society Inc., Landsborough and District Historical Group Inc., Lara Heritage & Historical Inc, Lilydale and District Historical Society Inc, Loco Shed Echuca Inc, Lorne Historical Society Inc, Macarthur & District Historical Society Inc, Maffra and District Historical Society, Maldon Museum &

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Archives Association, Maldon Vintage Machinery & Museum, Mallacoota & District Historical Society Inc, Malmsbury Historical Society, Malvern Historical Society Inc, Mansfield Historical Society, Marysville and District Historical Society Inc, Mechanics' Institutes of Victoria Inc., Melbourne Maritime Heritage Network, Merbein District Historical Society Inc, Merrigum & District Historical & Educational Society, Middle Park and Albert Park History Group, military history group inc, Millewa Community Pioneer Forest And Historical Society Inc, Minyip & District Historical Society Inc., Mirboo and District Historical Society Inc, Mitta Valley Heritage Society Inc, Moe & District Historical Society, Monbulk Historical Society, Mordialloc College Alumni Association Inc., Mornington & District Historical Society Inc., Morwell Historical Society, Morwell Historical Society, Moulamein Community Development, Mt Dandenong & District Historical Society Inc., Mt Rouse and District Historical Society, Murchison & District Historical Society Inc., Murrabit & District Heritage Group Inc, Murtoa & District Historical Society and Community Museum Inc, Myrtleford & District Historical Society Inc, Napoleons & District Historical Society Inc, Nathalia & District Historical Society, Navarre & District Historical Society Inc., Nepean Historical Society, Newstead and District Historical society Inc, Nhill Aviation, Nhill Silo Heritage Project, Nillumbik Historical Society Incorporated, Nullawil Historical Society, Numurkah & District Historical Society, Oral History Western Australia Inc., Orbost & District Historical Society, Osborne Park Association Inc, Paynesville Maritime Museum Inc, Performing Arts Historical Society Townsville (PAHST) Inc, Phillip Island & District Historical Society Inc, Plenty Historical Society Inc, Poowong Historical Group Inc., Port Fairy Historical Society, Port Melbourne Historical and Preservation Society Inc, Portland Family History Group, Portland Historical Society, Pyramid Hill District Historical Society Incorp, Red Cliffs & District Historical Society, Richmond and Burnley Historical Society Inc., Ringwood Historical Research Group Inc., Rochester & District Historical & Pioneer Society, Romsey & Lancefield districts historical society inc, Rosedale & District Historical Society Inc, Rupanyup and District Historical Society Inc, Rushworth & District Historical & Preservation Society Inc, Rutherglen Historical Society Inc, Rye Historical Society Inc., Sale Historical Society, Sandringham & District Historical Society, Seymour and District Historical Society, Sherbrooke Foothills Historical Society, Showcase Wangaratta, Skipton and District Historical Society Inc., Snake Valley & District Historical Society, Somerville, Tyabb & District Heritage Society, Springvale & District Historical Society Inc, St Kilda Historical Society, Stawell Historical Society, Stratford & District Historical Society, Sunbury Historical & Heritage Society Inc, sunshine and district historical society, Talbot Arts & Historical Museum Inc, Taradale History Group, Tatura and District Historical Society Inc., Terang & District Historical Society Inc., The Adam Lindsay Gordon Commemorative Committee Inc., The Australian Lebanese Historical Society of Victoria, The Ephemera Society of Australia Inc, The Noojee & District Historical Society Inc, The Polish Museum and Archives in Australia Inc, Theatre Heritage Australia, Torquay & District Historical Society, Trafalgar & District Historical Society, Traralgon & District Historical Society Inc, Tungamah Historical Development & Tourist Association, Tyntyndyer Homestead Inc, Upper Murray Historical Society Inc, Upper Yarra Valley Historical Society Inc., Wangaratta Historical Society Inc., Wannon and Districts Historical Society, Warracknabeal & District Historical Society, Warrandyte Historical Society Inc, Warrnambool & District Historical Society Inc., Warrnambool Family History Group Inc, Waverley Historical Society Inc, Werribee District Historical Society Inc., Western Victorian Association of Historical Societies Inc., Whitehorse Historical Society Inc., Whittlesea Historical Society, Woodye Yaloak Historical Society Inc, Wodonga & District Historical Society, Wonthaggi & District Historical Society Inc, Woodend and District Heritage Society, Woolsthorpe and district Historical Society, Woomelang and District Historical Society, Wycheproof & District Historical Society, Yackandandah & District Historical Society Inc, Yallourn North & District Historical Society, Yarram & District Historical Society Inc, Yarrambat Historical Society Inc., Yinnar & District Historical Society and Museum Inc.

Exclusions

Excluding cover for Insuring Clauses 1.1.5 (Employment Practices Liability) where there are not adequate policies and procedures in place for employees and volunteers addressing equal opportunity, harassment, discrimination, bullying and performance management. | Excluding cover for 1.1.6 (Fidelity and Third Party Crime) unless there are adequate policies and procedures in place to manage crime risk including dual signatures, segregation of duties and externally audited accounts.

Policy Wording: CUW AL 0922

Capacity: 100%

Insurer: Community Underwriting Agency Pty Ltd on behalf of Berkley Insurance Company Trading as Berkley Insurance Australia



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GENERAL LIABILITY

INSURED

Period Of Insurance: From: 4.00 pm 01 Apr 2023 To: 4.00 pm 01 Apr 2024 (AEST)

Covering	All sums which you become legally liable to pay as compensation in respect of: (a) Personal injury. (b) Property damage. (c) Advertising Liability. happening during the Period Of Insurance within the Geographical Limits as a result of an occurrence in connection with your business subject to the terms and conditions of the policy wording.	
Geographical Limits	Worldwide excluding North America.	
Limit of Indemnity	Public Liability In respect of any one occurrence during the period of insurance.	\$20,000,000
	Products Liability In respect of all claims during the period of insurance and in the aggregate.	\$20,000,000
Sub Limits	Property in your Physical or Legal Control Any one occurrence and in the aggregate. Claims Preparation Costs.	\$250,000 \$50,000
Excess	Each and every occurrence. Except Optional Extension 1. Molestation	\$500 \$5,000
Additional Benefits	(Refer to policy wording for details and limits): Occurrence based coverage for medical care or treatment not provided by a Medical Professional or in connection with Medical Services, Good Samaritan Act, Claims preparation costs, clients in care, cross liabilities	
Optional Extensions	1. Molestation 2. Prior Acts Claims Made Coverage	Not Insured Not Insured
Additional Comments	Effective 22/08/2022 Policy endorsed to note an additional Exclusion 29. : In respect of Terang Historical Society's management/ownership of a windmill located at High Street, Terang: Endorsement to be reviewed upon receipt of confirmation of formal risk management procedures having been implemented or policy renewal date.: Named Insured's under the policy are Alexandra Historical Society inc, Altona Laverton Historical Society Inc., American Ex-Servicemen's Assn, Inc., Anglesea & District Historical Society Inc., Apollo Bay & District Historical Society, Arapiles Historical Society, Ararat and District Historical Society Inc, Australian and New Zealand Society of the History of Medicine, Australian Lamplighters Guild, Australian Timetable Association, Australian Viola da Gamba Society, Avenel Neighbourhood House Inc, Avoca & District Historical Society, Automotive Historians Australia, Bacchus Marsh and District Historical Society Inc., Ballan Shire Historical Society Inc., Ballarat Historical Society (incorporated), Balmoral Historical Society, Balnarring and District Historical Society Inc, Barham Koondrook Historical Society Inc, Bass Valley Historical Society Inc, Beaufort Historical Society, Bellarine Historical Society, Bendigo Historical Society Inc., Berwick Pakenham Historical	

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Society, Birchip Historical Society Inc, Blackwood and District Historical Society, Bomber Command Commemorative Association of Victoria Inc., Boolarra & District Historical Society Inc., Boort Historical Society, Box Hill Historical Society Inc, Bright and District Historical Society Inc, Brighton Antique Club Inc. Reg.No.A0015432L, Brighton Cemeterians Inc, Brighton Historical Society Inc., Broadford and District Historical Society inc, Broadmeadows Historical Society , Brookton & Districts Historical Society, Brunswick Community History Group, Bungaree & District Historical Society, Buninyong and District Historical Society, Bunyip Historical Society, Camberwell Historical Society, Camperdown & District Historical Society Inc, Canberra & District Historical Society, Canterbury History Group, Cape Clear and District Inc, Carisbrook Historical Society, Carlton Community History Group, Casterton and District Historical Society, Castlemaine Historical Society, Castlemaine Pioneers and Old Residents Association, Chaffey Trail Reference Group, Charlton Golden Grains Museum, Chelsea and District Historical Society Inc, City of Moorabbin Historical Society, City of South Perth Historical Society Inc, Cobram Historical Society Inc, Coburg Historical Society Inc, Colac and District Historical Society, 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Historical Society Inc, East Melbourne Historical Society Inc, Echuca Historical Society, Edenhope and District Historical Society Inc., Eltham District Historical Society Inc, Erica and District Historical Society Inc., Essendon Historical Society Inc, Euroa Historical & Genealogical Society Inc, Evandale History Society Incorporated, Fitzroy History Society, Flinders District Historical Society, Footscray Historical Society Inc, Forests Commission Retired Persons Association, Forrest and District Historical Society, Foster & District Historical Society, Frankston Historical Society Inc, Friends of Boroondara (Kew) Cemetery, Friends of Cheltenham Regional Cemeteries Inc., Friends of Cornish Hill, Friends of Gallipoli Inc., Friends of St Kilda Cemetery Inc, Friends of Will Will Rook Pioneer Cemetery , Furniture History Society of Australasia, Geelong Numismatic Society, Genealogical Society of the Northern Territory , Gisborne & Mount Macedon Districts Historical Society Inc., 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Valley Historical Society Inc., Kilmore Historical Society, Kinglake Historical Society, Knox Historical Society Inc., Koo Wee Rup Swamp Historical Society, Koroit & District Historical Society, Korumburra & District Historical Society Inc., Kyabram & District Historical Society Inc., Kyneton Historical Society Inc, Lake Bolac & District Historical Society, Lakes Entrance Regional Historical Society Inc., Landsborough and District Historical Group Inc., Lang Lang and District Historical Society, Lara Heritage & Historical Inc, League of Women Voters , Leongatha & District Historical Society, Lilydale and District Historical Society Inc , Linton & District Historical Society, Little River Historical Society, Loco Shed Echuca Inc, Lorne Historical Society Inc, Macarthur & District Historical Society Inc, Maffra and District Historical Society, Maldon Museum & Archives Association, Maldon Vintage Machinery & Museum, Mallacoota & District Historical Society Inc, Malmsbury Historical Society, Malvern Historical Society Inc, Mansfield Historical Society, Maryborough Midlands Historical Society, Marysville and District Historical Society Inc, Mechanics' Institutes of Victoria Inc., Melbourne Maritime Heritage Network, Melbourne Numismatic Society Inc, Melton and District Historical Society Inc, Merbein District Historical Society Inc, Meredith History Interest Group, Merrigum & District Historical & Educational Society, Middle Park and Albert Park History Group, Mildura Sister City Association, military history group inc, Millewa Community Pioneer Forest And Historical Society Inc, Minyip & District Historical Society Inc., Mirboo and District Historical Society Inc, Mitta Valley Heritage Society Inc, Moe & District Historical Society, Monbulk Historical Society, Mordialloc & District Historical Society, Mordialloc College Alumni Association Inc., Mornington & District Historical Society Inc., Mortlake & District Historical Society Inc, Morwell Historical Society, 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Society Inc., Mt Rouse and District Historical Society, Mundaring and Hills Historical Society Inc, Murchison & District Historical Society Inc., Murrabit & District Heritage Group Inc, Murrayville museum & Heritage Society Inc, Murtoa & District Historical Society and Community Museum Inc, Myrtleford & District Historical Society Inc, Nagambie Historical Society Inc, Napoleons & District Historical Society Inc, Nathalia & District Historical Society, Navarre & District Historical Society Inc., Newstead and District Historical society Inc., Nhill & District Historical Society Inc, Nhill Aviation, Nhill Silo Heritage Project, Nillumbik Historical Society Incorporated, Nullawil Historical Society, Numurkah & District Historical Society, Omeo Historical Society Inc, Oral History Western Australia Inc., Orbost & District Historical Society, Osborne Park Association Inc, Ouyen District History and Genealogy Centre Inc., Paynesville Maritime Museum Inc, Performing Arts Historical Society Townsville (PAHST) Inc, Phillip Island & District Historical Society Inc, Plenty Historical Society Inc, Poowong Historical Group Inc., Port Fairy Historical Society, Port Melbourne Historical and Preservation Society Inc, Portland Family History Group, Portland Historical Society, Pyramid Hill District Historical Society Incorp, Rainbow Archive & Historical Society, Red Cliffs & District Historical Society, Richmond and Burnley Historical Society Inc., Ringwood Historical Research Group Inc., Rochester & District Historical & Pioneer Society, Romsey & Lancefield districts historical society inc, Rosedale & District Historical Society Inc, Rupanyup and District Historical Society Inc, Rushworth & District Historical & Preservation Society Inc, Rutherglen Historical Society Inc, Rye Historical Society Inc., Sale Historical Society, Sandringham & District Historical Society, Sebastopol Historical Society, Seymour and District Historical Society, Shepparton Heritage Centre, Sherbrooke Foothills Historical Society, Showcase Wangaratta, Skipton and District Historical Society Inc., Snake Valley & District Historical Society, Somerville, Tyabb & District Heritage Society, South Eastern Historical Association Inc, Southern Sherbrooke Historical Society, Inc., Springvale & District Historical Society Inc, St Kilda Historical Society, Stawell Historical Society, Stratford & District Historical Society, Streatham & District Historical Society, Sunbury Historical & Heritage Society Inc, Sunshine and District Historical Society, Surrey Hills Historical Society, Talbot Arts & Historical Museum Inc, Taradale History Group, Tatura and District Historical Society Inc., Terang & District Historical Society Inc., The Adam Lindsay Gordon Commemorative Committee Inc., The Australian Lebanese Historical Society of Victoria, The Ephemera Society of Australia Inc, The Noojee & District Historical Society Inc, The Polish Museum and Archives in Australia Inc, Theatre Heritage Australia, Tongala History group Inc., Torquay & District Historical Society, Torquay Museum Without Walls, Trafalgar & District Historical Society, Traralgon & District Historical Society Inc, Tungamah Historical Development & Tourist Association, Tyntyndyer Homestead Inc, Upper Murray Historical Society Inc, Upper Yarra Valley Historical Society Inc., Wandong History Group, Wangaratta Historical Society Inc., Wanneroo and Districts Historical Society, Warracknabeal & District Historical Society, Warragul and District Historical Society Inc., Warrandyte Historical Society Inc, Warrnambool & District Historical Society Inc., Warrnambool Family History Group Inc, Waverley Historical Society Inc, Wedderburn Historical Records Museum Inc., Werribee District Historical Society Inc., Werribee Half Battery, Western Victorian Association of Historical Societies Inc., Whitehorse Historical Society Inc., Whittlesea Historical Society, Winchelsea & District Historical Society Inc, Woody Yaloak Historical Society Inc, Wodonga & District Historical Society, Wonthaggi & District Historical Society Inc, Woodend and District Heritage Society, Woolsthorpe and district Historical Society, Woomelang and District Historical Society, Wycheproof & District Historical Society, Wyuna History Group Inc, Yackandandah & District Historical Society Inc, Yallourn North & District Historical Society, Yarram & District Historical Society Inc, Yarrambat Historical Society Inc., Yarrowonga Mulwala Historical Society Inc., Yinnar & District Historical Society and Museum Inc.

Special Notes Regarding Events

Your Public Liability policy with Community Underwriting automatically covers small / low risk activities and events that an Insured may organise or participate in as part of client engagement, fund raising, education or raising the profile of the organisation. These may include daily outings, organised games and non-contact sports, market stalls, picnics, dinners, social functions with less than 100 people held at your place of occupancy or up to 500 attendees at a third party commercial premises.

Where Your premises or a third party premises are used for an event and are hired out to third parties for a fee, a written hire agreement must be in place for each hire and evidence of separate liability insurance obtained with a minimum limit of indemnity of \$10,000,000 any one occurrence.

We will be able to provide cover for some larger / higher risk activities where we are provided with information prior to the event going ahead. These activities could include:

- Events on your premises with more than 100 attendees
- Events held at locations other than your own which are not at commercially

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- operated premises such as a club, restaurant, theatre
- Events or festivals at third party commercial premises where the attendees are expected to exceed 500
 - Events organised by you that have third party market stalls that do not have their own liability insurance
 - Camps, bushwalking, waterborne activities, overnight trips with clients
 - Fun runs, cycling, racing, contact sports, indoor rock climbing
 - Op shops, walkathons, small festivals and events

We are unable to provide cover for a number of higher risk activities which include but are not limited to:

- Protests, demonstrations, rallies, pickets or similar activity;
- The supervision and/or operation of any form or type of firework / pyrotechnic display, amusement ride, mechanical ride, animal ride, amusement and/or any similar type of amusement unless such supervision and/or operation is contracted to an independent person or entity for the hire of such devices and you have obtained and retained current evidence of insurance from that person or entity that they hold a Public Liability insurance policy with a minimum limit of indemnity of \$5,000,000 any one occurrence;
- Other hazardous activities as detailed under exclusion 14 of the policy;
- Ownership, supervision or operation of any moving machinery, rail equipment or aircraft / aerial device;
- Ownership or operation of any cemetery;
- Ownership, operation, use or tours of functioning or disused mining sites.

Stallholders/ Products Exclusion

All products to be inspected to ensure that they comply with all relevant regulations and safety standards and/or recall notices. Electrical equipment must be tested and tagged in accordance with AS/NZS 3760:2003 In-Service Safety Inspection and Testing of Electrical Equipment.

No cover is provided under this Policy in respect to the sale, supply or distribution of any second hand electrical or mechanical equipment; hazardous, flammable or dangerous goods; fireworks, chemicals, weapons, firearms or ammunition; products intended to be used in connection with the navigation, safety or control of vehicles, aircraft or watercraft; products sold in containers exceeding 5 litres or 5kg; power tools, second hand toys, model aircraft or drones; helmets, baby capsules, booster seats or strollers; medicines, potions, oils, fragrances or beauty products; medical equipment; animal feed intended for animals other than domestic pets; uncooked seafood; bicycles, motorised vehicles or motor vehicle parts, self-balancing motorised boards and scooters; cigarettes or cigars of any kind including electronic cigarettes, electronic vaping devices, personal vaporizer, or electronic nicotine delivery system.

Additional Information

This is a Master Policy which includes cover for numerous organisations and aggregate limits are shared by all insured organisations.

Policy Wording:

CUW GL 0922

Capacity:

100%

Insurer:

Community Underwriting Agency Pty Ltd on behalf of Berkley Insurance Company Trading as Berkley Insurance Australia

COMMUNITY UNDERWRITING POLICY SCHEDULE

VOLUNTARY WORKERS PERSONAL ACCIDENT POLICY

INSURED

Period Of Insurance: From: 4.00 pm 01 Apr 2023 To: 4.00 pm 01 Apr 2024 (AEST)

Covering	Death, injury or disability caused by an injury while Insured Persons are performing authorised voluntary work or while they are traveling to, from or during the voluntary work subject to the terms and conditions of the policy wording. Insured Person is also extended to mean any employee of the insured for Weekly Benefits only when such employee is not entitled to claim weekly benefits under any other insurance policy.	
Sums Insured	Insuring Clause 1: Capital Benefits Age Limits Between 0-18 years \$25,000 Capital Benefit 1 – Death Capital Benefits 2 to 35 as per Table of Benefits Between 18-75 years \$100,000 Capital Benefit 1 – Death Capital Benefits 2 to 35 as per Table of Benefits 75+ years \$40,000 Capital Benefit 1 – Death Capital Benefits 2 to 35 as per Table of Benefits Insuring Clause 2: Loss of Earnings Benefit Weekly Benefit \$1,000 Benefit Period 104 weeks Excess 7 days Insuring Clause 3: Additional Benefits 1. Modification Expenses up to a maximum \$15,000 2. Funeral Expenses up to a maximum \$10,000 3. Home Help (maximum 52 weeks) \$500 per week 4. Non Medicare Medical Costs \$10,000 5. Rehabilitation up to a maximum \$5,000 6. Broken Bones Capital Benefits up to maximum \$10,000 7. Out of Pocket Expenses (including transportation, home tutorial, dependent Children, Coma Benefit, Miscarriage/premature birth, Partner Retraining, Remote Accommodation and Transport and Workplace Trauma) As per policy	
Optional Extensions	4.1 Inclusion of Members, Students & Children	Not Insured
	4.2 Inclusion of Training Program Participants	Not Insured
Additional Comments	Insured entities include Alexandra Historical Society inc, Altona Laverton Historical Society Inc., American Ex-Servicemen's Assn, Inc., Anglesea & District Historical Society Inc., Apollo Bay & District Historical Society, Arapiles Historical Society, Ararat and District Historical Society Inc, Australian and New Zealand Society of the History of Medicine, Australian Timetable Association, Automotive Historians Australia, Avenel Neighbourhood House Inc, Avoca & District Historical Society, Bacchus Marsh and District Historical Society Inc., Ballan Shire Historical Society Inc., Balmoral Historical Society, Balnarring and District Historical Society Inc, Barham Koondrook Historical Society Inc, Beaufort Historical Society, Bellarine Historical Society, Bendigo Historical Society Inc., Berwick Pakenham Historical Society, Birchip Historical Society Inc, Bomber Command Commemorative Association of Victoria Inc., Boolarra & District Historical Society Inc., Boort Historical Society, Bright and District Historical Society Inc, Brighton Antique Club Inc. Reg.No.A0015432L, Brighton Cemeterians Inc, Brighton Historical Society Inc., Broadford and District Historical Society inc, Broadmeadows Historical Society, Brookton & Districts Historical Society, Brunswick Community History Group, Bunyip Historical Society, Camberwell Historical Society, Camperdown & District Historical Society	

COMMUNITY UNDERWRITING POLICY SCHEDULE

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Inc, Canberra & District Historical Society, Canterbury History Group, Cape Clear and District Inc, Carisbrook Historical Society, Carlton Community History Group, Casterton and District Historical Society, Castlemaine Historical Society, Castlemaine Pioneers and Old Residents Association, Chaffey Trail Reference Group, Charlton Golden Grains Museum, Chelsea and District Historical Society Inc, City of Moorabbin Historical Society, City of South Perth Historical Society Inc, Cobram Historical Society Inc, Coburg Historical Society Inc, Colac and District Historical Society, Colbinabbin Historical Society Inc, Coleraine Historical Society, Collingwood Historical Society Inc., Cornish Association of Victoria Incorporated, Craigieburn Historical Interest Group Inc., Cranbourne Shire Historical Society, Cressy & District History Group, Croydon Historical Society, Dandenong and District Historical Society, Daylesford & District Historical Society, Derrinallum Lismore Community Association History Group, Descendants of Convicts Group Inc, Dimboola & District Historical Society Inc, Dingley Village Historical Society, Doncaster Templestowe Historical Society, Dookie and District Historical Society Inc, Dookie and District Historical Society Inc, Drouin History Group Inc., Dunkeld Museum Inc, East Gippsland Historical Society, East Loddon Historical Society Inc, East Melbourne Historical Society Inc, Echuca Historical Society, Eltham District Historical Society Inc, Erica and District Historical Society Inc., Essendon Historical Society Inc, Euroa Historical & Genealogical Society Inc, Evandale History Society Incorporated, Fitzroy History Society, Flinders District Historical Society, Foster & District Historical Society, Frankston Historical Society Inc, Friends of Boroondara (Kew) Cemetery, Friends of Cheltenham Regional Cemeteries Inc., Friends of Cornish Hill, Friends of Gallipoli Inc., Friends of St Kilda Cemetery Inc, Friends of Will Will Rook Pioneer Cemetery, Furniture History Society of Australasia, Geelong Numismatic Society, Genealogical Society of the Northern Territory, Gisborne & Mount Macedon Districts Historical Society Inc., Glamorgan Spring Bay Historical Society, Glen Eira Historical Society, Glenthompson Historical Group Inc, Goldfields Historical & Arts Society, Good Old Days Working Farm Museum Inc, Greensborough Historical Society Inc., Harcourt Valley Heritage & Tourist Centre Inc, Harrow Historical Society Inc., Hastings-Western Port Historical Society Inc, Hawthorn Historical Society, Healesville & District Historical Society, Heathcote Mclvor Historical Society Inc, Heidelberg Historical Society Inc, Heritage Network East Gippsland Inc, Heyfield & District Historical Society Inc., Heytesbury District Historical Society Inc., Historical Diving Society Australia-Pacific, Historical Society of Mooroopna, History Monash Inc, Horsham Historical Society Inc., Hotham History Project Inc., Inglewood and District Historical Society, Inglewood Eucalyptus Distillery Museum, Inverloch Historical Society, Katandra & District History Group Inc., Keilor Historical Society, Kerang Historical Society Incorporated, Kew Historical Society Inc., Kiewa Valley Historical Society Inc., Kilmore Historical Society, Kinglake Historical Society, Knox Historical Society Inc., Koo Wee Rup Swamp Historical Society, Koroit & District Historical Society, Korumburra & District Historical Society Inc., Kyabram & District Historical Society Inc., Kyneton Historical Society Inc, Lake Bolac & District Historical Society, Lakes Entrance Regional Historical Society Inc., Landsborough and District Historical Group Inc., Lara Heritage & Historical Inc, Leongatha & District Historical Society, Lilydale and District Historical Society Inc, Linton & District Historical Society, Loco Shed Echuca Inc, Lorne Historical Society Inc, McArthur & District Historical Society, Maffra and District Historical Society, Maldon Museum & Archives Association, Maldon Vintage Machinery & Museum, Mallacoota & District Historical Society Inc, Malvern Historical Society Inc, Mansfield Historical Society, Maryborough Midlands Historical Society, Marysville and District Historical Society Inc, Mechanics' Institutes of Victoria Inc., Melbourne Maritime Heritage Network, Melton and District Historical Society Inc, Merbein District Historical Society Inc, Meredith History Interest Group, Merrigum & District Historical & Educational Society, Middle Park and Albert Park History Group, Mildura Sister City Association, military history group inc, Millewa Community Pioneer Forest And Historical Society Inc, Minyip & District Historical Society Inc., Mirboo and District Historical Society Inc, Mitta Valley Heritage Society Inc, Moe & District Historical Society, Monbulk Historical Society, Mordialloc College Alumni Association Inc., Mornington & District Historical Society Inc., Morwell Historical Society, Morwell Historical Society, Moulamein Community Development, Mt Dandenong & District Historical Society Inc., Mount Evelyn History Group, Mt Rouse and District Historical Society, Mundaring and Hills Historical Society Inc, Murchison & District Historical Society Inc., Murrabit & District Heritage Group Inc, Murrayville museum & Heritage Society Inc, Murtoa & District Historical Society and Community Museum Inc, Myrtleford & District Historical Society Inc, Nagambie Historical Society Inc, Napoleons & District Historical Society Inc, Nathalia & District Historical Society, Navarre & District Historical Society Inc., Newstead and District Historical society Inc, Nhill Aviation, Nhill Silo Heritage Project, Nillumbik Historical Society Incorporated, Nullawil Historical Society, Numurkah & District Historical Society, Omeo Historical Society Inc, Oral History Western Australia Inc., Orbst & District Historical Society, Ouyen District History and Genealogy Centre Inc., Paynesville Maritime Museum Inc, Performing Arts Historical Society Townsville (PAHST) Inc, Phillip Island & District Historical Society Inc, Poowong Historical Group Inc., Port Fairy Historical Society, Port Melbourne Historical and Preservation Society Inc, Portland Family History Group, Portland Historical Society, Pyramid Hill District Historical Society Incorp, Rainbow Archive & Historical Society, Red Cliffs & District Historical Society, Richmond and Burnley Historical Society Inc., Ringwood Historical Research Group Inc., Rochester & District

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Historical & Pioneer Society, Romsey & Lancefield districts historical society inc, Rosedale & District Historical Society Inc, Rupanyup and District Historical Society Inc, Rushworth & District Historical & Preservation Society Inc, Rutherglen Historical Society Inc, Rye Historical Society Inc., Sale Historical Society, Sandringham & District Historical Society, Seymour and District Historical Society, Shepparton Heritage Centre, Sherbrooke Foothills Historical Society, Showcase Wangaratta, Skipton and District Historical Society Inc., Snake Valley & District Historical Society, Somerville, Surrey Hills Historical Society, Tyabb & District Heritage Society, Southern Sherbrooke Historical Society, Inc., Springvale & District Historical Society Inc, St Kilda Historical Society, St. Arnaud & District Historical Society Inc, Stawell Historical Society, Stratford & District Historical Society, Sunbury Historical & Heritage Society Inc, sunshine and district historical society, Talbot Arts & Historical Museum Inc, Taradale History Group, Tatura and District Historical Society Inc., Terang & District Historical Society Inc., The Adam Lindsay Gordon Commemorative Committee Inc., The Australian Lebanese Historical Society of Victoria, The Noojee & District Historical Society Inc, The Polish Museum and Archives in Australia Inc, Theatre Heritage Australia, Tongala History group Inc., Torquay & District Historical Society, Trafalgar & District Historical Society, Traralgon & District Historical Society Inc, Tungamah Historical Development & Tourist Association, Tyntyndyer Homestead Inc, Upper Murray Historical Society Inc, Upper Yarra Valley Historical Society Inc., Wandong History Group, Wangaratta Historical Society Inc., Wannon and Districts Historical Society, Warracknabeal & District Historical Society, Warragul and District Historical Society Inc., Warrandyte Historical Society Inc, Warrnambool & District Historical Society Inc., Warrnambool Family History Group Inc, Waverley Historical Society Inc, Werribee District Historical Society Inc., Werribee Half Battery, Western Victorian Association of Historical Societies Inc., Whitehorse Historical Society Inc., Whittlesea Historical Society, Winchelsea & District Historical Society Inc, Woodye Yaloak Historical Society Inc, Wodonga & District Historical Society, Wonthaggi & District Historical Society Inc, Woodend and District Heritage Society, Woolsthorpe and district Historical Society, Woomelang and District Historical Society, Wycheproof & District Historical Society, Wyuna History Group Inc, Yackandandah & District Historical Society Inc, Yallourn North & District Historical Society, Yarram & District Historical Society Inc, Yarrambat Historical Society Inc., Yarrawonga Mulwala Historical Society Inc., Yinnar & District Historical Society and Museum Inc

We will not pay more than \$100,000 for all claims arising out of any one Accident or series of Accidents within the Policy Period relating directly to any Non Scheduled Flight(s) which are defined as travel in an aircraft whose flights are not conducted in accordance with fixed flying schedules, over specific air routes, to and from fixed terminals.

Limit of Liability	Limit of Liability in the Aggregate	\$2,000,000
Volunteers	Estimated Maximum Number of Volunteers at Any One Time	100
Policy Wording:	CUW PA 0521	
Capacity:	100%	
Insurer:	Community Underwriting Agency Pty Ltd on behalf of Mitsui Sumitomo Insurance Company Ltd	

SANCTIONS CLAUSE:

No Insurer shall be deemed to provide cover and no Insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that Insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United States of America, United Kingdom, Commonwealth of New Zealand, Japan or the Commonwealth of Australia and/or any other applicable national economic or trade sanction law or regulations.