

Coverage Summary

Fidelity Guarantee Insurance

This coverage summary is attaching to and forming part of Policy No.14A 0198513. The Schedule and the Policy Wording (CGU Employee Dishonesty REV2 8/08) 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.

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 money or negotiable instruments or goods belonging to the Insured or for which the Insured is legally liable directly resulting from any Act of fraud or dishonesty committed by an employee or voluntary worker during the period of insurance.
Period of Insurance:	From: 4.00pm 1 August 2016 Australian Eastern Standard Time To: 4.00pm 1 August 2017 Australian Eastern Standard Time
Discovery Period:	Fraud or dishonesty must be discovered and reported to insurers: (a) in the event of the termination of the policy not later than twelve months after the termination, or (b) Within twelve months after the termination of a defaulting employee.
Limit of Liability:	The Insured may select various limits of liability up to \$20,000 any one occurrence and in the aggregate during the period of insurance. This is a master policy with various limits. The limit that applies to each and every P&C affiliate is the limit selected by that P&C Association. The maximum amount payable is the amount shown in the table below.
Deductible:	\$50 each and every claim.

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.

Variations and Extensions:

1. Agency personnel
2. Loss caused by unidentifiable employees
3. Superannuation Funds
4. Welfare, social and sporting clubs
5. The definition of employee is extended to include Voluntary Workers acting on behalf of the P&C Association Committee.

Proper Law:

This insurance shall be governed by Australian law. Each party agrees to submit to the jurisdiction of any court of competent jurisdiction within Australia and to comply with all requirements necessary to give such court jurisdiction. All matters arising hereunder shall be determined in accordance with the law and the practice of such court.

Premium:

Limit of Liability	Premium (inclusive of GST)
\$10,000	\$250/ P&C Association
\$15,000	\$400/ P&C Association
\$20,000	\$500/ P&C Association

Policy Endorsement:

Definitions

The Definition of Employee is amended by deleting Clause 4 and 6 within the Policy Wording.

Policy Wording:

CGU Employee Dishonesty Wording REV2 8/08

Company:

Marsh Pty Ltd.

CGU Insurance Limited.

Stamp:

Marsh Pty Ltd

Signature:




CGU Insurance Limited
 ABN 27 004 478 371
 an IAG Company

Date:

21/05/2016

24/5/2016