

CERTIFICATE OF CURRENCY

Date: 7/11/18

Page: 1 of 3

**RICHMOND & ASSOCIATES (AUST) P/L
P O BOX 870
BENDIGO 3552**

**Your local office is:
Level 5
1 Southbank Boulevard
Southbank 3006**

**Local call 1300 650 540
Phone 1300 650 540**

Email insure@ansvar.com.au

Insured Name

MELBOURNE CAMERA CLUB

Policy Number

03.400.0602224

Type of Policy

Community Service Organisation

Period of Insurance

1/10/18 to 1/10/19 at L.S.T 4:00pm

Policy Status

Active Policy (Current)

This document shows your policy details as at the date printed and is to be read in conjunction with the policy wording. Should you have any queries please contact our office. Thank you for your continued coverage with Ansvar.

This certificate is provided for information purposes only and confers no rights upon the holder. It is not intended to amend, extend or alter the coverage afforded by the policy listed. It is provided as a summary only of the cover provided and is current only at the date of issue.

The Contract of Insurance consists of this Certificate and Company's Policy – to be read as one document



Policy Notes

Additional Comments:

Your operations are described as: community service organisation which may include

Principal object of the club to promote the visual art of Photography. Service their members including education Hire facilities to members including studio equipment and darkroom.

Activities may also include outings, organised games, op shops,

Excluding any events/festivals held at premises other than your own where more than 500 attendees are expected unless specifically agreed by endorsement detailed within this document. (Some activities are excluded as per policy wording).

POLICY WORDING Ansvar Insurance Community Service Organisations Insurance Policy Wording COMSERVPOL 0416 Version 2.0

Location of Risk: WORLDWIDE EXCL USA/CANADA 3205

Type of Risk : 80 – General Public & Products Liability

Type of Cover	Broadform Liability	
	Sum Insured	Excess
Public Liability	\$20,000,000	\$1,000
Products Liability	\$20,000,000	\$1,000
Property in Care/Custody/Control limited to	\$100,000	
Molestation/Sexual Abuse limited to	Not Insured	
Annual Turnover	85,000	

Additional Comments:

The Operations (activities/services) covered by this policy are:

CLAIMS FOR PERSONAL INJURY TO LABOUR HIRE AND/OR SUBCONTRACTORS
EXCESS ENDORSEMENT

It is hereby agreed and declared that any claims for personal Injury to labour hire personnel, subcontractors or contractors who are performing services on behalf of the Insured will be subject to an excess of \$5,000 each and every claim.

CLAIMS FOR PERSONAL INJURY TO VOLUNTEERS EXCESS ENDORSEMENT
It is hereby agreed and declared that any claims for personal Injury to volunteers will be subject to an excess of \$1,250 each and every claim unless the Insured has an Voluntary Workers Personal Accident Policy with Ansvär Insurance Limited in which case the standard policy excess will apply.

Automatic Extensions
1. Counsellor's Liability \$1,000,000
2. Indemnifiable Fines/Penalties \$100,000 (Nil Excess)

Optional Extensions:
1. Sexual Abuse NOT INSURED
2. Replacement Wages NOT INSURED
3. Medical Malpractice NOT INSURED
4. Retroactive Liability Endorsement
- General Public & Products Liability
- Sexual Abuse Only NOT INSURED

5. Member to Member NOT INSURED
6. Trauma Counselling Costs NOT INSURED

SEXUAL ABUSE EXCLUSION:
This Policy does not cover any claim arising from:

Any actual or alleged Sexual Abuse, (as defined in the policy wording) committed, attempted, or allegedly committed or attempted by an Insured Person.

