

Schedule of Insurance

Class of Policy: Voluntary Workers	Policy No: N000001
The Insured: Orienteering NSW Incorporated	Invoice No: 1765985
	Our Ref: ORIENT NSW

NAME OF INSURED:	Orienteering NSW Incorporated and 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 or subsidiary and/or related Corporations as defined under Australian Corporations Law and/or financiers for their respective rights, interests and liabilities	
PERIOD OF INSURANCE:	From: 28th May 2023 at 4.00 p.m. Sydney time To: 28th May 2024 at 4.00 p.m. Sydney time	
BUSINESS DESCRIPTION:	Principally a not for profit organisation overseeing and/or promoting the sport of orienteering in NSW	
INTERESTED PARTIES:	Not Applicable	
INSURANCE PROGRAM:	Business Package Insurance	NOT INCLUDED
	Commercial Motor Vehicle Insurance (Owned Vehicles)	NOT INCLUDED
	Commercial Motor Vehicle Insurance (Non Owned Vehicles)	NOT INCLUDED
	Voluntary Workers Personal Accident Insurance	INCLUDED
	General Liability Insurance Policy	NOT INCLUDED
	Association Liability Insurance Policy	NOT INCLUDED

VOLUNTARY WORKERS PERSONAL ACCIDENT

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.
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Sums Insured:	Insuring Clause 1: Capital Benefits	
	Age Limits	
	Between 0-18 years	
	Capital Benefit 1 - Death	\$25,000
	Capital Benefits 2 to 35 as per Table of Benefits	
	Between 18-75 years	
	Capital Benefit 1 - Death	\$250,000
	Capital Benefits 2 to 35 as per Table of Benefits	
	75+ years	
	Capital Benefit 1 - Death	\$40,000
	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

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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 a 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

Limit of Liability:

Limit of Liability In the aggregate	\$1,000,000
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Volunteers:

Estimated Maximum Number of Volunteers at Any One Time	20
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Insurer:

Community Underwriting Agency Pty Ltd on behalf of Berkley Insurance Australia

Wording/s:

Community Underwriting Voluntary Workers Personal Accident CUW PA 0521

IMPORTANT NOTICES AND INFORMATION**Additional Duty of Disclosure Information****Non-Disclosure**

Policies which are not governed by the Insurance Contracts Act 1984 such as marine, (other than marine inland transit insurance and pleasure craft) and insurance required by statute such as Compulsory Third Party (CTP) motor vehicle insurance and workers compensation, the Insurer may be able to recover against the Insured in the event of misrepresentation, misstatement or non-disclosure. If you are uncertain as to whether particular information is relevant to the insurer's decision to insure, please contact us and we can help you identify whether the information should be disclosed to the insurer on the application or upon renewal or variation of the insurance.

Duty of Good Faith

Both parties to an insurance contract, the insurer and the insured, must act towards each other with the utmost good faith. If you fail to do so, you may prejudice any claim.

Change or Alteration in Risk

It is our duty as brokers to give you sound professional advice, but that advice can only be sound and valid if we are kept properly informed of changes to your business, circumstances or products such as alteration of risk, changes in location, mergers and acquisitions or any new or changes in activities (including overseas) which may have a bearing on the adequacy of your insurance coverage.

The Interest of Other Parties

If you require the interest of a party other than the named insured to be covered you **must** request this as most policy conditions will exclude indemnity to other parties (eg: Mortgagees, Lessors, Principals. etc) unless their interest is noted on the policy.

Claims Occurring prior to commencement

Your attention is drawn to the fact that most of your policies do not provide indemnity in respect of events that occurred before the insurance commenced. They cover events that occur during the time the policy is current.

Subrogation and/or hold harmless

You may prejudice your rights with regard to a claim if, without prior agreement from your insurer, you make any agreement with a third party that will prevent the insurer from recovering the loss from that third party or another party who would be otherwise liable. When you enter into a contract

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you should take particular note of what the contract contains with respect to insurance requirements, hold harmless clauses, indemnity clauses, waivers or subrogation and/or recovery, remedies, penalties and the like.

Claims Made During the Period of Insurance (Claims Made Policies)

Your attention is drawn to the fact that some policies (for example, professional indemnity insurance, D&O Liability and Crime) provide cover on a "claims made" basis.

This means that claims that are first advised to you (or made against you) and reported to your insurer during the period that the policy is current are insured under that policy, irrespective of when the incident causing the claim occurred (unless there is a date beyond which the policy does not cover – this is called a "retroactive date"). If you become aware of circumstances which could give rise to a claim and notify the insurer during the period that the policy is current, a claim later arising out of those circumstances should also be covered by the policy that is current at the time of the notification, regardless of when the claim is actually made or when the incident causing the claim occurred.

In order to ensure that your entitlement to claim under the policy is protected, you must report all incidents that may give rise to a claim against you to the Insurers without delay after they come to your attention and before the policy expires.

Non Renewable Insurance

Cover under your policies terminates on the date shown on our tax invoice or adjustment note.

While insurers will send renewal offers for most insurance policies, there are some which are not "renewable". For these, if you wish to effect similar insurance for a subsequent period, you will need to complete a further proposal form/declaration before the current policy expires so that we can seek terms of insurance and quotations on your behalf.

Essential reading of policy wording

The policy wordings for your insurances have either been provided to you or will be sent to you as soon as they are received from your Insurers. We recommend that you read these documents carefully as soon as possible and advise us in writing of any aspects which are not clear to you or if any aspect of the cover does not meet with your requirements

Refund of Premium

If there is a refund or reduction of premium owed to you as a result of a cancellation or alteration to a policy, we will retain any broker fee we have charged you. Megalines will retain any commission that was paid to them by the insurer for the policy and we may retain the portion of the commission that was paid to us by Megalines. We may also charge you a cancellation fee.

Cancellation of Policy or Deficient Cover Due to Non Payment of Premium

We shall not be held responsible for the cancellation of your policy, a deficiency in cover, or the denial of a claim by your Insurer where you have not paid, or did not pay, any amount of premium due to us or your Insurer, or instalments to your premium financier.

General

Many areas of insurance are complex and some implications may not be evident to you. If there are **any** aspects of your insurances that you do not understand or you require further explanation, please contact us immediately.

Disclosure

This above information is not comprehensive. It provides only a summary of the subject matter covered and is not tailored specifically to your business or private situation. You should make your own assessment of this information and rely on it wholly at your own risk.

General Advice Warning

This advice does not take into account any of your particular objectives, financial situation or needs. For this reason, before you act on this advice, you should consider the appropriateness of the advice taking into account your own objectives, financial situation and needs.

Before you make any decision about whether to acquire the policy, you should obtain and read the product disclosure statement for the policy.