



# CERTIFICATE OF CURRENCY

This is to certify that this Ansvar Insurance policy of insurance is current as at the date of issue of this Certificate of Currency, subject to the terms and conditions of the policy indemnifying the Insured as follows:

<b>Date of Issue:</b>	03 November 2022	
<b>Policy Number:</b>	615771	
<b>Name of Insured:</b>	DEMOLAY AUSTRALIA LIMITED	
<b>Policy Type:</b>	Ansvar Commercial Insurance - Community Service Organisation	
<b>Situation of Risk:</b>	Anywhere in Australia	
<b>Description of Cover:</b>	General Public Liability:	\$20,000,000
	General Product Liability:	\$20,000,000
	Counsellors Liability:	\$1,000,000
	Sexual Abuse:	\$1,000,000
<b>Business Description:</b>	Youth club or association, including YMCA	
<b>Period of Insurance:</b>	from 4:00pm 31/10/2022 to 4:00pm 31/10/2023	

## ENDORSEMENT TAX INVOICE

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

**Invoice Number: 2914475**  
Date: 15/11/2022

Account Manager: Kate Batchelor (Community Care)  
Email: [kate.batchelor@austcover.com.au](mailto:kate.batchelor@austcover.com.au)  
Direct: 07 5689 3897  
Mobile: 0420 396 871

Thank you for using our services to arrange this insurance cover. Brief details of cover arranged on your behalf are given below. Please refer to the policy document issued by the insurer for complete policy terms and conditions. Please read the attached important notices and do not hesitate to contact us with any questions you may have.

Type of Policy	Liability
Insurer	Ansvar Australia Insurance Limited
Policy Number	615771
Endorsement Effective Date	31/10/2022
Period of Insurance	From 31/10/2022 to 31/10/2023 at 4.00pm <i>This Insurance expires at 4.00pm on the last day of the Period of Insurance</i>
Endorsement Details	Update Policy Schedule Wording per insured's request

Premium	ESL	Underwriter Fee	Stamp Duty	Broker Fee	GST Premium	GST Broker Fee	Total Due
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	<b>\$ 0.00</b>

### Payment Options Terms Net 14 days



**Austcover Pty Ltd**

**DEFT Reference Number**  
**406371229144753**

Pay by credit card or registered bank account at [www.deft.com.au](http://www.deft.com.au) or phone **1300 78 11 45**. Payments by credit card may attract a surcharge.



**Name:** DeMolay Australia Ltd

**Client ID:** 101190

**Invoice No:** 2914475

**Payment Date:** 15/11/2022



\*498 406371 229144753

Payments can be made at any Post Office cheque or EFTPOS.



**Billers Code:** 20362  
**Reference:** 406371229144753

Enter the Biller Code and BPAY reference number as detailed above.

**Total Due:** **\$ 0.00**  
(GST included if applicable)



**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).

*Payments by credit card 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.



Post  
Billpay

**In Person**

Please present page intact at any Australia Post Office.

Payments may be made by cheque or EFTPOS.

Please make any cheques payable to **'Austcover Pty Ltd'**.



**Mail**

Detach payment slip and mail with payment to:

**DEFT Payment Systems**  
**GPO Box 5063**

**SYDNEY NSW 2001**

Please make cheques payable to

**'Austcover Pty Ltd'**

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

## Public & Products Liability

<b>The Insured:</b>	DeMolay Australia Limited and/or subsidiary and/or related Corporations as defined under Australia Corporation Law and/or financiers and all parties for whom the Insured undertakes to insure for their respective rights, interests and liabilities		
<b>The Business:</b>	Principally Community Service Organisation		
	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.		
	Volunteer and Member Numbers:		
	Registered Adult Volunteers: TOTAL 29		
	QLD – 7		
	NSW – 12		
	VIC – 8		
	WA – 2		
	Registered Youth Members: TOTAL 40		
	NSW – 22		
	VIC – 18		
<b>Declared Activities:</b>	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.		
<b>Interested Parties:</b>	Nil Advised		
<b>Interest Insured:</b>	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.		
<b>Limit of Liability:</b>	Public liability in respect of any one occurrence or series of occurrences arising out of one event during the period of insurance	\$	20,000,000
	Products liability in respect of any one occurrence or series of occurrences arising out of one event and in the aggregate during the period of insurance	\$	20,000,000
	Advertising Injury any one occurrence	\$	20,000,000
<b>Sub-limits:</b>	Property in care, custody and control \$250,000 Public Relations \$100,000		
<b>Automatic Extensions:</b>	Counsellors Liability	\$	1,000,000
	Indemnifiable Fines and Penalties (Nil excess)	\$	100,000
<b>Optional Extensions:</b>	Sexual Abuse Limit of Liability \$1,000,000 (Any one claim and in the aggregate during the period)		
	Replacement Wages of Stood Down Staff \$20,000 (Nil Excess)		
	Conditions/Extensions as per policy		

**Situation/s of Risk:** Masonic Memorial Centre, 311 Ann Street, Brisbane QLD 4000 and including Anywhere within Australia

**Geographic Limits:** As per Policy Wording, The Commonwealth of Australia

**Additional Terms and Conditions:** **Participation Exclusion Endorsement**  
This policy does not cover any claim in respect of personal injury or property damage to any person arising directly or indirectly out of the practise or participation in any athletic contests, events, competitions, fundraisers, exhibitions, games, exercise, sporting and aerobic activities.

In all other respects the policy remains unaltered.

**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 \$50,000 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 \$2,500 each and every claim unless the Insured has an Voluntary Workers Personal Accident Policy with Ansvar Insurance Limited in which case the standard policy excess will apply.

**Sexual Abuse at Camps Excess**

Sexual Abuse Excess arising out of or in connection with any Camps held, hosted or attended by You: \$25,000 each and every claim.

**Exclusions:** Exclusions as per policy

<b>Deductible/Excess:</b>	Property Damage each and every occurrence	\$	1,000
	Personal Injury each and every occurrence	\$	1,000
	Personal injury to labour hire and/or subcontractors:	\$	50,000
	Personal Injury to Volunteers	\$	2,500
	Claims for Sexual Abuse each and every claim, in respect of any claim of personal injury	\$	10,000
	Sexual Abuse in connection with any Camps held	\$	25,000

**Policy Wording:** Ansvar Insurance Community Service Organisations Insurance  
Policy Wording COMSERVPOL SELECT 1121 V1.1

**Insurer Panel:** Insurer                      Ansvar Australia Insurance Limited                      100%  
21 007 216 506  
GPO Box 747  
Brisbane QLD 4001

# IMPORTANT NOTICES

We have prepared this document to assist you to understand important issues relating to your insurances. Please contact our office if you have any questions or require further advice/assistance.

## YOUR POLICY DOCUMENTATION

The policy wordings and other documentation should be read carefully to ensure that the cover provided is right for you. If you do not comply with the policy terms and conditions the insurer may be able to cancel the policy and/or refuse to pay or reduce a claim. You should carefully monitor and review your insurance contract to ensure it continues to be adequate during the period of insurance. If any information is incorrect or unclear, make sure that you tell us.

## YOUR DUTY OF DISCLOSURE

Every insured under this policy must comply with the duty of disclosure obligations. The duty requires you to tell the insurer certain matters which will help it decide whether to insure you and if so, on what terms.

This duty commences when you first apply for your policy as well as on renewal, variation, extension or reinstatement. The type of duty that applies can vary according to the type of policy.

To assist us in protecting your interests, it is important that you tell us every matter that you know or could reasonably be expected to know, is relevant to the insurer's decision whether to insure you. We will then assist you in determining what needs to be disclosed to the insured in order to meet your duty.

When you answer any question asked by the insurer, you must give honest and complete answers. Examples of matters that should be disclosed are:

- Any claims that you have made in recent years for the particular type of insurance
- Cancellation, avoidance of, or a refusal to renew your policy by an insurer
- Any unusual feature of the insured risk that may increase the likelihood of a claim

If any insured under the policy does not comply with this duty, the insurer may cancel the policy and/or reduce the amount it pays in the event of a claim. If the failure to comply with the duty is fraudulent, the insurer may treat the policy as if it never existed and pay nothing.

## PRIVACY

We are committed to protecting your privacy. We use the information you provide to us to assist and advise on 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 (eg. Lloyds 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.

## MISREPRESENTATION

If any insured under the policy makes a misrepresentation the insurer may cancel the policy and/or reduce the amount it pays in the event of a claim. If the misrepresentation is fraudulent, the insurer may treat the policy as if it never existed and pay nothing.

## CONTRACTUAL LIABILITIES

Contractual liabilities are largely excluded from cover unless advised to the insurers. Leasing and hiring agreements, agency and product distribution agreements and construction contracts will often contain liabilities not easily recognised and should always be referred to us to ensure that the relevant cover is in place.

## COOLING OFF RIGHTS

You may have a statutory cooling-off right to return your policy. The Product Disclosure Statement or policy document issued by the insurer tells you what the cooling-off right is. You must notify us electronically or in writing within the period noted in your Product Disclosure Statement or policy document.

Irrespective of any cooling-off period you may still have cancellation rights under your policy. If you want to return or cancel your policy, contact us so we may assist.

## UNDERINSURANCE, AVERAGE OR CO-INSURANCE

The insurer requires you to insure for the full value or maximum potential risk. If you do not do so, and you are underinsured, they may pay you less in the event of a claim. These are often called "average" or "co-insurance" clauses.

If you do not want to bear a proportion of any loss, you must ensure that your sum insured is adequate to cover the full potential of any loss. If your policy provides "new for old" cover, please ensure that the sum insured is the cost of replacing the lost or damaged property with new property.

## WAIVER OF RIGHTS

Some policies have a clause which limits or excludes claims where the insured has limited its rights to recover a loss from another party, in circumstances where that other party is responsible for the loss. This can occur where the insured has entered into a contract limiting liability.

If you have entered into, or propose to enter into a contract which may limit rights against another contracting party, please let us know so that we can advise you about how the agreement affects or may affect your cover.

## ADDITIONAL INSURED AND NOTING INTERESTS

If a person is to be named on your policy or insured as a co-insured or joint insured, notify us immediately so we can request this in advance from the insurer. Your property and liability policies will not provide automatic cover for the insurable interest of other parties (e.g., mortgagees, lessors).

Check with us whether the insurer will include someone else as an insured or note their interests before you agree to this in a contract or lease. We cannot guarantee that an insurer will agree to include someone as an insured under your policy or to note their interests on your policy.

## CLAIMS OCCURRING POLICIES

Most of your policies do not provide indemnity in respect of events that occurred before the insurance commenced. They cover events that occur during the policy period.

## CLAIMS MADE POLICIES

Some policies (e.g. professional indemnity insurance) provide cover on a "claims made" basis. This means that claims first advised to you (or made against you) and reported to your insurer during the policy period are insured under that policy, irrespective of when the incident causing the claim occurred. If you become aware of circumstances which could give rise to a claim, notify the insurer during the policy period.

Report all incidents that may give rise to a claim against you to the insurers immediately after they come to your attention and before the policy expires.

## INSURER SOLVENCY

We do not warrant or guarantee the current or ongoing solvency or financial viability of the insurer because we have no control over the insurer's performance and this can be affected by many complex commercial and economic factors.

## UTMOST GOOD FAITH

Every policy is based on the principle of utmost good faith. Both the insured and the insurer must act towards the other party, in respect of any matter arising under the contract, with utmost good faith. If you fail to do so it may prejudice your rights under the policy and in particular, any claim.

## UNAUTHORISED FOREIGN INSURERS

If one or more of the insurance companies concerned with a particular policy is an Unauthorised Foreign Insurer (UFI) we will notify you.

A UFI is an insurer that is not located in Australia or authorised under the Insurance Act 1973 to conduct insurance business in Australia. Such insurers are not subject to the provisions of the Act, which establishes a system of financial supervision of general insurers in Australia that is monitored by the Australian Prudential Regulation Authority (APRA).

## CANCELLATIONS

If there is a refund of premium as a result of a cancellation or adjustment to a policy, we reserve the right to retain the remuneration earned prior to the alteration. If we don't do this we will not be properly paid for the services provided to you.