



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

COMMUNITY UNDERWRITING ENDORSEMENT SCHEDULE

NAME OF INSURED: All Affiliated Named Member Historical Societies That Have Elected To Arrange Insurance Under The Royal Historical Society Of Victoria Insurance Program including Voluntary Workers and/or subsidiary and/or related Corporations as defined under Australian Corporations Law and/or financiers for their respective rights, interests, and liabilities.

BUSINESS DESCRIPTION: Historical society's, local history and heritage groups, resident and progress associations, other RHSV member organisations with interests in antiques and collectables, art, culture, immigration, local cemeteries and landmarks, mechanics institutes, military artefacts and history, music, sport and vintage machinery. Activities including undertaking research, reading, record checking, administration, walking tours of historic sights/places, workshops, museum operation and associated activities as property owners/occupiers.

INTERESTED PARTIES: Local government authorities and/or councils as required.

INSURANCE PROGRAM:	Policy 1: Association Liability Package	INSURED
	Policy 2: General Liability	INSURED
	Policy 3: Business Insurance Package	
	- S1 Business Property	NOT INSURED
	- S2 Business Interruption	NOT INSURED
	- S3 Theft	NOT INSURED
	- S4 Money	NOT INSURED
	- S5 Machinery and Electronic Equipment Breakdown	NOT INSURED
	- S6 Glass	NOT INSURED
	- S7 General Property	NOT INSURED
	- S8 Transit	NOT INSURED
	Policy 4: Voluntary Workers Personal Accident	INSURED
	Policy 5: Motor Vehicle	NOT INSURED
	Policy 6: Event Cancellation Policy	NOT INSURED
	Policy 7: Industrial Special Risks	INSURED
	Policy 8: Excess Liability	NOT INSURED

POLICY NO: DOREEN000001

RISK INFORMATION:	Turnover	\$791,736
	Number of Employees	260
	Number of Volunteers	6409

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ASSOCIATION LIABILITY INSURANCE POLICY

INSURED

Period Of Insurance: From: 4.00 pm 01 Apr 2025 To: 4.00 pm 01 Apr 2026 (AEST)

Covering	Loss in relation to any claim first made against the Insured during the Period of Insurance in respect of: 1.1.1 Office Bearer’s Liability 1.1.2 Named Insured Reimbursement 1.1.3 Professional Indemnity 1.1.4 Named Insured Liability 1.1.5 Employment Practices Liability 1.1.6 Fidelity and Third Party Crime 1.1.7 Crisis Consultancy Expenses 1.1.8 Fines and Penalties 1.1.9 Tax Audit “Claims Made” policy - Some kinds of liability policies (such as Professional Indemnity, Office Bearer’s Liability and Employment Practices Liability) are usually issued on a "claims made" basis. This means that (subject to the other terms of the policy) the policy will only respond to claims which are both made against the Insured and reported to the Insurer during the policy period	Insured Insured Insured Insured Insured Insured Insured Insured Insured
Retroactive Date	Unlimited excluding any known claims and/or circumstances.	
Geographical Limits	Insuring Clause 1.1.9 Automatic Extensions 2.16, 2.19 and 2.32 All others	Australia Australia & New Zealand Worldwide excluding USA or Canada
Jurisdiction	Commonwealth of Australia.	
Limit of Indemnity	In respect of all claims during the period of insurance and in the aggregate. And in the Aggregate. No of additional reinstatements of the Indemnity Limit	\$1,000,000 1 Reinstatement 1
Sub Limits	Fidelity and Third Party Crime: (Limited to \$250,000 in the aggregate any one association)	\$50,000
Excess	Employment Practices Liability (if Insured). Optional Extension 3.5 CyberRisks - cost inclusive (if Insured). 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 party employment practices Wrongful Acts.	



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Optional Extensions	3.1 Extended Discovery Period	Not Insured
	3.2 Multi Year Run Off	Not Insured
	3.3 Malpractice	Not Insured
	3.4 Clinical Trials	Not Insured
	3.5 CyberRisk (maximum \$100,000/\$50,000 inner limit for privacy notification). Maximum 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

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

Policy Wording: CUW AL 0922
Capacity: 100%

Insurer: Community Underwriting Agency Pty Ltd on behalf of Berkley Insurance Company trading as Berkley Insurance Australia ABN 53 126 559 706

Director Identification Number: You need a director ID if you are a director or alternate director of a company, registered Australian body, or registered foreign company under the Corporations Act 2001. A director ID is a 15-digit number given to a director (or someone who intends to become a director) who has verified their identity with Australian Business Registry Services. The director ID regime is intended to combat illegal phoenix activity, which occurs when a new company continues the business of an existing company that has been liquidated or abandoned to avoid paying outstanding debts - such as – taxes, creditors and employer entitlements.

It is an offence to not apply for a director ID on time. This is a strict liability offence, which means it is not necessary for the regulator or prosecutor to establish intention to commit the offence. A criminal penalty of \$13,320 applies. A court can make a declaration for a civil penalty of up to \$1.11m.



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GENERAL LIABILITY	INSURED						
Period Of Insurance: From: 4.00 pm 01 Apr 2025 To: 4.00 pm 01 Apr 2026 (AEST)							
Covering	All sums which you become legally liable to pay as compensation in respect of: (a) Personal injury. (b) Property damage. (c) Advertising Liability. happening during the Period Of Insurance within the Geographical Limits as a result of an occurrence in connection with your business subject to the terms and conditions of the policy wording.						
Geographical Limits	Worldwide excluding North America.						
Limit of Indemnity	<table border="0" style="width: 100%;"> <tr> <td style="width: 15%;">Public Liability</td> <td style="width: 70%;">In respect of any one occurrence during the period of insurance.</td> <td style="width: 15%; text-align: right;">\$20,000,000</td> </tr> <tr> <td>Products Liability</td> <td>In respect of all claims during the period of insurance and in the aggregate.</td> <td style="text-align: right;">\$20,000,000</td> </tr> </table>	Public Liability	In respect of any one occurrence during the period of insurance.	\$20,000,000	Products Liability	In respect of all claims during the period of insurance and in the aggregate.	\$20,000,000
Public Liability	In respect of any one occurrence during the period of insurance.	\$20,000,000					
Products Liability	In respect of all claims during the period of insurance and in the aggregate.	\$20,000,000					
Sub Limits	<table border="0" style="width: 100%;"> <tr> <td style="width: 15%;">Property in your Physical or Legal Control</td> <td style="width: 70%;">Any one occurrence and in the aggregate.</td> <td style="width: 15%; text-align: right;">\$250,000</td> </tr> <tr> <td>Claims Preparation Costs.</td> <td></td> <td style="text-align: right;">\$50,000</td> </tr> </table>	Property in your Physical or Legal Control	Any one occurrence and in the aggregate.	\$250,000	Claims Preparation Costs.		\$50,000
Property in your Physical or Legal Control	Any one occurrence and in the aggregate.	\$250,000					
Claims Preparation Costs.		\$50,000					
Excess	<table border="0" style="width: 100%;"> <tr> <td style="width: 15%;">Each and every occurrence.</td> <td style="width: 70%;"></td> <td style="width: 15%; text-align: right;">\$500</td> </tr> <tr> <td>Except Optional Extension 1. Molestation (if Insured)</td> <td></td> <td style="text-align: right;">\$5,000</td> </tr> </table>	Each and every occurrence.		\$500	Except Optional Extension 1. Molestation (if Insured)		\$5,000
Each and every occurrence.		\$500					
Except Optional Extension 1. Molestation (if Insured)		\$5,000					
Additional Benefits	(Refer to policy wording for details and limits): Occurrence based coverage for medical care or treatment not provided by a Medical Professional or in connection with Medical Services, Good Samaritan Act, Claims preparation costs, clients in care, cross liabilities						
Optional Extensions	<table border="0" style="width: 100%;"> <tr> <td style="width: 15%;">1. Molestation</td> <td style="width: 70%;"></td> <td style="width: 15%; text-align: right;">Not Insured</td> </tr> <tr> <td>2. Prior Acts Claims Made Coverage</td> <td></td> <td style="text-align: right;">Not Insured</td> </tr> </table>	1. Molestation		Not Insured	2. Prior Acts Claims Made Coverage		Not Insured
1. Molestation		Not Insured					
2. Prior Acts Claims Made Coverage		Not Insured					
Stallholders/ Products Exclusion	All products to be inspected to ensure that they comply with all relevant regulations and safety standards and/or recall notices. No cover is provided under this Policy in respect to the sale, supply or distribution of any second hand electrical or mechanical equipment (Electrical equipment must be tested and tagged in accordance with AS/NZS 3760:2003 In-Service Safety Inspection and Testing of Electrical Equipment.); hazardous, flammable or dangerous goods; fireworks, chemicals, weapons, firearms or ammunition of any kind; 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 or that have been dispensed or repackaged into smaller containers for retail sales; 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%						

01 December 2025



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Insurer: Community Underwriting Agency Pty Ltd on behalf of Berkley Insurance Company trading as Berkley Insurance Australia ABN 53 126 559 706



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VOLUNTARY WORKERS PERSONAL ACCIDENT POLICY INSURED

Period Of Insurance: From: 4.00 pm 01 Apr 2025 To: 4.00 pm 01 Apr 2026 (AEST)

Covering	Death, injury or disability caused by an injury while Insured Persons are performing authorised voluntary work or while they are traveling to, from or during the voluntary work subject to the terms and conditions of the policy wording. Insured Person is also extended to mean any employee of the insured for Weekly Benefits only when such employee is not entitled to claim weekly benefits under any other insurance policy.	
Sums Insured	Insuring Clause 1: Capital Benefits	
	Age Limits	
	Between 0-18 years	\$25,000
	Capital Benefit 1 – Death	
	Capital Benefits 2 to 35 as per Table of Benefits	
	Between 18-75 years	\$250,000
	Capital Benefit 1 – Death	
	Capital Benefits 2 to 35 as per Table of Benefits	
	75+ years	\$40,000
	Capital Benefit 1 – Death	
	Capital Benefits 2 to 35 as per Table of Benefits	
	Insuring Clause 2: Loss of Earnings Benefit	
	Weekly Benefit	\$1,000
	Benefit Period	104 weeks
	Excess	7 days
	Insuring Clause 3: Additional Benefits	
	1. Modification Expenses up to a maximum	\$15,000
	2. Funeral Expenses up to a maximum	\$10,000
	3. Home Help (maximum 52 weeks)	\$500 per week
	4. Non Medicare Medical Costs	\$10,000
	5. Rehabilitation up to a maximum	\$5,000
	6. Broken Bones Capital Benefits up to maximum	\$10,000
	7. Out of Pocket Expenses (including transportation, home tutorial, dependent Children, Coma Benefit, Miscarriage/premature birth, Partner Retraining, Remote Accommodation and Transport and Workplace Trauma)	As per policy
Optional Extensions	4.1 Inclusion of Members, Students & Children	Not Insured
	4.2 Inclusion of Training Program Participants	Not Insured
Additional Comments	We will not pay more than \$100,000 for all claims arising out of any one Accident or series of Accidents within the Policy Period relating directly to any Non Scheduled Flight (s) which are defined as travel in an aircraft whose flights are not conducted in accordance with fixed flying schedules, over specific air routes, to and from fixed terminals.	
Limit of Liability	Limit of Liability in the Aggregate	\$2,000,000
Volunteers	Estimated Maximum Number of Volunteers at Any One Time	234
Policy Wording:	CUW PA 0224	
Capacity:	100%	
Insurer:	Community Underwriting Agency Pty Ltd on behalf of Mitsui Sumitomo Insurance Company Ltd	



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INDUSTRIAL SPECIAL RISKS

INSURED

Premise Locations:

Item	ISR Locations	Suburb	State	Postcode
1	50 Beek Street	Katamatite	VIC	3649

Period Of Insurance: From: 4.00 pm 01 Apr 2025 To: 4.00 pm 01 Apr 2026 (AEST)

Covering Industrial Special Risks cover

Section 1 Material Damage Insert Default Description.

Flood Cover Required
 Flood limit

Not Insured
 \$0

This sub limit applies in respect to all existing locations except for the following locations where flood is excluded: XXXXXX

Deductibles Insert Default Description.

Exclusions Insert Default Description.

Basis of Declared Values Insert Default Description.

Policy Exclusions Insert Default Description.

Policy Terms Insert Default Description.

Extensions Insert Default Description.

Policy Wording: CUW ISR 0224

Capacity: 100%

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

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Premium: Industrial Special Risks

Premium	\$24.14
Premium GST	\$2.41
Stamp Duty	\$2.12
Policy Admin Fee	\$16.00
GST on Admin Fee	\$1.60
Total:	\$46.27

01 December 2025



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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.