

05/02/2024

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

Dear Rosemary

RE: INSURANCE RENEWAL/S REVIEW

Please find enclosed a copy of your current insurance arrangements, soon due for renewal.

As your trusted General Insurance Authorised Representative we take our role in providing you with the most appropriate advice and insurance solutions very seriously.

To assist us in ensuring you continue to be covered appropriately for the coming period, please take a moment to review all of the details on the enclosed schedule and advise us if any of the information is incorrect or needs updating.

If we do not hear from you within fourteen (14) days of the date of this letter, that's okay. We will assume the information is to remain unchanged and we will issue your renewal terms based on last year's information.

Should you wish to discuss any of the details relating to your insurance arrangements please do not hesitate to contact us – and, of course, thank you for continuing to choose Doreen Insurance Solutions Pty Ltd ATF LW Moulden Family Trust .

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

# Confirmation Of Client Details

## Important Privacy Notice – we value your privacy.

Our Privacy Policy sets out how we collect, disclose and handle personal information under the Privacy Act and the Australian Privacy principals. By providing us such information you consent to these practices unless you tell us otherwise. Our Privacy Policy is available at [www.insuranceadviser.net](http://www.insuranceadviser.net) or by contacting us.

Please review the current client information and advise us if there are any changes:-

**Client Name:** Royal Historical Society of Victoria Inc  
**Postal Address:** 239 A'Beckett Street MELBOURNE VIC 3000  
**Phone (preferred):** 0400 387 877  
**Phone (other):** (03) 9326 9288  
**Email (preferred):** executive.officer@historyvictoria.org.au

Please advise us if you wish to change how you receive Insurance related documentation, including disclosure documents.

**Accepts Electronic Disclosure Documents:** Yes  
**Accepts Marketing Mail:** Yes

# 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. 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.

### Insurer

Community Underwriting Agency Pty Limited  
*Underwriter: Berkley Insurance Company T/As Berkley Insurance Australia* 100.00%

### Policy Number

Ref: DOREEN000001

### Reference Number

P601650971/73

### Period Of Insurance

**From:** 01/04/2024  
**To:** 01/04/2025  
From 4PM to 4PM both local time and standard time.

### Insured

**Affiliated Named Historical Societies and their members and those people authorised by the society events**  
Anzsic Rating: 95510130 Professional Association Operation (Internal Use Only)

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

## Insured Situation

239 A'Beckett Street, MELBOURNE VIC 3000

## 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.

<b>Interested Party:</b>	Not applicable
<b>Limit of Indemnity:</b>	<b>\$20,000,000</b>
Property in Physical/Legal Control:	\$250,000
Errors & Omissions Limit:	Not Insured
<b>Policy Excess</b>	
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

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## COMMUNITY UNDERWRITING POLICY SCHEDULE

<b>NAME OF INSURED:</b>	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.	
<b>BUSINESS DESCRIPTION:</b>	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.	
<b>INTERESTED PARTIES:</b>	Local government authorities and/or councils as required.	
<b>INSURANCE PROGRAM:</b>	<b>Policy 1: Association Liability Package</b>	INSURED
	<b>Policy 2: General Liability</b>	INSURED
	<b>Policy 3: Business Insurance Package</b>	
	- 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
	<b>Policy 4: Voluntary Workers Personal Accident</b>	INSURED
	<b>Policy 5: Motor Vehicle</b>	NOT INSURED
	<b>Policy 6: Event Cancellation Policy</b>	NOT INSURED
	<b>Policy 7: Corporate Travel</b>	NOT INSURED
	<b>Policy 8: Industrial Special Risks</b>	INSURED
<b>POLICY NO:</b>	DOREEN000001	
<b>RISK INFORMATION:</b>	<b>Turnover</b>	\$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)

<b>Covering</b>	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
	<b>"Claims Made" policy</b> - 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	
<b>Retroactive Date</b>	Unlimited excluding any known claims and/or circumstances.	
<b>Geographical Limits</b>	Insuring Clause 1.1.9	Australia
	Automatic Extensions 2.16, 2.19 and 2.32	Australia & New Zealand
	All others	Worldwide excluding USA or Canada
<b>Jurisdiction</b>	Commonwealth of Australia.	
<b>Limit of Indemnity</b>	In respect of all claims during the period of insurance and in the aggregate.	\$1,000,000
	And in the Aggregate.	1 Reinstatement
	No of additional reinstatements of the Indemnity Limit	\$0
<b>Sub Limits</b>	Fidelity and Third Party Crime: (Limited to \$250,000 in the aggregate any one association)	\$50,000
<b>Excess</b>	Employment Practices Liability (where insured).	\$5,000
	Optional Extension 3.5 CyberRisks (cost inclusive)	\$1,000
	All other claims.	\$2,500
<b>Additional Benefits</b>	(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 party employment practices Wrongful Acts.	

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<b>Optional Extensions</b>	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., Andrew Ross Museum, 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, 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., Cressy & District History Group, Croydon Historical Society, Dandenong and District Historical Society, Dargo Heritage Museum Inc, Daylesford & District Historical Society, Derrinalum 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, Evandale History Society Incorporated, Fawcett Mechanics Institute Reserve Committee of Management, 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, Glenmaggie Mechanics' Institute Inc, 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 , Lorne Historical Society Inc, Macarthur & District Historical Society Inc, Maffra and District Historical Society, Maldon Museum & Archives Association,

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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, 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., Wanneroo 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, 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, 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 ASL 0922

### Capacity:

100%

### Insurer:

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



## COMMUNITY UNDERWRITING POLICY SCHEDULE

### GENERAL LIABILITY

### INSURED

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

<b>Covering</b>	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.	
<b>Geographical Limits</b>	Worldwide excluding North America.	
<b>Limit of Indemnity</b>	<b>Public Liability</b> In respect of any one occurrence during the period of insurance.	\$20,000,000
	<b>Products Liability</b> In respect of all claims during the period of insurance and in the aggregate.	\$20,000,000
<b>Sub Limits</b>	Property in your Physical or Legal Control Any one occurrence and in the aggregate.	\$250,000
	Claims Preparation Costs.	\$50,000
<b>Excess</b>	Each and every occurrence.	\$500
	Except Optional Extension 1. Molestation	\$5,000
<b>Additional Benefits</b>	(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	
<b>Optional Extensions</b>	1. Molestation	Not Insured
	2. Prior Acts Claims Made Coverage	Not Insured
<b>Additional Comments</b>	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.:	

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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, 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., Cressy & District History Group, Creswick and district historical society, 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, Dingley Village Historical Society, Donald History and Natural History Group 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, Eaglehawk Heritage Society, Early Music Society of Victoria, East Gippsland Historical Society, East Loddon Historical Society Inc, East Melbourne Historical Society Inc, Echuca Historical Society, Edenhope and District Historical 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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, 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, Morwell Historical Society, Morwell Numismatic Society, Moulamein Community Development, Mt Dandenong & District Historical 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

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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, 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, 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 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

## COMMUNITY UNDERWRITING POLICY SCHEDULE

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 Website: [www.communityunderwriting.com.au](http://www.communityunderwriting.com.au)

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

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### VOLUNTARY WORKERS PERSONAL ACCIDENT POLICY

### INSURED

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

<b>Covering</b>	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.	
<b>Sums Insured</b>	<p><b>Insuring Clause 1: Capital Benefits</b></p> <p><b>Age Limits</b></p> <p><b>Between 0-18 years</b> <span style="float: right;">\$25,000</span></p> <p>Capital Benefit 1 – Death Capital Benefits 2 to 35 as per Table of Benefits</p> <p><b>Between 18-75 years</b> <span style="float: right;">\$100,000</span></p> <p>Capital Benefit 1 – Death Capital Benefits 2 to 35 as per Table of Benefits</p> <p><b>75+ years</b> <span style="float: right;">\$40,000</span></p> <p>Capital Benefit 1 – Death Capital Benefits 2 to 35 as per Table of Benefits</p> <p><b>Insuring Clause 2: Loss of Earnings Benefit</b></p> <p>Weekly Benefit <span style="float: right;">\$1,000</span></p> <p>Benefit Period <span style="float: right;">104 weeks</span></p> <p><b>Excess</b> <span style="float: right;">7 days</span></p> <p><b>Insuring Clause 3: Additional Benefits</b></p> <p>1. Modification Expenses up to a maximum <span style="float: right;">\$15,000</span></p> <p>2. Funeral Expenses up to a maximum <span style="float: right;">\$10,000</span></p> <p>3. Home Help (maximum 52 weeks) <span style="float: right;">\$500 per week</span></p> <p>4. Non Medicare Medical Costs <span style="float: right;">\$10,000</span></p> <p>5. Rehabilitation up to a maximum <span style="float: right;">\$5,000</span></p> <p>6. Broken Bones Capital Benefits up to maximum <span style="float: right;">\$10,000</span></p> <p>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) <span style="float: right;">As per policy</span></p>	
<b>Optional Extensions</b>	<p>4.1 Inclusion of Members, Students &amp; Children <span style="float: right;">Not Insured</span></p> <p>4.2 Inclusion of Training Program Participants <span style="float: right;">Not Insured</span></p>	
<b>Additional Comments</b>	Insured entities include Alexandra Historical Society inc, Altona Laverton Historical Society Inc., American Ex-Servicemen's Assn, Inc., Andrew Ross Museum, 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, 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, Brighton 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, 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., 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, Evandale History Society Incorporated, Fawcett Mechanics Institute Reserve Committee of Management, 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, Glenmaggie Mechanics' Institute Inc, 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, Lorne Historical Society Inc, 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., 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., Orbost & 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 Historical & Pioneer Society, Romsey & Lancefield

## COMMUNITY UNDERWRITING POLICY SCHEDULE

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districts historical society inc, Rosedale & District Historical Society Inc, Rupanyup and District Historical Society Inc, Rushworth & District Historical & Preservation 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, Tyabb & District Historical 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., 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, 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

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.

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

# 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

P601650971/73

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
NSW Small Business Stamp Duty Exemption criteria: Is the business;	No
• An individual, partnership, company or trust that is carrying on a business; and	
• Has an aggregated turnover of less than \$2 million	
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
Subcontractors 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

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# 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. 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.

### Insurer

Community Underwriting Agency Pty Limited  
*Underwriter: Mitsui Sumitomo Insurance Company Ltd*

100.00%

### Policy Number

Ref: DOREEN000001

### Reference Number

P601650972/48

### Period Of Insurance

**From:** 01/04/2024

**To:** 01/04/2025

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

### Insured

**Royal Historical Society of Victoria Inc and affiliated Named Historical Societies**

Anzsic Rating: 95510130 Professional Association Operation (Internal Use Only)

**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

## Insured Situation

239 A'Beckett Street, MELBOURNE VIC 3000

### 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.

<b>Interested Party:</b>	Not applicable
Declared Value Section One - All Property Insured as per Declared Values Schedule:	\$5,043,956
Declared Value Section Two - Gross Profit Income/Rentals and Payroll as per Declared Values Schedule:	\$100,000
<b>Total Declared Value - Section One and Section Two:</b>	<b>\$5,143,956</b>
Indemnity Period:	12 months
Combined Limit of Liability - Section One and Section Two:	\$1,500,000
<b>Flood:</b>	<b>Not Insured</b>

#### Special Notes

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24 March 2023

## COMMUNITY UNDERWRITING QUOTATION

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 Email: [service@communityunderwriting.com.au](mailto:service@communityunderwriting.com.au)  
 Website: [www.communityunderwriting.com.au](http://www.communityunderwriting.com.au)

<b>NAME OF INSURED:</b>	All Affiliated Named Member Historical Societies that have elected to arrange insurance under The Royal Historical Society of Victoria insurance program (and have been approved in advance by Community Underwriting as an acceptable risk) including subsidiary and/or related Corporations as defined under Australian Corporations Law and/or financiers for their respective rights, interests, and liabilities.	
<b>BUSINESS DESCRIPTION:</b>	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.	
<b>PERIOD OF INSURANCE:</b>	From:	4.00 pm 1st April 2023
	To:	4.00 pm 1st April 2024
	(Australian Eastern Standard Time)	
<b>POLICY NUMBER:</b>	DOREEN000001	
<b>INSURANCE PROGRAM:</b>	<b>Section 1: Material Damage Policy</b>	Covering real and personal property 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.
	<b>Section 2: Consequential Loss</b>	Consequential Loss following Insured loss, destruction or Damage.
<b>SITUATION:</b>	Principally 239 A 'Beckett Street, Melbourne, VIC, 3000 and anywhere in Australia where the Insured has property or carries on business, has goods or other property stored or being processed or has work done.	
<b>LIMITS OF LIABILITY:</b>	The amount set out hereunder represents the Insurers maximum Limits of Liability any one loss or series of losses arising out of any one event at any one Situation and subject to the sub limits detailed in the Policy.	
	Combined Section 1 & 2 Limit of Liability	\$ 1,500,000
<b>DECLARED VALUES:</b>	In accordance with the Basis of Settlement	
	Section 1. Material Damage	\$ 6,400,556
	Section 2. Consequential Loss	\$ 100,000
	Total	\$ 6,500,556
<b>DUAL BASIS PAYROLL:</b>	Initial Period	Not Insured

Remainder Period	Not Insured
Consolidated Period	Not Insured

**UNINSURED WORKING EXPENSES:**

Expenses that vary in direct proportion to revenue	Not applicable
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**INDEMNITY PERIOD:**

12 months.

**SUB-LIMITS OF LIABILITY:**

The sub-limits set out hereunder represent Insurers maximum limits of liability in regard to certain types of losses. They form part of the Limit of Liability and are not in addition to the policy limit.

**Section 1: Material Damage**

Accidental Damage	\$250,000
Burglary/Theft (excluding Money	\$10,000
Theft of Property in the Open Air	\$5,000
Costs of Clearing Blocked Drains, Pipes, Filters & Pumps	\$50,000
Customers Goods	\$10,000
Customs Excise and Other Duties / Liability for Duty	\$25,000
Decorative Livestock	Not Insured
Destruction of Sound Property	\$150,000
Expediting Expenses	\$100,000
Exploratory Costs	\$25,000
Extra Cost of Reinstatement	\$250,000
Fusion	Not Insured
Glass	Replacement Value
Landscaping	\$25,000
Liability to Make Enquiries	\$25,000
Locks and Keys	\$10,000
Loss of Land Value	\$100,000
Money	\$5,000
Property in the Open Air (Storm)	\$25,000
Personal Property of Directors & Employees	\$20,000
(any one person)	\$5,000
Removal of Debris	\$250,000
Residents Property	Not Insured
Rewriting of Records (other than the Insured Collection)	\$20,000
Temporary Removal	\$10,000
Undamaged Ancillary and/or Peripheral Equipment	\$50,000
Undamaged Foundations	\$250,000
Unpacking Expenses	\$25,000

Sublimits for endorsements to the CUW wording:

Insured Collection – the lesser of the amount declared or	\$100,000
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**Section 2: Business Interruption**

Item No 1 - Insurable Gross Profit	Not Insured
Item No 2 - Claims Preparation Costs	\$50,000
Item No 3 - Payroll	Not Insured
Item No 4 – Additional Increase in Cost of Working	\$50,000

Accounts Receivable	Not Insured
Contractual Fines and Penalties	Not Insured
Loss of Rent	Not Insured
Premises in the vicinity (prevention of access)	\$50,000
Prevention of Access	\$50,000
Property in Vicinity of suppliers & Customers	Not Insured
Public Utilities	\$50,000
Severance Pay	Not Insured
Unspecified Suppliers / Customers Premises	Not Insured
Vermin, Pests or Defective Sanitary Arrangements; Food or Drink Poisoning; Murder, Suicide	\$50,000

**Section 1 and 2 Combined**

Flood (as defined)	Not Insured
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Acquired Companies	10% of the sum insured or \$1m (whichever is the lesser)
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**DEDUCTIBLES:**

Maximum payable any one loss or series of losses arising from the one event

**Section 1. -Material Damage**

Earthquake	\$20,000 or 1% of Declared Values whichever is the lesser
Named Cyclone each and every loss at each and every situation	\$10,000
Any loss from fire and/or Ember Attack originating from Bushfire or Grassfire at any location	\$10,000
Flood	Not Insured
Fire as a result of an electrical fault in a building built before 1960 that has not been rewired:	
– locations over \$50,001 in declared values	\$10,000
– locations with declared values between \$10,001 and \$50,000	\$5,000
– locations < \$10,000 in declared values	\$1,000
All other losses	
– locations > \$10,000 in declared values	\$2,500
– locations < \$10,000 in declared values	\$1,000

**Section 2. - Consequential Loss**

Prevention of access	48 Hours
Public Utilities	48 Hours
Unspecified Suppliers / Customers	48 Hours
Vermin, Pests or Defective Sanitary Arrangements; Food or Drink Poisoning; Murder, Suicide	48 Hours

**WORDING:**

Community Underwriting ISR CUW ISR 0521 plus endorsements:

**A) Heritage Property Endorsement**

The following paragraph is inserted after paragraph (i) of the Basis of Settlement Clause:

- (j) in the case of a building with architectural features, specific finish and/or structural material possessing an ornamental, architectural, cultural or historical character or for which the original materials are not available, the first paragraph of Basis of Settlement (a) shall be deemed to be amended to read: the cost necessary to replace, repair, rebuild or restore the building to a reasonably equivalent appearance, capacity and functionality, using the original design and suitably equivalent materials.

## **B) Museum & Collections Endorsements**

The Preamble section - Definitions is amended to include:

**Insured Collection** shall mean –

Contents which form part of museum displays and storage which are owned by You, on loan, acquired or to be acquired as a gift or under wills or similar bequests, including their frames, crates, cases, and packing materials.

**Market Value** shall mean –

The estimated amount for which the Insured Collection should exchange immediately before the Loss or Damage, between a willing buyer and a willing seller in an arms-length transaction, after proper marketing, wherein the parties had each acted knowledgeably, prudently and without compulsion.

**Section 1 – Material Loss or Damage – Basis of Settlement** is amended to include:

- j) in respect of an Insured Collection:
- (i) repair or restoration to a condition substantially the same as before any physical loss, destruction or damage plus any reduction in Market Value caused by the damage.
  - (ii) replacement for any items that cannot be repaired /restored (and that are able to be replaced) including any additional charges incurred in connection with the acquisition of a replacement item.
  - (iii) for any items that are unable to be repaired or replaced, pay the Market Value supported by a valuation from a certified practicing valuer member of the Auctioneers and Valuers Association of Australia; and/or
  - (iv) for any items on loan, acquired or to be acquired as a gift or under will or similar bequests, pay the Market Value supported by a valuation from a certified practicing valuer member of the Auctioneers and Valuers Association of Australia.

If We and You disagree on the Market Value of the property or the amount of Loss or Damage, either may make written demand for an appraisal of the Loss. In this event, each party will select a competent and impartial appraiser. The two appraisers will select an umpire. If they cannot agree, either may request that selection be made by a judge of a court having jurisdiction.

The appraisers will state separately the value of the property and amount of “loss”. If they fail to agree, they will submit their difference to the umpire. A decision agreed to by any two will be binding. Each party will:

- a. pay its chosen appraiser; and
- b. bear the other expenses of the appraisal and umpire equally.

- k) If any items of the Insured Collection which are part of a pair or set are lost or damaged, We will pay the difference between the Market Value of any pair or set before the loss or damage and the Market Value after the loss or damage.

Endorsement - **Paintings, Works of Art, Antiques and Curios** is deleted.

### **TERRORISM INSURANCE ACT 2003 - APPLICATION TO THIS POLICY**

The Insurers of this policy have determined that this policy (or part of it) is a policy to which the Terrorism Insurance Act 2003 applies

**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.

**INSURER:** Community Underwriting Agency Pty Ltd on behalf of Mitsui Sumitomo Insurance Company Limited

**CAPACITY:** 100%

**RATE:** 0.65% (including terrorism)

**PREMIUM:**

Base Premium	\$42,254.00
Premium GST	
ESL	
ESL GST	
Stamp Duty	
Underwriting Admin Fee	
U/W Admin GST	
Total Premium	

**COMMISSION:** 15%

**CLAIMS HISTORY:**

	Paid	O/S
<b>2022/23 (\$2,500 / \$1,000 deductible)</b>		
2/1/23 Lightning strike / tree damage (Tyntynder Homestead)	220	1,880
<b>2021/22 (\$2,500 / \$1,000 deductible)</b>	Nil	Nil
<b>2020/21 (\$2,500 / \$1,000 deductible)</b>		
20/7/20 Malicious damage to glass windows (Mooroopna)	3,944	0
24/8/20 Malicious damage to solar panel (Mooroopna)	3,944	

<b>2019/20 (\$1,000 deductible)</b>			
20/11/19	Accidental damage to marquee by strong winds (Hartcourt Valley Heritage & Tourist Centre)	860	0
2/1/20	Damage sustained due to bushfires (Mallacoota HS)	7,200	0
<b>2018/19 (\$1,000 deductible)</b>			
15/11/18	Water damage to laptops, books and general Contents (Glen Eira)	5,215	0
22/11/18	Burglary claim – digital camera & other Items (Moe)	1,025	0
<b>2017/18 (\$1,000 deductible)</b>			
07/02/18	Theft of exhibition items (Dromana HS)	16,496	0
19/12/17	Storm damage (Tyntynder Homestead)	56,022	0
<b>2016/17 (\$1,000 deductible)</b>			
27/6/16	Fire damaged contents due to electrical transformer fault (Essendon)	60,816	Nil
<b>2015/16</b>		Nil	Nil
<b>2014/15</b>		Nil	Nil
<b>2013/14</b>		Nil	Nil

**QUOTE CONDITIONS:**

- 1) Declared values must include all components of the cover required including removal of debris, extra cost and additional cost of reinstatement etc
- 2) Business Interruption values must include all components and reflect the full values for the indemnity periods provided
- 3) Indicated rate and premium is based on the declared values shown. Should any changes be made to the declared values, we may require an amendment to the rate and/or premium
- 4) Excluding any properties / Insured's with inferior COPE:
  - Timber or other combustible construction
  - Not on town water
  - No fire protection
  - No security protection



**COPE INFORMATION (Construction, Occupancy, Protection and Exposure)**

Refer attached spreadsheet      CUW Asset Schedule Worksheet Updated 23.3.23



# 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

P601650972/48

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.

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# 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. 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.

### Insurer

Community Underwriting Agency Pty Limited  
*Underwriter: Mitsui Sumitomo Insurance Company Ltd*

100.00%

### Policy Number

Ref: DOREEN000001

### Reference Number

P601650974/17

### Period Of Insurance

**From:** 01/04/2024

**To:** 01/04/2025

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**

Anzsic Rating: 95510130 Professional Association Operation (Internal Use Only)

**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

## Insured Situation

239 A'Beckett Street, MELBOURNE VIC 3000

## 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.

<b>Interested Party:</b>	Not applicable
Capital Benefits - Voluntary Workers:	Refer to Schedule
Weekly Benefits - Voluntary Workers:	Refer to Schedule
Capital Benefits - Non Executive Directors:	Refer to Schedule
Weekly Benefits - Non Executive Directors:	Refer to Schedule
Benefit Period:	104 weeks
Excess Period:	7 Days
Injury Assistance 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

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## COMMUNITY UNDERWRITING QUOTE

Telephone: +61 2 8045 2580  
 Email: [service@communityunderwriting.com.au](mailto:service@communityunderwriting.com.au)  
 Website: [www.communityunderwriting.com.au](http://www.communityunderwriting.com.au)

Following receipt of your completed application form, and in accordance with your instructions, we are pleased to provide the following quotation of terms and coverage available through Community Underwriting Agency. Would you please review this quotation to confirm that it accurately reflects the coverage, conditions, limits and other terms you have requested. If the quotation is not in accordance with your instructions please advise us immediately.

<b>NAME OF INSURED:</b>	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.	
<b>BUSINESS DESCRIPTION:</b>	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.	
<b>INTERESTED PARTIES:</b>	Local government authorities and/or councils as required.	
<b>INSURANCE PROGRAM:</b>	<b>Policy 1: Association Liability Package</b>	NOT QUOTED
	<b>Policy 2: General Liability</b>	NOT QUOTED
	<b>Policy 3: Business Insurance Package</b>	
	- S1 Business Property	NOT QUOTED
	- S2 Business Interruption	NOT QUOTED
	- S3 Theft	NOT QUOTED
	- S4 Money	NOT QUOTED
	- S5 Machinery and Electronic Equipment Breakdown	NOT QUOTED
	- S6 Glass	NOT QUOTED
	- S7 General Property	NOT QUOTED
	- S8 Transit	NOT QUOTED
	<b>Policy 4: Voluntary Workers Personal Accident</b>	QUOTED
	<b>Policy 5: Motor Vehicle</b>	NOT QUOTED
	<b>Policy 6: Event Cancellation Policy</b>	NOT QUOTED
	<b>Policy 7: Corporate Travel</b>	NOT QUOTED
	<b>Policy 8: Industrial Special Risks</b>	NOT QUOTED
<b>QUOTE NO:</b>	DOREEN000001	
<b>RISK INFORMATION:</b>	<b>Turnover</b>	\$531,130

**Capacity:** 100%

**Insurer:** Community Underwriting Agency Pty Ltd on behalf of Mitsui Sumitomo Insurance Company Ltd

**Loss History:**

2022/23	Nil claims		
2021/22	2 claims	\$1,500 paid	Nil outstanding
2020/21	Nil claims		
2019/20	Nil claims		
2018/19	3 claims	\$811 paid	Nil outstanding
2017/18	2 claims	\$250 paid	Nil outstanding

## COMMUNITY UNDERWRITING QUOTE

Telephone: +61 2 8045 2580  
 Email: [service@communityunderwriting.com.au](mailto:service@communityunderwriting.com.au)  
 Website: [www.communityunderwriting.com.au](http://www.communityunderwriting.com.au)

### VOLUNTARY WORKERS PERSONAL ACCIDENT POLICY

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

<b>Covering</b>	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.	
<b>Sums Insured</b>	<b>Insuring Clause 1: Capital Benefits</b>	
	<b>Age Limits</b>	
	<b>Between 0-18 years</b>	\$25,000
	Capital Benefit 1 – Death	
	Capital Benefits 2 to 35 as per Table of Benefits	
	<b>Between 18-75 years</b>	\$100,000
	Capital Benefit 1 – Death	
	Capital Benefits 2 to 35 as per Table of Benefits	
	<b>75+ years</b>	\$40,000
	Capital Benefit 1 – Death	
	Capital Benefits 2 to 35 as per Table of Benefits	
	<b>Insuring Clause 2: Loss of Earnings Benefit</b>	
	Weekly Benefit	\$1,000
	Benefit Period	104 weeks
	<b>Excess</b>	7 days
	<b>Insuring Clause 3: Additional Benefits</b>	
	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
<b>Optional Extensions</b>	4.1 Inclusion of Members, Students & Children	Not Insured
	4.2 Inclusion of Training Program Participants	Not Insured
<b>Additional Comments</b>	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.	
<b>Limit of Liability</b>	Limit of Liability in the Aggregate	\$2,000,000
<b>Volunteers</b>	Estimated Maximum Number of Volunteers at Any One Time	100
<b>Policy Wording</b>	CUW PA 0521	

# 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

P601650974/17

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:	14,162
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

## 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. 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.

### Insurer

Community Underwriting Agency Pty Limited  
*Underwriter: Berkley Insurance Company T/As Berkley Insurance Australia* 100.00%

### Policy Number

Ref: DOREEN00000004

### Reference Number

P602044764/7

### Period Of Insurance

**From:** 01/04/2024  
**To:** 01/04/2025  
From 4PM to 4PM both local time and standard time.

### Insured

Royal Historical Society of Victoria Inc  
Anzsic Rating: 95510130 Professional Association Operation (Internal Use Only)

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



## Insured Situation

239 A'Beckett Street, MELBOURNE VIC 3000

## Association Liability

Provides protection to the association against legal liability which it may incur through the conduct of its activities or the provision of services.

<b>Interested Party:</b>	Not applicable
Limit of Indemnity:	\$1,000,000
Deductible/Excess (each and every claim):	Refer to Schedule
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

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## 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.

<b>Interested Party:</b>	Not applicable
<b>Limit of Indemnity:</b>	<b>\$20,000,000</b>
Property in Physical/Legal Control:	\$250,000
Errors & Omissions Limit:	Not Insured
<b>Policy Excess</b>	
Property Damage:	Refer to Schedule
Personal Injury:	Refer to Schedule
All Other Claims:	Refer to Schedule

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

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## COMMUNITY UNDERWRITING POLICY SCHEDULE

<b>NAME OF INSURED:</b>	Royal Historical Society Of Victoria Inc. 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.	
<b>BUSINESS DESCRIPTION:</b>	We provide a program of events, exhibitions, workshops and publications promoting engagement with the history of Victoria. We maintain a large collection which is available to the public for research. We are the peak body for 350 other historical societies across Victoria offering them services and support. We are fearless advocates for Victoria's built and cultural heritage.	
<b>INSURANCE PROGRAM:</b>	<b>Policy 1: Association Liability Package</b>	INSURED
	<b>Policy 2: General Liability</b>	INSURED
	<b>Policy 3: Business Insurance Package</b>	
	- 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
	<b>Policy 4: Voluntary Workers Personal Accident</b>	NOT INSURED
	<b>Policy 5: Motor Vehicle</b>	NOT INSURED
	<b>Policy 6: Event Cancellation Policy</b>	NOT INSURED
	<b>Policy 7: Corporate Travel</b>	NOT INSURED
	<b>Policy 8: Industrial Special Risks</b>	NOT INSURED
<b>POLICY NO:</b>	DOREEN00000004	
<b>RISK INFORMATION:</b>	<b>Turnover</b>	\$655,000
	<b>Number of Employees</b>	9
	<b>Number of Volunteers</b>	93

### ASSOCIATION LIABILITY INSURANCE POLICY INSURED

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

<b>Covering</b>	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
	<b>"Claims Made" policy</b> - 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	
<b>Retroactive Date</b>	Unlimited excluding any known claims and/or circumstances.	
<b>Geographical Limits</b>	Insuring Clause 1.1.9	Australia
	Automatic Extensions 2.16, 2.19 and 2.32	Australia & New Zealand
	All others	Worldwide excluding USA or Canada
<b>Jurisdiction</b>	Commonwealth of Australia.	

<b>Limit of Indemnity</b>	In respect of any one Investigation or Claim and in the aggregate during the Policy Period No of additional reinstatements of the Indemnity Limit	\$1,000,000 1
<b>Sub Limits</b>	Fidelity and Third Party Crime:	\$250,000
<b>Excess</b>	Employment Practices Liability. 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.

**Optional Extensions** 3.1 Extended Discovery Period Not Insured

<b>Optional Extensions</b>	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

**Policy Wording** CUW ASL 0922

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

**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.

<b>Limit of Indemnity</b>	<b>Public Liability</b> In respect of any one occurrence during the period of insurance.	\$20,000,000
	<b>Products Liability</b> In respect of all claims during the period of insurance and in the aggregate.	\$20,000,000

<b>Sub Limits</b>	Property in your Physical or Legal Control	\$250,000
	In respect of any one occurrence during the period of insurance Claims Preparation Costs.	\$50,000

<b>Excess</b>	Each and every occurrence.	\$500
	Except Optional Extension 1. Molestation	\$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

<b>Optional Extensions</b>	1. Molestation	Not Insured
	2. Prior Acts Claims Made Coverage	Not Insured

<b>Special Notes Regarding Events</b>	<p>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.</p> <p>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:</p> <ul style="list-style-type: none"> <li>• Events on your premises with more than 100 attendees</li> <li>• Events held at locations other than your own which are not at commercially operated premises such as a club, restaurant, theatre</li> <li>• Events or festivals at third party commercial premises where the attendees are expected to exceed 500</li> <li>• Events organised by you that have third party market stalls that do not have their own liability insurance</li> <li>• Camps, bushwalking, waterborne activities, overnight trips with clients</li> <li>• Fun runs, cycling, racing, contact sports, indoor rock climbing</li> <li>• Op shops, walkathons, small festivals and events</li> </ul> <p>We are unable to provide cover for a number of higher risk activities which include but are not limited to:</p> <ul style="list-style-type: none"> <li>• Protests, demonstrations, rallies, pickets or similar activity;</li> <li>• 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;</li> <li>• Other hazardous activities as detailed under exclusion 14 of the policy.</li> </ul>
<b>Stallholders/ Products Exclusion</b>	<p>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.</p> <p>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.</p>
<b>Policy Wording</b>	CUW GL 0922
<b>Capacity:</b>	100%
<b>Insurer:</b>	Community Underwriting Agency Pty Ltd on behalf of Berkley Insurance Company Trading as Berkley Insurance Australia

**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

# 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

P602044764/7

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:	93
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:	\$655,000
NSW Small Business Stamp Duty Exemption criteria: Is the business;	No
<ul style="list-style-type: none"><li>• An individual, partnership, company or trust that is carrying on a business; and</li><li>• Has an aggregated turnover of less than \$2 million</li></ul>	
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
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Estimated annual turnover and/or rents:	\$655,000
NSW Small Business Stamp Duty Exemption criteria: Is the business;	No
<ul style="list-style-type: none"> <li>• An individual, partnership, company or trust that is carrying on a business; and</li> <li>• Has an aggregated turnover of less than \$2 million</li> </ul>	
Number of persons (including proprietors) in the business:	9
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

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# Your Duty

The *Insurance Contracts Act 1984 (ICA)* requires that you, and everyone who is an insured under your policy, comply with a relevant duty.

The duty requires you at a minimum to answer all questions the Insurer asks of you honestly, and in addition may require 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 insurance policy.

The ICA specifically defines certain insurance policies as Consumer Insurance Contracts. In these circumstances, you have a duty to take reasonable care not to make a misrepresentation to the Insurer when answering questions that the Insurer will ask.

You therefore must take reasonable care not to make a misrepresentation to the Insurer when answering their questions by answering all questions fully and accurately and to the best of your knowledge. Failing to take such reasonable care may have consequences as outlined below.

For all other insurance policies, those not defined as Consumer Insurance Contracts, you have a duty to disclose to the Insurer every matter that is known to you, or a reasonable person in the circumstances could be expected to know, to be a matter relevant to the decision of the Insurer whether to insure you and, if so, on what terms.

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.

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 obligations.

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

If your policy is renewable, before an Insurer agrees to renew your policy, you may again be asked questions by the Insurer relevant to their decision whether to renew your policy. They may provide you a copy of anything you have previously told them and ask you to tell them if anything has changed. If you do not advise of any relevant changes then this will be taken to mean there has been no changes.

Your duty is an important issue and if you do not understand its operation or the effect it may have if not complied with, please contact your Adviser to discuss further.

## General Questions:

Please complete the following questions. Your and/or any potential Insurer may ask subsequent questions based on the responses below.

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

- In the past 5 years have you had any insurance declined, cancelled, proposal or application rejected, renewal refused, had any claim rejected, had any special term, condition, warranty or excesses imposed by an Insurer? No
- In the past 5 years have you or any Partner or other Director been declared bankrupt, been placed into receivership or liquidation been involved in any Company or Business that became insolvent or entered administration or receivership or had any threats to life or property (whether private or business)? No
- In the past 10 years have you or any other Partner, Director or Owner been charged with or convicted of any criminal offence, (other than minor traffic convictions) in connection to crimes related to drugs, dishonesty, arson, theft, fraud or violence against persons or property, had penalties imposed or been liable for any civil offence or pecuniary penalty exceeding \$5,000? No

- In the past 5 years have you lodged any claims, notified an Insurer of a potential claim, had any claims made against you or aware of any incident that may give rise to a claim? No
- Do you authorise us to give to, or obtain from, other Insurer's or any relevant Third Party, in accordance with our Privacy Policy, any information relating to insurance or claim information held by you or any Insured Persons, Office Holders, Directors, Businesses or Corporations? Yes
- Are you aware of any matter, or any exceptional circumstance not covered above, that relates to the risk to be insured that you have not already told us about, and that you know or should know may affect the Insurer's decision to insure you? No
- I/We consent to IA's Privacy Policy and acknowledge our Duty of Disclosure under the Insurance Contracts Act 1984 (as amended), to disclose to the Insurer every matter that I/We may know, or could reasonably be expected to know, that is relevant to the Insurer's decision whether to accept the risk of the insurance and, if so, on what terms. Failure to comply with the above may result in the cancellation of the policy or a claim being declined or reduced. Yes

## 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](http://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.

## 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.