

Coverage Summary

Cash and Property Insurance

This coverage summary is attaching to and forming part of Policy No: 15T2366014. The Schedule and the Policy (CGU Business Insurance Wording CV231 REV5 9/14) shall be read together as one document.

This document summarises the coverage afforded. For full particulars including all conditions and exclusions, reference must be made to the current Policy wording.

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|-----------------------------|--|
| Insured: | Non Member Associations of The Federation of Parents & Citizens Associations including any member of the Named Insured whilst acting on behalf of the Named Insured. |
| Insurer(s): | CGU Insurance Limited |
| Covering: | Loss of or damage to all property (including cash) owned by or in the custody of any affiliate who applies in the usual manner to the Federation to purchase the cover in accordance with the guidelines. |
| Period of Insurance: | From: 4.00pm 1 August 2016 Australian Eastern Standard Time To: 4.00pm 1 August 2017 Australian Eastern Standard Time |
| Location: | Anywhere in Australia |
| Sums Insured: | <p>(a) Standard Cover (Annual)</p> <p>(i) Loss or damage to all property which is owned by the P&C Association or which is held in trust by the P&C Association Sum Insured: \$1,000</p> <p>(ii) Cash lost as a result of break-in to any premises, and/or loss during transit Sum Insured: \$1,000</p> <p>(iii) Cover for members' personal property, excluding cash (fire or theft only) Sum Insured: \$500</p> <p>(b) Optional Cover – Short Term</p> |

If this communication contains personal information we expect you to treat that information in accordance with the Australian Privacy Act 1988 (Cth) or equivalent. You must advise us if you cannot comply.

Additional coverage allowable once standard cover has been effected.

- (i) Money increased cover up to \$10,000 on an annual basis and as required in excess of \$10,000 for short term cover (maximum one month) subject to the policy terms and conditions.
- (ii) Property cover increased up to \$10,000 and as required in excess of \$10,000.
- (iii) Fetes, art and craft shows and fundraising events up to \$200,000.

Deductibles:

First Claim per P&C Association within the policy period

| | |
|---------------------------------|----------------------------|
| Accidental Breakage and Damage: | \$100 each and every claim |
| Fusion: | \$100 each and every claim |
| Spoilage: | \$100 each and every claim |
| Other Losses: | \$100 each and every claim |

For sums insured of more than \$1,000 the deductible is \$250 each and every loss.

Second Claim per P&C Association within the policy period

| | |
|---------------------------------|----------------------------|
| Accidental Breakage and Damage: | \$250 each and every claim |
| Fusion: | \$250 each and every claim |
| Spoilage: | \$250 each and every claim |
| Other Losses: | \$250 each and every claim |

For sums insured of more than \$1,000 the deductible is \$250 each and every loss

Third & Higher per P&C Association within the policy period

| | |
|---------------------------------|----------------------------|
| Accidental Breakage and Damage: | \$400 each and every claim |
| Fusion: | \$400 each and every claim |
| Spoilage: | \$400 each and every claim |
| Other Losses: | \$400 each and every claim |

For sums insured of more than \$1,000 the deductible is \$450 each and every loss

Endorsements:

Fusion

The policy extends to indemnify the Insured against loss, destruction of or damage to any part or parts of the electrical, electro-mechanical and electronic machines, switchboards, installations or apparatus forming part of the Property Insured (excluding rectifiers, radio, television or amplifying equipment of any description) caused by the actual burning out of such part or parts by the electric current therein.

The Insurer(s) shall not be liable under this endorsement for:

- (a) loss of use, depreciation, wear and tear.
- (b) loss, destruction of or damage to:
 - (i) lighting or heating elements, fuses or protective devices;
 - (ii) electrical contacts at which sparking or arcing occurs in ordinary working.

Changes in a Temperature Controlled Environment

This policy extends to include loss, destruction of or damage to stocks caused by or arising from changes in a temperature controlled environment where such change arises out of mechanical, hydraulic, electrical or electronic breakdown of the temperature controlling equipment.

Policy Wording: CGU Business Insurance Wording CV231 REV5 9/14

Premium/Rate:

Cash and Property Annual Basic Cover

\$92 inclusive of GST per Non Member Association

Increase Money Cover – Annual Basis

\$19 inclusive of GST for every additional \$1,000 of cover over and above the minimum Sum Insured of \$1,000

Increase Property Cover – Annual Basis

For Total sum insured between \$1,000 to \$30,000 a rate of \$14 (inc GST) to apply

For Total sum insured between \$30,001 to \$60,000 a rate of \$12 (inc GST) to apply

For Total sum insured over \$60,000 a rate of \$11 (inc GST) to apply

Arts & Craft Shows / Fetes – Short Term Cover

0.75% up to \$100,000 (inclusive of GST)

Excess: \$250 each and every loss

0.55% between \$100,000 and \$200,000 (inclusive of GST)

Excess: \$500 each and every loss

Any cover above \$200,000 or any one item with a value of or above \$10,000 will be rated by CGU individually.

Temporary Shelters (Tents, Portable Sheds etc.)

\$1 per \$100 Sum Insured (cover limited to Fire & Theft Only)

\$2 per Sum Insured (including Accidental Damage)

Excess: \$500 each and every loss

Community Buildings

\$1 per \$100 Sum Insured

Excess: \$500 each and every loss

Shade Covers

\$4 per \$100 Sum Insured

Excess: \$500 each and every loss

Musical Instruments (On Site Cover)

\$15 per \$1,000 Sum Insured

Excess: \$250 each and every loss

Musical Instruments (Off Site Cover)

\$15 per \$1,000 Sum Insured

Excess: \$250 each and every loss

Company: Marsh Pty Ltd.

CGU Insurance Limited.

Stamp: Marsh Pty Ltd

Signature: 
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CGU Insurance
Limited
ABN 27 004 478 971
An IAG Company
24/6/2016
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Date: 21/06/2016
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