



## Certificate of Currency

**CLASS OF BUSINESS:** Association Liability

**POLICY NUMBER:** P\_AL/0/296634/20/L-8

**INSURED NAME:** DeMolay Australia Ltd

**BUSINESS DESCRIPTION:** Education Association

**PERIOD:** From: 31/10/2020 To: 31/10/2021


**LIMIT OF INDEMNITY:** \$10,000,000 Any one claim and in the aggregate

**DEDUCTIBLES:** Including Defence costs by the insured for each claim:

	Nil	Insuring Clause 2.1 (Directors and Officers)
\$	2,500	Insuring Clause 2.2 (a) (Professional Indemnity)
\$	2,500	Insuring Clause 2.2 (b) (Association Reimbursement)
\$	2,500	Insuring Clause 2.2 (c) (Association Liability)
\$	5,000	Insuring Clause 2.2 (d) (Employment Practices)
\$	2,500	Insuring Clause 2.2 (e) (Trustee)
\$	5,000	Insuring Clause 2.2 (f) (Crime)
\$	1,000	Insuring Clause 2.2 (g) (Taxation Investigation)

**RETRO DATE:** Unlimited

**INSURER:** DUAL Australia Pty Ltd on behalf of certain underwriters at Lloyd's

**SIGNATURE:** 

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Damien Coates - Chief Executive Officer, DUAL Asia Pacific



LLOYD'S

## Association Liability Insurance Policy

LLOYD'S

WE hereby agree, to the extent and in the manner hereinafter provided, to indemnify or otherwise pay you in respect of the contingencies or events specified in the Sections of the policy. However this policy only applies to those Sections as indicated in the Schedule attached to this policy.

The policy, Schedule, Exclusions and General Conditions shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of the policy, Schedule, Exclusions and General Conditions shall bear the same meaning wherever it may appear.

Please read **this policy** and, if it is incorrect, return it immediately for alteration.

A handwritten signature in black ink, appearing to be "R. P. L.", written over a horizontal line.

Signed by DUAL Australia Pty Ltd on behalf of certain underwriters at Lloyd's



# Association Liability Schedule

All words in CAPITAL LETTERS within the policy or this schedule shall have the meaning given to them in Section 5 of the policy entitled "Definitions".

<b>ITEM 1</b>	<b>POLICY NUMBER :</b>	P_AL/0/296634/20/L-8	
<b>ITEM 2</b>	<b>Name of INSURED :</b>	<b>DeMolay Australia Ltd</b>	
		C/O: SFAS Austcover - QLD	
	<b>PROFESSIONAL BUSINESS:</b>	Education Association	
<b>ITEM 3</b>	<b>PERIOD OF INSURANCE:</b>	From: 31/10/2020	To: 31/10/2021 <span style="float: right;">both days at 4.00pm Australian Local Time</span>
<b>ITEM 4</b>	<b>LIMIT OF INDEMNITY :</b>	\$ 10,000,000	
		For the sake of clarity, all Limits of Indemnity , represent one Limit of Indemnity under the policy. For the purposes of this policy only the below Insuring Clauses are active:	
		Included	All such claims under Section 2.2(a) Professional Indemnity
		Included	All such claims under Section 2.2(b) Association Reimbursement
		Included	All such claims under Section 2.2(c) Association Liability
		Included	All such claims under Section 2.2(d) Employment Practices
		Included	All such claims under Section 2.2(e) Trustee
		Included	All such claims under Section 2.2(f) Crime
		Included	All such claims under Section 2.2(g) Taxation Investigation
	<b>SUBLIMITS :</b>	If the Deductibles section states "Not Included", there is no cover under that Insuring Clause and/or Additional Benefit.	
		2.2(c)	Association Cover <span style="float: right;">LIMIT OF INDEMNITY</span>
		2.2(f)	Crime <span style="float: right;">\$ 500,000</span>
		2.2(g)	Taxation Investigation <span style="float: right;">\$ 100,000</span>
		4.3(a)	Official Investigations and Inquiries <span style="float: right;">\$ 500,000</span>
		4.3(b)	Official Investigations and Inquiries <span style="float: right;">\$ 250,000</span>
		4.10	OH&S Defence Costs <span style="float: right;">\$ 1,000,000</span>
		4.11	Statutory Liability <span style="float: right;">\$ 500,000</span>
		4.12	Public Relations <span style="float: right;">\$ 100,000</span>
		4.16	Crisis Containment <span style="float: right;">\$ 100,000</span>
		7.5	Pollution <span style="float: right;">\$ 250,000</span>
<b>ITEM 5</b>	<b>DEDUCTIBLE :</b>	Including Defence costs by the insured for each claim:	
		Nil	Insuring Clause 2.1 (Directors and Officers)
		\$ 2,500	Insuring Clause 2.2 (a) (Professional Indemnity)
		\$ 2,500	Insuring Clause 2.2 (b) (Association Reimbursement)
		\$ 2,500	Insuring Clause 2.2 (c) (Association Liability)
		\$ 5,000	Insuring Clause 2.2 (d) (Employment Practices)
		\$ 2,500	Insuring Clause 2.2 (e) (Trustee)
		\$ 5,000	Insuring Clause 2.2 (f) (Crime)
		\$ 1,000	Insuring Clause 2.2 (g) (Taxation Investigation)
<b>ITEM 6</b>	<b>RETROACTIVE DATE :</b>	Unlimited	Excluding any known claims or circumstances
<b>ITEM 7</b>	<b>Date of PROPOSAL:</b>	30/09/2020	
<b>ITEM 8</b>	<b>ADDITIONAL BENEFITS</b>	3.1 Reinstatement of INDEMNITY LIMIT 3.2 Continuous Cover 3.3 Fraud and Dishonesty 3.4 Loss of Documents 3.5 Defamation 4.1 Heirs, Estates and Legal Representatives 4.2 Committees 4.3 Official Investigations and Inquiries 4.4 Automatic Reinstatement of the Limit of Liability For Non-Executive Directors 4.5 Discovery Period 4.6 Retirement Cover 4.7 Outside Directorship Cover 4.8 New Subsidiary Cover	



# Association Liability Schedule

All words in CAPITAL LETTERS within the policy or this schedule shall have the meaning given to them in Section 5 of the policy entitled "Definitions".

- 4.9 Former Subsidiary Cover
- 4.10 Occupational Health and Safety
- 4.11 Statutory Liability Extension
- 4.12 Public Relations Cover
- 4.13 Order Of Payment
- 4.14 Positive Defence Costs For Claims
- 4.15 Continuous Cover
- 4.16 Crisis Containment
- 4.17 Emergency Defence Costs

**ITEM 9 Optional Extensions:** No optional extension to apply

**ITEM 10 POLICY Wording:** DUAL Australia Steadfast Association Liability Wording 0509.pdf

**ITEM 11 Endorsements attached at inception:**

**118AL Sanctions Limitation Exclusion**

It is agreed that this policy is amended to include the following Exclusion.

WE will not cover the insured for or in connection with any claim arising out of or in any way connected with any matters where the provision of such benefit would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

Except as otherwise provided in this endorsement, the Insuring Clause and all other POLICY terms and conditions shall have full force and effect.

**120AL Whistleblower Hotline Access Endorsement**

It is agreed that this POLICY is amended to include the following Additional Benefit:

Whistleblower Hotline Access

The ASSOCIATION and their internal and external stakeholders are hereby entitled to access the DUAL WHISTLEBLOWER HOTLINE throughout the INSURANCE PERIOD.

DUAL WHISTLEBLOWER HOTLINE means the use of a dedicated toll-free number to report suspected incidents and misconduct. The dedicated toll-free number will be provided when the POLICY is purchased, together with a detailed fact sheet regarding how the insured can use the DUAL WHISTLEBLOWER HOTLINE.

Please note that for the purposes of this Endorsement only, terms appearing in capital letters have a defined meaning in the POLICY.

Except as otherwise provided in this Endorsement, the Insuring Clause and all other POLICY terms and conditions have full force and effect.

**Lloyds/AFCA Contact Information Endorsement**

It is agreed that the following endorsement has been applied:

It is hereby noted and agreed that any reference to Lloyd's Australia address is amended to the following:

Lloyd's Australia Limited  
Level 9  
1 O'Connell Street  
Sydney NSW 2000  
Australia

Furthermore, it is hereby noted and agreed that any reference to the Financial Ombudsman Service (Australia) and its contact details are amended as follows:

Australian Financial Complaints Authority  
Post: GPO Box 3  
Melbourne VIC 3001  
Phone: 1800 931 678  
Email: info@afca.org.au

More information can be found on their website: [www.afca.org.au](http://www.afca.org.au)

In all other respects, the policy remains unchanged.

**ITEM 12 Underwriters:** DUAL Australia Pty Ltd on behalf of certain underwriters at Lloyd's  
Unique Market Reference  
Association Liability: B0775UPD05820A



## Association Liability Schedule

All words in CAPITAL LETTERS within the policy or this schedule shall have the meaning given to them in Section 5 of the policy entitled "Definitions".

Signed:

A handwritten signature in black ink, appearing to be 'A. P. L.', written over a horizontal line.

Signed by DUAL Australia Pty Ltd on behalf of certain underwriters at Lloyd's

Mr B Jenkinson  
DeMolay Australia Ltd  
Masonic Memorial Centre  
311 Ann Street  
Brisbane QLD 4000

**New Cover**  
**TAX INVOICE** **I0424108**

**Our Reference :** AUS SBR Q3117 0351440/001

**Date :** 15.10.2020

**Class :** Australian Association Insurance

**Insurer :** Dual Australia Pty Ltd

**Policy No. :** PAL029663420L8

**Period :** 31.10.2020 to 31.10.2021 at 4.00pm

<b>Premium</b>	1,910.00
<b>Stamp Duty</b>	195.39
<b>Underwriter Agency Fee</b>	185.00
<b>Broker Fee</b>	81.92
Premium GST	209.50
Fee GST	8.19
<b>GST Total</b>	217.69
<b>Total Amount A\$</b>	<b>2,590.00</b>

**IMPORTANT NOTES**

**\*\* This policy expires at 4.00pm on the date of expiry, unless otherwise stated \*\***

Your Account Manager is: **Kate Batchelor**  
Representative of: **Austcover Pty Ltd**  
Tel (07) 3237 8636 Fax **1300 654 186** [katebatchelor@austcover.com.au](mailto:katebatchelor@austcover.com.au)

**Terms - Net 14 Days.** Please forward your remittance to ensure cover. Claims must be notified immediately as late notification may cause denial of liability in some instances.



**DEFT**  
PAYMENT SYSTEMS

**DEFT Reference No**  
**4005 7210 4241 088**

Pay by credit card (Visa, Mastercard, Amex or Diners)  
at [www.deft.com.au](http://www.deft.com.au) or 1300 78 11 45

Please see attached for further payment methods.

**Reference :** AUS SBR Q3117 0351440/001  
**Invoice No :** I0424108  
**Client Name :** DeMolay Australia Ltd  
**Account Mgr:** Kate Batchelor  
**Date :** 15.10.2020



**Billor Code:** 20362  
**Reference:** 4005 7210 4241 088



**TOTAL PAYABLE** **2,590.00**

**Pay Monthly using Premium Funding**

There is an option which enables you to spread your payment over monthly instalments. Please contact us to arrange the necessary premium funding quotation if required. Please note, this applies to New Covers and Renewals only.

**Austcover Direct Debit Details**  
**Account Name:** Austcover Pty Ltd Trust Account  
**BSB:** 182-222 **Account No:** 204575047  
**Please Include Reference:** I0424108

## PAYMENT OPTIONS

Outlined below are the instructions for various payment methods, please use the method below which is most convenient to you. We can provide another option which allows you to pay by instalments. Please contact us for a Premium Funding application if required.



**DEFT**  
PAYMENT SYSTEMS

DEFT is a service of Macquarie Bank



Internet

Pay over the Internet from your credit card at [www.deft.com.au/](http://www.deft.com.au/)

Austcover Pty Ltd accepts Mastercard, Visa, American Express & Diner Club Cards.\*

\*Payments by credit card will attract a surcharge.



Contact your participating bank, credit union or building society to make payment directly from your cheque or savings account.

You will be required to enter the Biller Code and BPAY reference number as detailed on the front of your invoice.



Telephone

Pay by phone from your credit card.

Call 1300 78 11 45 to make a payment

Austcover Pty Ltd accepts, Mastercard, Visa, American Express & Diners Club Cards.\*

The phone payment line is a 24-hour Service. Calls are charged at the cost of a local call (mobiles extra).



Mail

Detach payment slip and mail with payment to:

Austcover Pty Ltd  
GPO Box 2780  
Brisbane QLD 4001

Please make cheques payable to Austcover Pty Ltd

Please note that receipts will not be issued for mailed payments.

**COVERAGE SUMMARY**

DeMolay Australia Ltd  
Australian Association Insurance

**ASSOCIATION LIABILITY INSURANCE**

THE INSURED:

DeMolay Australia Ltd

THE BUSINESS:

Education Association

INSURING CLAUSES:

2.1	Directors and Officers	INSURED
2.2(a)	Professional Indemnity	INSURED
2.2(b)	Association Reimbursement	INSURED
2.2(c)	Association Liability	INSURED
2.2(d)	Employment Practices	INSURED
2.2(e)	Trustee	INSURED
2.2(f)	Crime	INSURED
2.2(g)	Taxation Investigation	INSURED

LIMIT OF LIABILITY:

\$ 10,000,000 Any One Claim and in the aggregate

ADDITIONAL BENEFITS:

- 3.1 Reinstatement of Indemnity Limit
- 3.2 Continuous Cover
- 3.3 Fraud and Dishonesty
- 3.4 Loss of Documents
- 3.5 Defamation
- 4.1 Heirs, Estates and Legal Representatives
- 4.2 Committees
- 4.3 Official Investigations and Inquiries
- 4.4 Automatic Reinstatement of the Limit of Liability for Non-Executive Directors
- 4.5 Discovery Period
- 4.6 Retirement Cover
- 4.7 Outside Directorship Cover
- 4.8 New Subsidiary Cover
- 4.9 Former Subsidiary Cover
- 4.10 Occupational Health and Safety
- 4.11 Statutory Liability Extension
- 4.12 Public Relations Cover
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- 4.16 Crisis Containment
- 4.17 Emergency Defence Costs

SUB LIMITS:

2.2(c)	Association Cover	\$Policy Limit
2.2(f)	Crime	\$ 500,000
2.2(g)	Taxation Investigation	\$ 100,000
4.3(a)	Official Investigations and Inquiries	\$ 500,000



**COVERAGE SUMMARY**

DeMolay Australia Ltd  
Australian Association Insurance

4.3(b) Official Investigations and Inquiries	\$	250,000
4.10 OH&S Defence Costs	\$	1,000,000
4.11 Statutory Liability	\$	500,000
4.12 Public Relations	\$	100,000
4.16 Crisis Containment	\$	100,000
7.5 Pollution	\$	250,000

RETROACTIVE DATE:

Unlimited Excluding any known claims or circumstances

JURISDICTION:

Worldwide (Excluding USA & Canada) unless specifically stated otherwise

DEDUCTIBLE/EXCESS:

\$ Nil	Directors and Officers
\$ 2,500	Professional Indemnity
\$ 2,500	Association Reimbursement
\$ 2,500	Association Liability
\$ 5,000	Employment Practices
\$ 2,500	Trustee
\$ 5,000	Crime
\$ 1,000	Taxation Investigation

CLAIMS NOTIFICATION:

Claims under this policy are on a claims made basis, which means that no claims can be sustained under the policy unless the claim (or circumstances which may give rise to a claim) has been notified to the insurer prior to the expiry date shown in the schedule.

POLICY EXCLUSIONS:

As per Policy Wording.

POLICY ENDORSEMENTS:

118AL Sanctions Limitation Exclusion

It is agreed that this policy is amended to include the following Exclusion.

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DeMolay Australia Ltd  
Australian Association Insurance

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Australia

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Australian Financial Complaints Authority  
Post: GPO Box 3  
Melbourne, Victoria 3001  
Phone: 1800 931 678  
Email: info@afca.org.au  
More information can be found on their website: [www.afca.org.au](http://www.afca.org.au)

POLICY WORDING:

Dual Australia Steadfast Association Liability Wording 0509

**COVERAGE SUMMARY**

DeMolay Australia Ltd  
Australian Association Insurance

**PRIVACY ACT:**

We are committed to protecting your privacy. We use the information you provide to advise about and assist with your insurance needs. We provide your information to insurance companies and agents that provide insurance quotes and offer insurance terms to you or the companies that deal with your insurance claim (such as loss assessors and claims administrators). Your information may be given to an overseas insurer (like Lloyd's of London) if we are seeking insurance terms from an overseas insurer, or to reinsurers who are located overseas. We will try to tell you where those companies are located at the time of advising you. We do not trade, rent or sell your information.

If you don't provide us with full information, we can't properly advise you, seek insurance terms for you, or assist with claims and you could breach your duty of disclosure.

For more information about how to access the personal information we hold about you, how to have the information corrected and how to complain if you think we have breached the privacy laws, ask us for a copy of our Privacy Policy or visit our website.

**IMPORTANT NOTES:**

- \* The above is a summary only, exclusions and limitations may apply - Refer to the Insurer's Policy for full terms and conditions.
- \* Please ensure that the Sums Insured shown meet your requirements.
- \* Should this document show a variation from your instructions, please notify this office immediately.
- \* If additional covers or policies are required, please contact us.

<i>Insurer/Intermediary</i>	<i>POLICY NUMBER</i>	<i>PROPORTION</i>
<i>Dual Australia Pty Ltd A.B.N. 16 107 553 257 Level 4 332 Kent Street Sydney NSW 2000</i>	<i>PAL029663420L8</i>	<i>100.0000%</i>
<i>* Insurer on Risk</i>		
<i>- Lloyds of London Level 9, 1 O'Connell Street Sydney NSW 2000</i>	<i>100.0000%</i>	