

Certificate of Currency

This is to certify that this Ansvar Insurance Limited policy of insurance has been issued or renewed in the name of the Insured and for the period stated in this Certificate of Currency and is subject to the terms and conditions of the policy indemnifying the Insured as follows:

Policy number:	04.400.0615771	
Name of insured:	Demolay Australia Limited	
Type of policy:	Ansvar Insurance Community Service Organisations Insurance Policy Wording	
Description of risk:	Public & Products Liability Insurance	
Location of Risk:	Worldwide excluding USA & Canada	
Limit of Liability:	Public Liability	\$20,000,000
	Any one occurrence	
	Products Liability	\$20,000,000
	Any one period of insurance and in the aggregate	
	Molestation	\$5,000,000
	Property in Care/Custody/Control	\$250,000

Victoria

AD GPO Box 1655N
Melbourne 3001
FX +61 3 9614 1545

New South Wales

AD PO Box 1410
Parramatta 2124
FX +61 2 9687 9564

Queensland

AD GPO Box 747
Brisbane 4001
FX +61 7 3221 6721

South Australia

AD PO Box 630
Fullarton 5063
FX +61 8 8338 1920

Western Australia

AD PO Box 840
West Perth 6872
FX +61 8 9324 2013

Tasmania

AD PO Box 330
Launceston 7250
FX +61 3 9614 1545

1300 650 540
ansvar.com.au

PARTICIPATION EXCLUSION:

This policy does not cover any claim in respect of bodily injury or damage to property of any person caused by or arising out of the participation of such person in any game, match, race, practice, trial or fun run.

Period of insurance: From 31/10/2020 to 31/10/2021 at 4pm

Lisa Kuhl

**Signed for & on behalf of
Ansvar Insurance Limited**

Date: 22/10/2020

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

Renewal of Cover
TAX INVOICE **I0424111**

Our Reference : AUS SBR Q3117 0318695/014

Date : 15.10.2020

Class : Liability

Insurer : Ansvar Insurance Limited

Policy No. : 044000615771

Period : 31.10.2020 to 31.10.2021 at 4.00pm

Premium 1,029.00

Stamp Duty 81.35

Broker Fee 78.86

Premium GST 102.90

Fee GST 7.89

GST Total 110.79

Total Amount A\$ 1,300.00

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**

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 112

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

Please see attached for further payment methods.

Reference : AUS SBR Q3117 0318695/014

Invoice No : I0424111

Client Name : DeMolay Australia Ltd

Account Mgr: Kate Batchelor

Date : 15.10.2020

TOTAL PAYABLE **1,300.00**

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.



Billor Code: 20362
Reference: 4005 7210 4241 112



Austcover Direct Debit Details
Account Name: Austcover Pty Ltd Trust Account
BSB: 182-222 **Account No:** 204575047
Please Include Reference: I0424111

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/

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
Liability

PUBLIC & PRODUCTS LIABILITY INSURANCE

THE INSURED:

DeMolay Australia Limited
and/or subsidiary and/or related Corporations as defined under Australian Corporation Law and/or financiers and all parties for whom the Insured undertakes to insure for their respective rights, interests and liabilities.

THE BUSINESS:

Principally: Community service organisation which may include DeMolay is the largest club in the world for guys aged 12 to 21 Basing its approach on timeless principles, practical experience, and most of all, fun, DeMolay develops your civic awareness, personal responsibility and leadership - so you can be more successful in life.

Activities may also include outings, organised games, op shops, camps and excursions, fundraising such as walkathons and picnics events/festivals held at your place of occupancy.

and any other occupation incidental thereto
but 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.

Volunteer & Member Numbers

Registered Adult Volunteers: Total 33

QLD - 8
NSW - 15
VIC - 8
WA - 2

Registered Youth Members: Total 34

NSW - 18
VIC - 16

INTEREST INSURED:

The Insured's legal liability to third parties to pay compensation in respect of death, illness, personal injury and/or property damage occurring during the period of insurance as a result of an occurrence and happening in connection with the business of the Insured or caused by any of the products sold, manufactured, supplied or distributed by the Insured

LIMIT OF LIABILITY:

Public liability \$ 20,000,000
In respect of any one occurrence or series of occurrences

COVERAGE SUMMARY

DeMolay Australia Ltd
Liability

arising out of one event during the period of insurance

Products liability \$ 20,000,000
In respect of any one occurrence or series of occurrences
arising out of one event and in the aggregate during
the period of insurance

Property in physical and legal control \$ 250,000
In respect of any one occurrence or series of occurrences
arising out of one event during the period of insurance

Contract Works Liability (Max contract value) \$ 500,000
In respect of any one occurrence or series of occurrences
arising out of one event and in the aggregate during
the period of insurance

AUTOMATIC EXTENSIONS

- 1. Counsellor's Liability \$ 1,000,000
- 2. Indemnifiable Fines/Penalties (Nil excess) \$ 100,000

OPTIONAL EXTENSIONS

- 1. Sexual Abuse \$ 5,000,000
- 2. Replacement Wages \$ Not Insured
- 3. Medical Malpractice \$ Not Insured
- 4. Retroactive Liability Endorsement
 - General Public & Products Liability \$ Not Insured
 - Sexual Abuse Only \$ Not Insured
- 5. Member to Member Extension \$ Not Insured
- 6. Trauma Counselling Costs \$ Not Insured

SITUATION:

At and From - Masonic Memorial Centre, 311 Ann Street,
Brisbane QLD 4000
and including Anywhere within the world excluding USA and/or
Canada

DECLARED ACTIVITIES:

Climbing Walls, Archery, Giant Swings/Flying Foxes,
Jet Skiing, Paintball/Skermish, Rock Climbing with Ropes,
Ropes Courses, Snow Skiing/Boarding, Surfing, Horse Riding,
Skate Boarding with ramps.

The above declared activities, are run by appropriately
qualified, accredited and insured third party contractors.

PARTICIPATION EXCLUSION:

This policy does not cover any claim in respect of bodily
injury or damage to property of any person caused by or
arising out of the participation in any competitive
professional sporting activities such as but not limited to
football, rugby, soccer, swimming, athletics, basketball, net

COVERAGE SUMMARY

DeMolay Australia Ltd
Liability

ball, provided that this exclusion does not apply to amateur/recreational/social games.

In all other respects the policy remains unaltered.

\$5,000 excess will apply in respect of bodily injury or damage to property of any person caused by or arising out of the participation of such person in any game, match, race, practice, trial or fun run not otherwise excluded.

SPECIAL TERMS AND CONDITIONS

Known Offenders Exclusion & Risk Management Guidelines

A "KNOWN OFFENDERS" - SEXUAL ABUSE EXCLUSION APPLIES TO THIS POLICY AS DETAILED WITHIN THE POLICY WORDING GUIDELINES TO ASSIST IN RISK MANAGEMENT OF SEXUAL ABUSE

The purpose of these guidelines are to ensure you are meeting Ansvr's expectations in regards to risk management. These should be included in your Child Protection Policy, protecting Children or vulnerable persons from the risk of suffering sexual abuse whilst under your organisations care. If you do not have a Client Protection Policy, please contact Ansvr Insurance immediately.

When engaging, or appointing new employees, representatives, members or service providers who are working with Children or vulnerable persons, please ensure you have:

- (i) For non volunteers, inquired with two referees as to their suitability for the role or position;
- (ii) Inquired with their previous posting or employment as to their suitability for the role or position;
- (iii) Inquired of them whether they have ever been convicted or investigated for sexual abuse, assault or a sexual offence of any kind;
- (iv) Asked them to sign an authority allowing you to conduct a search to determine whether they have a criminal record and have conducted this search or any other search as required by legislation

(v) Not placed unknown volunteers in a position of trust within their first six months of joining your organization

(vi) Procedures in place to ensure the "Two-Person" rule applies where feasible.

(vii) Procedures in place to prohibit the employment or engagement of any person from working in your organisation if they have prior convictions relating to violent or sexually related offences.

POLICY NOTATION:

As per Ansvr advice confirm they are satisfied with the advice from client with respect to current practice for 2 personal reference checks, not employee checks due to them being volunteers only and this will not hinder the known offenders wording.

See email dated 05/11/2020 re this clause from Austcover (our Insurance Brokers) which has been included at the end of this document.

COVERAGE SUMMARY

DeMolay Australia Ltd
Liability

ENDORSEMENTS:

Endorsements as per policy

EXTENSIONS:

Conditions/Extensions as per policy

EXCLUSIONS:

Exclusions as per policy

DEDUCTIBLE/EXCESS:

\$1,000 Public Liability

Other Excesses:

Personal injury to labour hire and/or subcontractors:

\$ 5,000 each and every claim

Personal Injury to Volunteers

\$ 1,500 each and every claim

\$ 5,000 in respect of bodily injury or damage to property of any person caused by or arising out of the participation of such person in any game, match, race practice, trial or fun run not otherwise excluded.

\$10,000 Sexual Abuse Excess

POLICY WORDING:

Ansvar Insurance Community Service Organisations Insurance

Policy Wording COMSERVPOL 0119 V2.1

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

COVERAGE SUMMARY

DeMolay Australia Ltd
Liability

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.
- * This policy does not have a Workers Compensation component. If you employ anyone in your business you are required by law to have adequate Workers Compensation cover.
- * If additional covers or policies are required, please contact us.

<i>Insurer/Intermediary</i>	<i>POLICY NUMBER</i>	<i>PROPORTION</i>
<i>Ansvar Insurance Limited A.B.N. 21 007 216 506</i>	<i>044000615771</i>	<i>100.0000%</i>

Subject: RE: Re[2]: DeMolay Australia Ltd - Liability Insurance - Ansvar Australia Ltd
From: "Kate Batchelor" <KateBatchelor@austcover.com.au>
Sent: 5/11/2020 9:44:25 AM
To: "DeMolay Australia Ltd" <coy-sec@demolay.org.au>;
CC: "Brianna Kimball" <briannakimball@austcover.com.au>;

Hi Bob,

Scuba diving sounds great – lucky them!

Thanks for your patience with this.

Please see Ansvar's written answers to your questions for your records.

1. What is the definition of "unknown"? *Unknown refers to any volunteer whereby the organisation hasn't conducted their checks and balances according to the Company procedures*
2. When does the six months start? *Once the checks are done they are no longer unknown so the 6 months is null and void.*

Let me know if you require anything further and have a lovely day 😊

Many thanks
Kate

Kate Batchelor
Account Manager

Direct: (07) 3237 8629
Mobile: 0420 396 871
katebatchelor@austcover.com.au

Alternatively contact
Stephanie Martin
Direct: (07) 3237 8620
stephaniemartin@austcover.com.au

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Austcover
on your side

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