

GENERAL & PRODUCTS LIABILITY INSURANCE SCHEDULE Before & After School Care

Policy Number:	10M 9907324	
Insured:	The Federation of Parents & Citizens Associations of New South Wales and all affiliated Parents & Citizens Associations and kindred bodies including voluntary sub-committees as designated by the Federation of Parents & Citizen Associations of New South Wales including any member of the Named Insured whilst acting on behalf of the Named Insured.	
Business Description:	Principally raising funds for educational purposes, promotion of the interests of the schools to the public and the Department of Education and Communities, property owners	
Policy Period:	(From) 01 August 2018	at 4:00pm local time at the place of issue
	(To) 01 August 2019	at 4:00pm local time at the place of issue
Limit of Liability:		
Public Liability	\$50,000,000	any one Occurrence
Advertising Liability	\$50,000,000	any one Occurrence
Products Liability	\$50,000,000	any one Occurrence and in the aggregate for any one Policy Period
Property in physical or Legal Control	\$100,000	any one Occurrence
Molestation	\$1,000,000	any one claim and in the aggregate for any one Period of Insurance
Retroactive Date:	01 Aug 2017	
Deductible:	NIL	any one Occurrence except:
	NIL	any one claim in respect of claims arising out of or in any way connected with Molestation
Wording:	CGU Broadform CID0332 REV2 10/15	
Endorsement(s):	Change of Insurer Endorsement Driver Endorsement	

Additional Premium:

To Include the following committees	2018-2019
Before/ After School Hours Care	\$267
After School Classes Centre Sub-Committee	\$160

Regards,



Laura Lawrence
Liability Underwriting Manager – Northern Region

ENDORSEMENT SCHEDULE

Change of Insurer

This endorsement is dated 01 August 2017 and will apply to all policies taken out, or with a renewal effective date, on or after this date.

The information in this endorsement should be read with the last Policy You received for the Policy specified in your Policy Schedule and any other applicable endorsement.

Changes to your Policy:

Your Policy is amended by the following:

Change 1: Change to details of CGU Insurance Limited ABN 27 004 478 371 AFS Licence No. 238291

All references to "CGU Insurance Limited ABN 27 004 478 371 AFS Licence No. 238291" are deleted and replaced by "Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance".

Change 2: Change to details of CGU Insurance Limited

All references to "CGU Insurance Limited" are deleted and replaced by "Insurance Australia Limited trading as CGU Insurance".

Driver Endorsement

The Definition of Insured is amended to include:

(f) any contract driver who has entered into a contract with the Department of Education and Training to provide transport for student with disabilities and special needs.

IMPORTANT INFORMATION

About CGU

Insurance Australia Limited trading as CGU Insurance is the underwriter of this insurance policy. Our Australian Business Number is 11 000 016 722. Our Australian Financial Services License Number is 227681. In this Policy Insurance Australia Limited trading as CGU Insurance is called "We," "Us," or "Our."

Intermediary remuneration

CGU pays remuneration to insurance intermediaries when We issue, renew or vary a policy the intermediary has arranged or referred to Us.

The type and amount of remuneration varies and may include commission and other payments. If You require more information about remuneration We may pay Your intermediary, You should ask Your intermediary.

Section 40 Insurance Contracts Act 1984 (Cth)

The following applies only to this Policy where there is a claims made endorsement attached to the Policy and where the endorsement is written on a 'claims made and notified basis'. This Policy does not provide any cover for Claims made before the Period of Insurance or after the expiry of this Policy. However, under section 40(3) of the Insurance Contracts Act 1984 (Cth) (ICA) We are not relieved of liability by reason only that the Claim was made after the expiration of the insurance if:

- a) You give Us notice in writing before the Policy expires of facts which might give rise to a Claim against You; and
- b) that notice is given to You as soon as reasonably practical after You became aware of those facts.

The above explanation of the operation of Section 40(3) does not form part of this Policy wording or endorsement.

Your duty of disclosure

Before You enter into an insurance contract, You have a duty to tell us anything that You know, or could reasonably be expected to know, may affect Our decision to insure You and on what terms.

You have this duty until We agree to insure You. You have the same duty before You renew, extend, vary or reinstate an insurance contract.

You do not need to tell Us anything that:

- reduces the risk We insure You for; or
- is common knowledge; or
- We know or should know as an insurer; or
- We waive Your duty to tell Us about.

If you do not tell us something

If You do not tell us anything You are required to, We may cancel Your contract or reduce the amount We will pay You if You make a claim, or both. If Your failure to tell Us is fraudulent, We may refuse to pay a claim and treat the contract as if it never existed.

General Insurance Code of Practice

We proudly support the General Insurance Code of Practice.

The purpose of the Code is to raise standards of practice and service in the general insurance industry.

The objectives of the Code are:

- to commit Us to high standards of service
- to promote better, more informed relations between Us and You
- to maintain and promote trust and confidence in the general insurance industry
- to provide fair and effective mechanisms for the resolution of complaints and disputes between Us and You; and
- to promote continuous improvement of the general insurance industry through education and training.

Our commitment to you

We have adopted and support the Code and are committed to complying with it. Please contact Us if You would like more information about the Code.

Our service commitment

We are proud of Our service standards and support the General Insurance Code of Practice. In an unlikely event that You are not satisfied with the way in which We have dealt with You, as part of Our commitment to customer service, We have an internal dispute resolution process in place to deal with any complaint You may have.

Please contact Your nearest CGU Insurance office if You have a complaint, including if You are not satisfied with any of the following:

- one of Our products
- Our service
- the service of Our authorised representatives, loss adjusters or investigators; or
- Our decision on Your claim.

Our staff will help You in any way they can. If they are unable to satisfy Your concerns, they will refer the matter to their supervisor or manager. If the manager cannot resolve the matter, the manager will escalate the matter to Our internal dispute resolution department. Further information about Our complaint and dispute resolution procedure is available by contacting Us.

How CGU protects your privacy

We use information provided by Our customers to allow Us to offer Our products and services. This means We may need to collect Your personal information, and sometimes sensitive information about You as well (for example, health information for travel insurance). We will collect this information directly from You where possible, but there may be occasions when We collect this information from someone else.

We will only use Your information for the purposes for which it was collected, other related purposes and as permitted or required by law. You may choose not to give Us Your information, but this may affect Our ability to provide You with insurance cover.

We may share this information with companies within Our group, government and law enforcement bodies if required by law and others who provide services to Us or on Our behalf, some of which may be located outside of Australia.

For more details on how We collect, store, use and disclose Your information, please read Our Privacy Policy located at www.cgu.com.au/privacy. Alternatively, contact Us at privacy@cgu.com.au or 13 15 32 and We will send You a copy. We recommend that You obtain a copy of this Policy and read it carefully.

By applying for, using or renewing any of Our products or services, or providing Us with Your information, You agree to this information being collected, held, used and disclosed as set out in this Policy.

Our Privacy Policy also contains information about how You can access and seek correction of Your information, complain about a breach of the privacy law, and how We will deal with Your complaint.

Interest on unallocated premium

If We are unable to issue Your insurance when We receive Your application, We are required to hold your premium in a trust account on Your behalf until Your insurance can be issued. We will retain any interest payable by Our bank to meet, among other things, bank fees and other bank costs We incur in operating the account.