

Insurance Renewal Summary & Handbook - 2016/2017

Rotary Districts of Australia

5 August 2016

AON

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By email: privacyofficer@eon.com.au

By mail: Level 33, 201 Kent Street Sydney NSW 2000

By phone: (02) 9253 7000

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Coverage Summary 2016/2017

Policy Type	Limits/Deductibles	Insurer
Public & Products Liability	\$50,000,000 policy limit (Molestation \$2,000,000 and Statutory Liability \$1,000,000)	QBE Insurance (Australia Limited)
	Deductible \$1,000, Nil for individuals, \$25,000 for Molestation and \$5,000 for Statutory Liability (\$1,000 for Statutory Liability claims against individuals)	
Personal Accident/Travel	Death & Capital Benefits - \$250,000 Reduced to \$200,000 in the event of a motor vehicle accident	Chubb Insurance Limited
Industrial Special Risks	Limit of Liability \$500,000 for material loss/damage, \$25,000 for consequential loss, sub-limits as per policy	Chubb Insurance Limited
	Deductible \$20,000/1% for Earthquake, Named Cyclone \$10,000, \$500 for Personal Effects, Machinery , \$1,500 All Others	
Association Liability	Limit of \$10,000,000 for each District Crime / Fidelity Limit \$100,000	Vero Insurance Limited 50%, CGU Insurance Limited 30% & Chubb Insurance Limited 20%
	Nil excess other than \$1,000 for "Insured -v- Insured" claims, \$2,000 for Taxation Investigation Costs and \$2,000 for Fidelity Guarantee	
Caravan	Limit options of \$5,000 and \$10,000 per caravan/trailer based on 10 per District	Vero Insurance Limited
	Excess \$500 (\$1,000 whilst unit hired out)	
Crime / Fidelity	\$50,000 per loss, Excess \$100,000. No aggregate cap.	Chubb Insurance Limited

National Insurance Scheme Administration

How does the National Insurance Scheme Work?

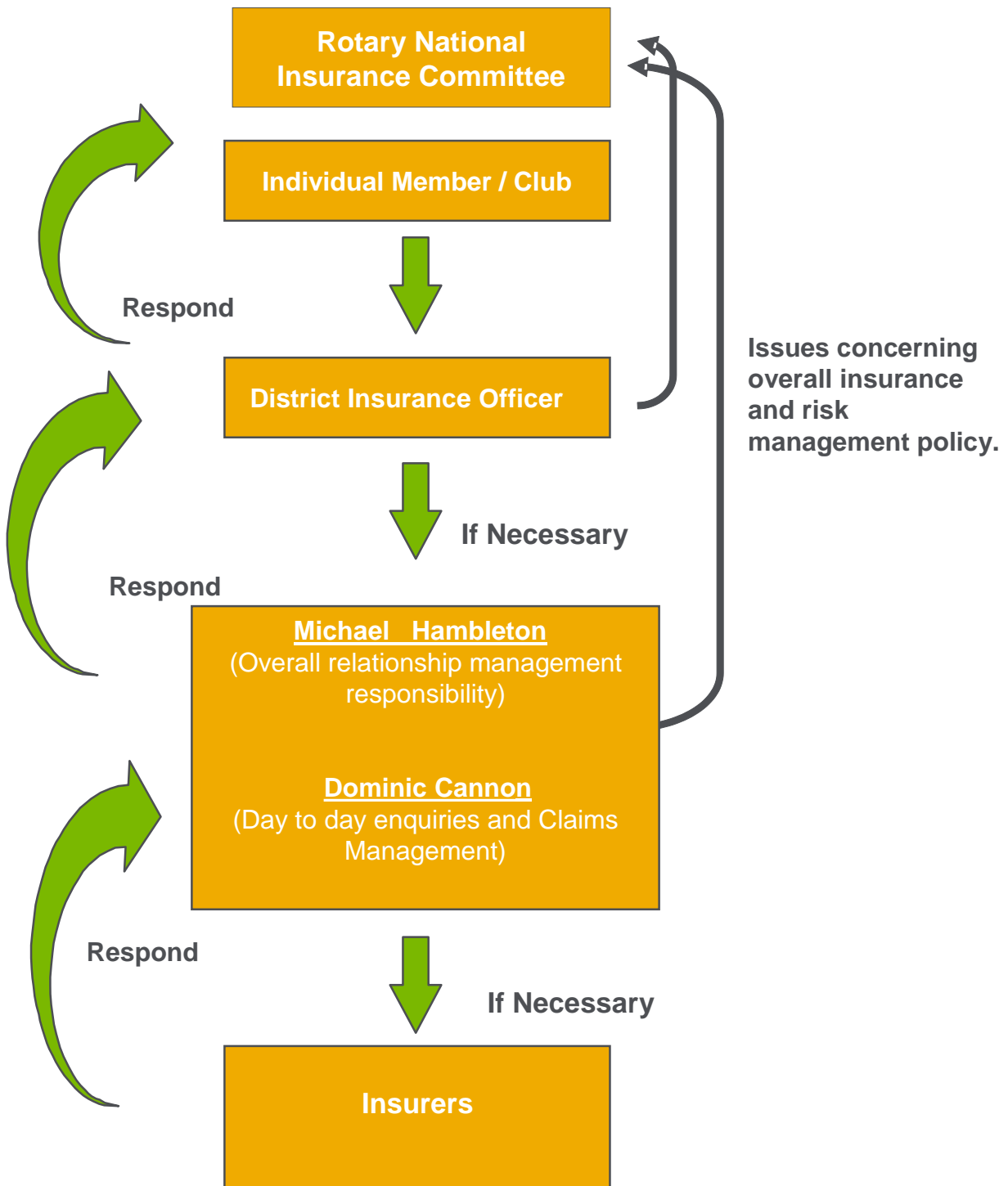
Claims, Enquiries, Certificates of Currency, Routine Issues

Service Executive	Dominic Cannon	Freecall No:	1800 786 682
		Phone No:	07 3223 7467
		E-mail:	dominic.cannon@aon.com

Overall Co-ordination of Scheme – Major Issues

Client Relationship Manager	Michael Hambleton	Freecall No:	1800 786 682
		Phone No:	07 3223 7554
		Mobile No:	0412 591 034
		E-mail:	michael.hambleton@aon.com

Program Enquiries



National Insurance Program Summary

Industrial Special Risks

THE INSURED

Nominated Rotary Districts and Clubs, Rotaract and Interact Clubs including clubs in the course of formation, incorporated or unincorporated.

Members of Rotary including spouses (and de factos and partners), volunteer workers, honorary members, host families, prospective members (from the time their membership has been approved), District, Club and Institute Committees and Sub-Committees, other Rotary bodies and the boards thereof and participants in all Rotary activities for their respective rights and interests.

NOTABLE DEFINITIONS

It is hereby declared and agreed that a Rotary Body is defined as:-

- Entity whose activities, charitable direction and finance is majority controlled by, or affiliated with, an Australian Rotary Club or District or Institute or Rotary International".

It is hereby declared and agreed that a Participant is defined as:-

- Any person or entity participating in an officially constituted Rotary activity but only when such participation does not involve the representation, benefit or gain, either directly or indirectly, of any person or entity other than Rotary.

COVERING (SUMMARY ONLY)

Any physical loss, destruction or damage not otherwise excluded happening at the situation to the property insured.

BUSINESS DESCRIPTION

Community Service Organisation.

SITUATION

Anywhere in Australia, New Zealand, Papua New Guinea, East Timor, Asia and South Pacific Islands including whilst in transit between such places.

INTEREST INSURED

All tangible property both real and personal of every description (except as excluded) belonging to the Insured or for which the Insured is responsible or has assumed responsibility prior to the occurrence of any loss or destruction or damage including all such property in which they acquire an insurable interest during the period of the policy.

LIMIT OF LIABILITY

- **Section 1** - \$500,000 any one loss or series of losses arising from one event at any one location.
- **Section 2** - \$25,000 any one loss or series of losses arising from one event at any one situation.

Subject to the following Sub-Limits:

Section 1

"Static" risks not declared and agreed*	\$50,000
Accidental Damage	\$50,000
Property Insured (other than Money as defined) by Burglary or Theft, or any attempt threat	\$50,000
Theft of Property in the Open Air	\$25,000

Money	\$50,000
Directors, Employees, Members & Volunteer Workers Personal Effects (Worldwide)	\$5,000 any one person and limited to \$50,000 per Event.
Art Shows (pieces of Art)	\$100,000 any one item to a maximum of \$500,000 any one Exhibition
Landscaping	\$5,000
Donations in kind – subject to declaration	\$100,000
Flood	\$20,000
Plate Glass	Replacement Value
Removal of Debris	\$100,000
Extra Cost of Reinstatement	\$100,000
Goods or Property in Transit in Australia (excluding Art Works)	\$50,000
Pieces of Art in Transit	\$25,000 any one conveyance / loss
Goods or Property in Transit elsewhere in the World	\$20,000
Machinery Breakdown	\$5,000
Boiler & Pressure Vessel Explosion	\$5,000
Spoilage of Stock	\$5,000
Property Outside of Australia	\$20,000
Contract Works – Contract Value	\$100,000 (Contracts over this limit must be declared to and accepted by Insurers)

* *“Static” risks are assets of a permanent nature that usually exist throughout the period of insurance. They often consist of buildings, large amounts of contents / equipment stored in one location, parks and the like.*

Section 2

Increased Cost of Working	\$25,000
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INDEMNITY PERIOD

12 Months

DEDUCTIBLE(S)

The Insured shall bear the following amount(s) in respect of each claim or series of claims arising out of the one original source or cause.

Section 1 – Property Damage

Earthquake, Subterranean Fire or Volcanic Eruption	(a) \$20,000 or (b) An amount equal to 1% of the total declared values at the situation where the damage occurs.
Directors, Employees, Members and Volunteer Workers Personal Effects (Worldwide)	\$500
Machinery Breakdown	\$500
All Other Losses	\$1,500
Named Cyclone	\$10,000
Section 2	
All Claims	Nil

* Should more than one deductible appear under this Policy for any claim or series of claims arising from the one event, such deductibles shall not be aggregated - the highest single level of deductible shall apply.

PRINCIPAL EXCLUSIONS

- (a) Locomotive / rolling stock / watercraft / railway tracks
- (b) Aircraft
- (c) Registered vehicles
- (d) Animals/birds/fish
- (e) Standing timber/crops/pastures
- (f) Bridges/canals/roadways/tunnels/dams/reservoirs
- (g) Docks/wharves/piers
- (h) Property beneath the ground
- (i) War/invasion/terrorism
- (j) Radioactivity/nuclear
- (k) Unexplained or inventory shortage
- (l) Spontaneous combustion
- (m) Consequential Loss (excluding Increased Cost of Working)
- (n) Erosion, subsidence, earth movement or collapse therefrom
- (o) Action of water from the sea/tidal wave/high water
- (p) Wear and tear, moths, vermin, insects, rust/oxidation
- (q) Error or omission in design
- (r) Settling/seepage/shrinkage
- (s) Faulty materials/workmanship
- (t) Fraud/dishonest acts
- (u) Electronic Data Exclusion
- (v) Transmission and Distribution Lines

INSURER

Chubb Insurance Limited

POLICY NUMBER

04FX004340

Public & Products Liability

THE INSURED

Nominated Rotary Districts and Clubs, Rotaract and Interact Clubs including clubs in the course of formation, incorporated or unincorporated.

Members of Rotary including spouses (and de factos and partners), volunteer workers, honorary members, host families, prospective members (from the time their membership has been approved), District, Club and Institute Committees and Sub-Committees, other Rotary bodies and the boards thereof and participants in all Rotary activities for their respective rights and interests.

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- Any person or entity participating in an officially constituted Rotary activity but only when such participation does not involve the representation, benefit or gain, either directly or indirectly, of any person or entity other than Rotary.

COVERING

Subject to prevailing policy terms, conditions and exclusions the Insurer will pay in respect of personal injury or property damage first happening during the period of insurance and caused by an occurrence within the territorial limits in connection with your business:

- All sums which you become legally liable to pay by way of compensation;
- All costs awarded against you

BUSINESS DESCRIPTION

Officially constituted Rotary activities – charitable and community services and all incidental activities directly related thereto.

GEOGRAPHICAL LIMITS

Anywhere in the world except the United States of America and Canada where the policy will only apply in respect of parties or persons comprising the Insured who are not normally resident in those countries.

LIMIT OF LIABILITY

Public Liability \$50,000,000 any one occurrence

Products Liability \$50,000,000 any one period of insurance

Molestation cover is sub-limited to \$2,000,000 any one claim and in the aggregate any one policy period and Statutory Liability cover is sub-limited to \$1,000,000 any one claim and in the aggregate any one policy period.

DEDUCTIBLE

\$1,000 any one Occurrence (costs inclusive) for all claims except:

- Nil for individual members
- \$25,000 any one claim (costs inclusive) for Molestation claims, \$125,000 in the aggregate for all claims arising from the one perpetrator
- \$5,000 any one claim (costs inclusive) in respect of Statutory Liability claims against Clubs/Districts

WORDING

Aon Vertex GPL policy wording with the following amendments:

- Care, Custody or Control \$250,000 any one occurrence
- Miscellaneous Activities Exclusion
- Construction/Demolition Exclusion
- Pharmaceutical Exclusion
- Participation Exclusion
- Professional Indemnity/Medical Malpractice/Treatment Risk Exclusion
- Indemnity Endorsement
- Vicarious/Contingent Liability for “Markets” Endorsement
- Molestation Extension (sub limit \$2,000,000 any one claim and in the aggregate any one policy period), Retroactive Date (coverage is on a “Claims Made” basis) is 30 August 2005
- Statutory Liability Extension (sub limit of \$1,000,000 any one claim and in the aggregate any one policy period), Retroactive Date (coverage is on a “Claims Made” basis) is 30 June 2008

PRINCIPAL ENDORSEMENTS/EXCLUSIONS

1. Miscellaneous Activities Exclusion

Unless previously noted and agreed by Insurers the policy does not cover any liability (including vicarious or contingent liability) in respect of Personal Injury or Property Damage arising directly or indirectly from, caused by, contributed to by or in connection with any of the following:

- (i) Rodeos
- (ii) Trains or railways other than model railways used for amusement rides
- (iii) Animal rides
- (iv) Regular child care services
- (v) Martial arts activities comprising but not limited to teaching, training, trials, contests, displays and/or competitions
- (vi) Firearm activities (including hunting) comprising of but not limited to teaching, training, trials, contests, displays and/or competitions.

2. Construction/Demolition Endorsement

The policy does not cover liability in respect of Personal Injury or Property Damage arising directly or indirectly from, caused by, contributed to by or in connection with the demolition, erection, alteration and/or addition to buildings or other structures that have a contract value of more than \$250,000.

3. Pharmaceutical Exclusion

The policy does not cover liability in respect of Personal Injury or Property Damage arising directly or indirectly from, caused by, contributed to by or in connection with any medical equipment and/or pharmaceuticals (whether prescription or non-prescription) used, administered, sold or retailed by you or on your behalf.

Notwithstanding the above, this Exclusion does not apply to any vicarious liability on the part of the “Australian Rotary Health Research Fund” in respect of their occupation as financial benefactors and/or sponsors of any medical research programs.

4. Participation Exclusion

The policy does not cover liability in respect of Personal Injury or Property Damage arising directly or indirectly from, caused by, contributed to by or in connection with the participation of any person or such person’s property in any sport, game, match, race, practice, training course, trial, contest or competition.

However, this exclusion does not apply to Personal Injury or Damage to property of such persons arising out of the duty of care owed by You as a property owner or organiser.

This write-back to policy coverage does not include any of those activities listed under Endorsement 2, Miscellaneous Activities Exclusion, unless previously noted and agreed to by the Insurer.

5. Professional Indemnity/Medical Malpractice/Treatment Risk Exclusion

Exclusions 3.15 is hereby deleted and replaced by the following:-

3.15 Total Professional Indemnity/Medical Malpractice/Treatment Risk Exclusion

3.15.1 Personal Injury or Property Damage arising directly or indirectly from, caused by, contributed to by or in connection with:

3.15.2 the rendering of or failure to render professional advice or service by You or any related error or omission, or

3.15.3 Personal Injury arising directly or indirectly out of or caused by medical treatment prescribed or administered by You, or

3.15.4 any bodily injury, mental injury, illness, disease or death of any patient caused by any negligent act, error or omission committed by You in or about the conduct of Your occupation or business as stated in the Proposal or Declaration, (hereinafter referred to as "Malpractice")

However this exclusion 3.15 does not apply to the rendering of or the failure to render professional advice by Medical Persons employed by You to provide first aid on Your premises or for professional advice or service which is not given for a fee.

6. Indemnity Endorsement

The policy extends to indemnify any person referred to in the Schedule.

In the event of any person being entitled to indemnity under any other policy of insurance the indemnity granted herein will apply only in respect of an amount in excess and/or difference in conditions of that provided by such other policy.

Provided that:

- (a) It shall be a condition precedent to the liability of QBE herein that each member hereby shall comply with and be subject to the terms, conditions and limitations of the Policy and/or any Endorsement thereon as though such member were the Insured.
- (b) The Limit of Indemnity shall apply inclusive of claims made against any and all the persons referred to in this Endorsement.

Further, all members of the Insured are deemed to be parties comprising the Insured, but the indemnity granted to any such member shall apply only in respect of any amount in excess of that provided by any other policy of insurance under which the said member is entitled to indemnity.

7. Vicarious / Contingent Liability Markets Endorsement

In respect of that part of the Insured's business activity relating to "organiser and operator of markets", the Policy does not cover liability in respect of Personal Injury or Property Damage arising directly or indirectly out of, caused by, contributed to by or in connection with any individual market stall operator (including any partner, employees, contractors or subcontractors of same).

Notwithstanding the above, it is noted that this exclusion shall not apply to the Named Insured for their own liabilities arising out of any action, omission or otherwise of any market stall operator as noted above.

8. Sexual Molestation Endorsement

It is hereby agreed that any indemnity available under the Policy for any liability arising directly or indirectly out of or in connection with sexual and/or child assault, abuse or molestation or attempt at sexual assault, abuse or molestation shall be as specified in this Section and only as specified in this Section.

Insurers will indemnify You in accordance with this Section provided that they will only be liable after the exhaustion of the Deductible.

Liability

Insurers will pay in respect of Personal Injury:

- sums with You shall become legally liable to pay by way of compensation as a result of a Claim or Claims first made against You, or any facts and/or circumstances first notified to You, and notified in writing to Insurers during the Period of Insurance stated in the Schedule arising out of sexual assault, sexual abuse or molestation or attempt at such sexual assault or sexual molestation committed or alleged to have been committed.
- All costs awarded against you.

Limit of Liability

Insurer's maximum liability for any one Claim or series of Claims made and reported to Insurers during the Period of Insurance shall not exceed \$2,000,000.

Insurer's total aggregate liability during any one Period of Insurance shall not exceed \$2,000,000.

The Limit of Liability shall be inclusive of costs and expenses in the Defence of Costs and Supplementary Payments.

Definitions

For the purposes of this Section only:

"Claim" or "Claims" means:

- (i) any writ, statement of claim, summons, application or other originating legal or arbitral process, cross claim, counterclaim or third or similar party notice issued against or served upon you; or
- (ii) the receipt by you of any written or verbal notice, or demand for compensation, in respect of alleged sexual assault, sexual abuse or sexual molestation, or attempt at such sexual assault, sexual abuse or sexual molestation committed or alleged to have been committed; or
- (iii) the receipt by you of any written or verbal notice of any facts and/or circumstances and/or allegations of sexual assault, sexual abuse or sexual molestation or attempt at such sexual assault, sexual abuse or sexual molestation committed or alleged to have been committed; or
- (iv) the receipt by the you of any written or verbal notice of any facts and/or circumstances and/or allegations which are required to be reported to any Federal, State or Territory Government body.

Exclusions

This Section does not cover liability:

- (1) for claims arising from sexual assault, sexual abuse or sexual molestation or attempt thereat which occurred or is alleged to have occurred prior to the Retroactive Date.
- (2) For claims arising from any facts and/or circumstances and/or allegations of which You had become aware prior to the commencement of the Period of Insurance, in respect of alleged sexual assault, sexual abuse or sexual molestation, or attempt at such sexual assault, sexual abuse or sexual molestation alleged to have been committed.
- (3) For any fines or penalties or the costs of defending any criminal proceedings.

- (4) For any Claim or Claims which are or would be subject to the jurisdiction of the Courts of the United States of America or the Dominion of Canada.

This Section does not provide indemnity to any perpetrator or alleged perpetrator of any sexual assault, sexual abuse or sexual molestation or attempt thereof.

Retroactive Date

The Retroactive Date is 30 August 2005

Conditions

As a condition precedent to Your right to be indemnified under this Endorsement You shall give notice in writing to Insurers as soon as practicable and during the Period of Insurance.

- (1) of any Claim or Claims made against You;
- (2) of the receipt of notice from any person of an intention to make a Claim against You;
- (3) of the receipt of any written or verbal notice of any facts and/or circumstances and/or allegations of sexual assault, sexual abuse or sexual molestation or attempt at such sexual assault, sexual abuse or sexual molestation committed or alleged to have been committed.

Deductible

You shall bear the first \$25,000 (inclusive of costs and expenses in the Defence of Claims) of any one Claim and \$125,000 in the aggregate for all claims arising from the one perpetrator.

For the purpose of determining the deductible all acts of sexual assault, sexual abuse or sexual molestation or attempt(s) thereof suffered by any individual claimant shall be deemed to be arising out of one originating cause. If there is more than one claimant, all acts of sexual assault, sexual abuse or sexual molestation or attempt(s) thereof suffered by each individual claimant shall be deemed to be arising out of separate original causes.

9. Childcare Activities and Camps

- (a) Regular childcare services such as kindergarten, pre-school, before and after school care etc is excluded. The exclusion is intended to exclude schooling and "whilst parents are at work" type services normally provided by a commercial enterprise qualified to conduct such activities.
- (b) Camp type activities are covered however proof of the camp property owner's/ operator's Public Liability coverage needs to be obtained by Rotary for Vicarious Liability coverage to apply.
- (c) Camps owned by Rotary are excluded however consideration of coverage may be given upon receipt of details concerning patronage, activities and property/land.
- (d) Youth Exchange programme coordination and host families are intended to be covered under the policy.

10. Statutory Liability Endorsement

The Insurer will indemnify You against any penalty and defence costs resulting from a claim by a regulatory authority for a wrongful breach which would otherwise be excluded by reason of Exclusion 6.9 (Fines, Penalties, Punitive Damages) and/or 6.13 (Pollution), where the claim is first made on You and notified in writing to insurers in the period of insurance. Provided always that insurers will not be liable to indemnify You in respect of any penalty or defence costs in respect of any such claim arising directly or indirectly from or which is based upon, attributable to, or in consequence of any:

- (a) dishonest, wilful, intentional or deliberate wrongful breach; or
- (b) wilful, intentional or deliberate failure to comply with any lawful notice, direction, enforcement action or proceeding under any Act; or
- (c) Your gross negligence or recklessness; or
- (d) requirement to pay taxes, rates, duties, levies, charges, fees or any other revenue or impost; or

- (e) breach of sections 182 or 183 of the Corporations Act and any amendment, consolidation or re-enactment of any of these sections.

Pollution Defence Costs:

The Insurer will indemnify You under clause 8.6 for defence costs in respect of any claim brought or maintained by a regulatory authority, which would otherwise be excluded by reason of Exclusion 6.13 where the claim alleges breach of environmental legislation.

Indemnity is provided subject to the following conditions:

- (a) cover will not extend to any claim brought by a regulatory authority on behalf of, in the name of or as a representative of any other person(s), corporation or other entity.
- (b) The Insurer's aggregate liability for all claims under this extension will not exceed \$1,000,000.
- (c) A deductible of \$1,000 (costs and expenses inclusive) For claims against individuals and \$5,000 (costs and expenses inclusive) for claims against any club or district will apply to each claim made on you.

For the purposes of this Extension only, all losses arising out of any wrongful breach or interrelated wrongful breaches are deemed to be "one" loss.

IMPORTANT NOTICE

The Molestation and Statutory Liability extensions to the Public & Products Liability policy are underwritten on a "Claims Made" basis. This means the policy covers (subject to terms and conditions) claims made against the Insured and notified to the insurer during the period of cover. The policy will not cover claims made and notified to insurers after the expiry of the period of cover. Accordingly, should you become aware of any fact or circumstance that may give rise to a claim it is important that this be reported during the period of cover.

INSURER

QBE Insurance (Australia) Limited

POLICY NUMBER

AQR 0008958 PLB

Personal Accident

THE INSURED

Nominated Rotary Districts and Clubs, Rotaract and Interact Clubs including clubs in the course of formation, incorporated or unincorporated.

Members of Rotary including spouses (and de factos and partners), volunteer workers, honorary members, host families, prospective members (from the time their membership has been approved), District, Club and Institute Committees and Sub-Committees, other Rotary bodies and the boards thereof and participants in all Rotary activities for their respective rights and interests.

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INSURED PERSON

All persons defined in "The Insured" above (including short term Youth Exchange Students), but excluding long term Youth Exchange Students.

COVERAGE

Personal Accident

Categories of Insured Persons

Category	Age Limit
1	Insured Persons aged under 13 years
2	Insured Persons aged 13 to 17 years
3	Insured Persons aged 18 to 79 years
4	Insured Persons aged 80 to 89 years
5	Insured Persons aged 90 to 95 years

		Categories				
		1	2	3	4	5
Principal Lump Sum Benefit Events 1-9*						
1.	Accidental Death	\$15,000	\$30,000	\$250,000	\$50,000	Nil
2.	Permanent Total Disablement	\$15,000	\$100,000	\$250,000	Nil	Nil
3.	Paraplegia or quadriplegia	\$15,000	\$100,000	\$250,000	Nil	Nil
4.	Loss of sight in both eyes	\$15,000	\$100,000	\$250,000	Nil	Nil
5.	Loss of sight in one (1) eye	\$15,000	\$100,000	\$250,000	Nil	Nil
6.	Loss of use of two (2) limbs	\$15,000	\$100,000	\$250,000	Nil	Nil
7.	Loss of use of one (1) limb	\$15,000	\$100,000	\$250,000	Nil	Nil
8.	Permanent and incurable insanity	\$15,000	\$100,000	\$250,000	Nil	Nil
9.	Loss of hearing in both ears	\$15,000	\$100,000	\$250,000	Nil	Nil
Weekly Benefits Injury		Nil	85% of pre-disability earning to a maximum of \$1,000 per week	85% of pre-disability earning to a maximum of \$1,500 per week	Nil	Nil
Temporary Total Disablement Maximum Benefit period 156 weeks, subject to an excess period of 7 days						
Temporary Partial Disablement Maximum Benefit period 156 weeks, subject to an excess period of 7 days		Nil	25% of the Temporary Total Disablement Benefit	25% of the Temporary Total Disablement Benefit	Nil	Nil
Weekly Benefits Sickness (only applicable whilst on a Journey as defined under the policy)		Nil	85% of pre-disability earning to a maximum of \$1,000 per week	85% of pre-disability earning to a maximum of \$1,500 per week	Nil	Nil
Temporary Total Disablement Maximum Benefit period 156 weeks, subject to an excess period of 7 days						
Temporary Partial Disablement Maximum Benefit period 156 weeks, subject to an excess period of 7 days		Nil	25% of the Temporary Total Disablement Benefit	25% of the Temporary Total Disablement Benefit	Nil	Nil
Student Tutorial Costs (Maximum Benefit Period of 26 weeks – excess period 7 days)		\$150 per week	\$150 per week	\$150 per week	Nil	Nil
Emergency Home Help (Maximum Benefit Period for 26 weeks – excess period 7 days)		\$250 per week	\$250 per week	\$250 per week	\$250 per week	\$250 per week
Non-Medicare Medical Expenses * Covering Non-Medicare and medical expenses incurred following an accident but excluding medical expenses prohibited by legislation		\$5,000	\$5,000	\$5,000	\$5,000	\$5,000

Travel

THE INSURED

Nominated Rotary Districts and Clubs, Rotaract and Interact Clubs including clubs in the course of formation, incorporated or unincorporated.

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SCOPE OF COVER

Cover under the policy applies whilst an Insured Person is engaged on a Journey (as defined) undertaken on the Insured's business, including any private travel (limited to 60 days – noting the maximum trip duration is 90 days). Notwithstanding the above, cover applies whilst an Insured Person is

JOURNEY DEFINITION

Journey means a trip undertaken on the business of the Insured and/or authorised by the Insured, provided such travel involves a destination 50 kilometres or more from the Insured Person's normal place of business or residence and does not include normal daily travel between residence and place of business. Cover shall commence from the time an Insured Person leaves their normal place of residence or place of business, whichever is left last and continues on a full time 24 hour basis until they return to their normal place of residence or place of business, whichever occurs first. The maximum duration of any one trip is 90 days.

COVERAGE

Personal Accident

Categories of Insured Persons

Category	Age Limit
1	Insured Persons aged under 13 years
2	Insured Persons aged 13 to 17 years
3	Insured Persons aged 18 to 79 years
4	Insured Persons aged 80 to 89 years
5	Insured Persons aged 90 to 95 years



	Categories				
	1	2	3	4	5
Principal Lump Sum Benefit Events 1-9*					
10. Accidental Death	\$15,000	\$30,000	\$250,000	\$50,000	Nil
11. Permanent Total Disablement	\$15,000	\$100,000	\$250,000	Nil	Nil
12. Paraplegia or quadriplegia	\$15,000	\$100,000	\$250,000	Nil	Nil
13. Loss of sight in both eyes	\$15,000	\$100,000	\$250,000	Nil	Nil
14. Loss of sight in one (1) eye	\$15,000	\$100,000	\$250,000	Nil	Nil
15. Loss of use of two (2) limbs	\$15,000	\$100,000	\$250,000	Nil	Nil
16. Loss of use of one (1) limb	\$15,000	\$100,000	\$250,000	Nil	Nil
17. Permanent and incurable insanity	\$15,000	\$100,000	\$250,000	Nil	Nil
18. Loss of hearing in both ears	\$15,000	\$100,000	\$250,000	Nil	Nil
Weekly Benefits Injury	Nil	85% of pre-disability earning to a maximum of \$1,000 per week	85% of pre-disability earning to a maximum of \$1,500 per week	Nil	Nil
Temporary Total Disablement Maximum Benefit period 156 weeks, subject to an excess period of 7 days					
Temporary Partial Disablement Maximum Benefit period 156 weeks, subject to an excess period of 7 days	Nil	25% of the Temporary Total Disablement Benefit	25% of the Temporary Total Disablement Benefit	Nil	Nil
Weekly Benefits Sickness (only applicable whilst on a Journey as defined under the policy)	Nil	85% of pre-disability earning to a maximum of \$1,000 per week	85% of pre-disability earning to a maximum of \$1,500 per week	Nil	Nil
Temporary Total Disablement Maximum Benefit period 156 weeks, subject to an excess period of 7 days					
Temporary Partial Disablement Maximum Benefit period 156 weeks, subject to an excess period of 7 days	Nil	25% of the Temporary Total Disablement Benefit	25% of the Temporary Total Disablement Benefit	Nil	Nil
Student Tutorial Costs (Maximum Benefit Period of 26 weeks – excess period 7 days)	\$150 per week	\$150 per week	\$150 per week	Nil	Nil
Emergency Home Help (Maximum Benefit Period for 26 weeks – excess period 7 days)	\$250 per week	\$250 per week	\$250 per week	\$250 per week	\$250 per week



	Categories				
	1	2	3	4	5
Non-Medicare Medical Expenses * Covering Non-Medicare and medical expenses incurred following an accident but excluding medical expenses prohibited by legislation	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000

Travel

Categories of Insured Persons

Category	Age Limit
1	Insured Persons aged under 13 years
2	Insured Persons aged 13 to 17 years
3	Insured Persons aged 18 to 79 years
4	Insured Persons aged 80 to 89 years
5	Insured Persons aged 90 to 95 years

	Categories				
	1	2	3	4	5
Injury resulting in Surgery**			\$20,000		
Sickness resulting in Surgery**	Nil	\$20,000	\$20,000	Nil	Nil
Injury resulting in Fractured Bones**	\$3,000	\$3,000	\$3,000	\$3,000	Nil
Injury resulting in Loss of Teeth or Dental Procedures**	\$1,000	\$1,000	\$1,000	\$1,000	\$2,000
Injury resulting in Loss of Teeth or Dental Procedures** Limit per Tooth	\$250	\$250	\$250	\$250	\$250
** Outside Australia					
Kidnap & Extortion (maximum per event)			\$250,000		
Trauma Counselling - per visit			\$5,000		
Trauma Counselling - per Covered Person			\$15,000		



	Categories				
	1	2	3	4	5
Hijack & Detention		\$200 daily benefit, maximum \$6,000 (30 days) Legal Cost \$5,000			
Medical and Additional Expenses & Cancellation and Curtailment Expenses		Unlimited			
Continuous Bed Confinement		\$100 per day (60 days max)		\$200 per day (30 days max)	
Non-Medical Incidental Expenses		Per Day \$30 maximum \$500		Per Day \$50 maximum \$1,500	
Trauma Counselling Benefit		\$5,000			
HIV/AIDS contracted through Bodily Injury		\$100,000			
ACE Emergency Assistance Phone: + 61-2-8907-5995 www.chubbassist.com		Unlimited			
Loss of Deposits		Unlimited		\$10,000	
Cancellation & Curtailment Expenses		Unlimited		\$10,000	
Incidental Private Travel and/or Executives Private Travel (applicable to loss of Deposits only)		\$20,000			
Out of Pocket Expenses (such as phone charges, food etc)		Per Day \$150 maximum \$1,500			
Frequent Flyers Points		\$10,000			
Funeral Expenses		\$25,000			
Pet Boarding Expenses		Per Day \$250 Maximum \$2,500			
Missed Transport Connection		\$1,000			
Overbooked Flight		\$2,500			
Alternative Employee/Resumption of Assignment Expenses		\$10,000			
Baggage (Limit any one item \$1,500)		\$7,000			
Electronic Equipment (Excess \$250)		\$7,000			



	Categories				
	1	2	3	4	5
Money/Travel Documents			\$2,000		
Deprivation of Baggage			\$3,000		
Repatriation of Belongings			\$1,000		
Home Burglary Excess Benefit			\$2,000		
Keys and Locks			\$2,000		
Identity Theft Exclusion			\$20,000		
Personal Liability			\$20,000,000		
Extra Territorial Workers' Compensation					
• Weekly Benefits			\$500		
• Damages, Costs and Expenses			\$500,000		
• Aggregate Limit of Liability			\$500,000		
Political & Natural Disaster Evacuation*			\$20,000 per person		
Specialist Security Services*			\$50,000 per person		
* Annual Aggregate	\$250,000	\$100,000		\$250,000	
Any one (1) event with respect to War/Civil War (C)			\$500,000		
Any one (1) Period of Insurance with respect to war/Civil War (D)			\$1,000,000		

GEOGRAPHICAL LIMITS

Anywhere in the World.

DEDUCTIBLE

- 7 days in respect of Weekly Benefits.
- \$250 Electronic Equipment
- Nil all other claims.

PRINCIPAL EXCLUSIONS UNDER THE POLICY

The Insurer shall not pay Benefits with respect to any loss, damage or Condition which:

- results from an Insured Person engaging in or taking part in:
 - flying in an aircraft or aerial device other than as a passenger in an aircraft licensed to carry passengers;
 - flying in a privately owned and operated aircraft;
 - training for or participating in professional sports of any kind.
- results from any intentional self-injury or attempt at same, suicide or any illegal or criminal act committed by you or an Insured Person.
- results from war (whether war be declared or not), invasion or civil war.
- is or results from or is a complication of infection with Human Immuno-deficiency Virus (HIV) or any variance including Acquired Immune Deficiency Syndrome (AIDS) and AIDS related Complex (ARC).
- results from the use, existence or escape of nuclear weapons material or ionising radiation from or contamination by radioactivity from any nuclear fuel or nuclear waste from the combustion of nuclear fuel.
- results from pregnancy or childbirth except for unexpected medical complications or emergencies arising therefrom.
- hernia, howsoever caused.
- Persons over the age of 95 years.

NOTE

1. The exclusion for pre-existing conditions on the policy has been waived. However, the following conditions still apply:
 - The Insured Person must obtain approval from their doctor advising they are fit to travel.
 - The Insured Person cannot travel solely for the intention of having treatment for an existing medical condition.
 - The policy will not cover expenses incurred for any medication for a condition which commenced prior to the commencement of the journey and which such medication the Insured Person has been advised to continue during travel.
 - A full pre-existing conditions exclusion remains in force for Insured Persons diagnosed with a terminal condition prior to the commencement of the journey under the Weekly Sickness Benefit.
2. Cover is provided for medical and additional expenses whilst on a “journey” for Insured Persons over 79 years of age in relation to the Annual Rotary International Convention only to a policy limit of \$50,000.

INSURER

ACE Insurance Australia Limited

POLICY NUMBER

04PO003900

Association Liability (Office Bearers Liability, Association Liability, Professional Indemnity and Fidelity Guarantee)

THE INSURED

Nominated Rotary Districts and Clubs, Rotaract and Interact Clubs including clubs in the course of formation, incorporated or unincorporated.

Members of Rotary including spouses (and de factos and partners), volunteer workers, honorary members, host families, prospective members (from the time their membership has been approved), District, Club and Institute Committees and Sub-Committees, other Rotary bodies and the boards thereof and participants in all Rotary activities for their respective rights and interests.

NOTABLE DEFINITIONS

It is hereby declared and agreed that a Rotary Body is defined as:-

- Entity whose activities, charitable direction and finance is majority controlled by, or affiliated with, an Australian Rotary Club or District or Institute or Rotary International".

RISKS INSURED

1. Professional Indemnity Insurance Cover

Cover to the Insured against Loss for Claims by reason of any Wrongful Act arising from a breach of professional duty in the conduct of the Insured Professional Business Practice which Claims:

- (i) are first made against the Insured during the Period of Insurance; and
- (ii) of which We are first notified in writing during the Indemnity Period; and
- (iii) which arise from an act, error or omission on or after the retroactive date specified in the Schedule.

2. Directors & Officers Insurance Cover

Cover to the Insured Persons for which the Insured Persons may not be legally indemnified by the Association arising out of any Claim by reason of any Wrongful Act committed by them in their capacity as an Insured Person of the Association which Claims:

- (i) are first made against them jointly or severally during the Period of Insurance; and
- (ii) of which We are first notified in writing during the Indemnity Period.

3. Association Reimbursement Insurance Cover

Cover for the Association, when the Association is legally required or permitted to indemnify an Insured Person, any Loss arising out of a Claim made against an Insured Person by reason of any Wrongful Act committed by that Insured Person whilst acting in their capacity as an Insured Person of the Association, provided always that such Claims:

- (i) are first made against the Insured Person during the Period of Insurance; and
- (ii) of which We are first notified in writing during the Indemnity Period.

4. Association Entity Insurance Cover

Cover for the Association for Loss arising from any Claims made against the Association by reason of any Wrongful Act committed by an Insured Person which Claims:

- (i) are first made against the Association during the Period of Insurance; and
- (ii) of which are first notified in writing during the Indemnity Period.

5. Employment Practices Insurance Cover

Cover for the amounts that the Insured is legally obligated to pay arising from Employment Practices Claims which:

- (i) are first made against the Insured during the Period of Insurance; and
- (ii) of which Insurers are first notified in writing during the Indemnity Period.

6. Fidelity Insurance Cover

Cover to the Insured (subject to the Specific cover Sub-Limit set out in the Schedule) for any loss of money, negotiable instruments, bearer bonds or coupons, stamps, bank or currency notes belonging to the Insured, where such loss:

- (i) is sustained by reason of any dishonest, fraudulent, malicious or illegal act or omission of any Insured Person; and
- (ii) is first discovered by the Insured during the Period of Insurance; and
- (iii) of which the Insurer is notified during the Indemnity Period.

7. Taxation Investigation Cover

Where the Association or any person on behalf of the Association, first received a Tax Audit Notice from the Australian Taxation Office,

- (i) during the Period of Insurance, and
- (ii) of which Insurers are first notified in writing during the Indemnity Period
- (iii) Insurers will (subject to the Specific Cover Sub-Limit set out in the Schedule), provide Cover to the Association for necessary Tax Audit Costs reasonably incurred by the Association up to the completion of the audit or investigation.

EXTENSIONS

- Committees
- Estates
- Legal Representation Costs
- External Directorships
- Dishonesty of Office Bearers
- Fidelity (\$100,000 Limit, \$2,000 Excess)
- Loss of Documents
- Defamation
- Trade Practices and Related Legislation
- Extended Reporting Period
- Statutory Liability (\$500,000)
- Attendance at Official Investigations (\$500,000)
- Advance Payment of Defence Costs
- Continuous Cover
- Court Attendance Witness Expenses (\$500 per day)
- Joint Venture
- Occupational Health & Safety (\$500,000)
- Public Relations Costs (sub limit \$1,000,000)
- Entity Cover for Employment Practices Claims
- Automatic Run-off Liability for Office Bearers
- Spousal Liability
- Crisis Costs \$50,000
- Investigation Costs (\$500,000)
- Emergency Defence Costs (sub limit \$250,000)
- Outside Directorship
- Taxation Audit Costs (\$250,000)
- Pollution Defence Costs (\$500,000)

LEGAL JURISDICTION

Australia, New Zealand, Papua New Guinea, Solomon Islands and East Timor.

PRINCIPAL EXCLUSIONS

- Bodily injury and property damage
- Pollution
- Guarantees and warranties
- Misconduct of Office Bearers
- Unfair Advantage
- Fines and Penalties
- Insider Trading
- Contractual Liability
- Financial Services
- Legal Services
- Medical Services
- Participants where they do not also qualify as another "Insured"

EXCESS

\$2,000	each and every claim for Employee Fraud.
\$2,000	each and every claim for Superannuation Trustees Liability
Nil	All others

LIMIT OF LIABILITY

Professional Indemnity	\$10,000,000 any one claim and \$30,000,000 in the aggregate
Management Liability	\$10,000,000 any one claim and \$20,000,000 in the aggregate
Association Liability	\$10,000,000 any one claim and \$20,000,000 in the aggregate
Employment Practices Liability	\$10,000,000 any one claim and \$20,000,000 in the aggregate
Employee Fraud or Dishonesty	\$100,000 any one claim
Superannuation Trustees	Not Insured

IMPORTANT NOTICE

This Policy is issued on a claims made basis.

This means that the Policy responds to:

- (a) Claims first made against you during the policy period and notified to the underwriter during that policy period, provided that you were not aware at any time prior to the policy inception of circumstances which would have put a reasonable person in your position on notice that a claim may be made against him/her; and
- (b) Facts, pursuant to Section 40(3) of the Insurance Contracts Act 1984, which states: "where the insured gave notice in writing to the underwriter of facts that might give rise to a claim against the insured as soon as was reasonably practicable after the insured became aware of those facts but before the insurance cover provided by the contract expired, the underwriter is not relieved of liability under the contract in respect of the claim when made by reason only that it was made after the expiration of the period of insurance cover provided by the contract".

When the policy expires, no new notifications can be made on the expired policy even though the event giving rise to the claim against you may have occurred during the policy period.

INSURER

Vero Insurance Limited (50%)
CGU Professional Risks Insurance Limited (30%)
ACE Insurance Limited (20%)

POLICY NUMBER

LPS018565296

Caravan / Trailer Insurance (Optional)

THE INSURED

Nominated Rotary Districts and Clubs, Rotaract and Interact Clubs including clubs in the course of formation, incorporated or unincorporated.

Members of Rotary including spouses (and de factos and partners), volunteer workers, honorary members, host families, prospective members (from the time their membership has been approved), District, Club and Institute Committees and Sub-Committees, other Rotary bodies and the boards thereof and participants in all Rotary activities for their respective rights and interests.

INTEREST

Trailers and/or Caravans as declared.

GEOGRAPHICAL LIMITS

Anywhere in Australia

EXCESS

\$500 each and every claim (\$1,000 whilst unit hired out)

LIMIT OF COVER

Premium is based on up to ten (10) unspecified trailers or caravans per District at any one time.

Cover Trailer / Caravan (Maximum any one trailer / caravan)	\$10,000
Third Party Property Damage	\$30,000,000
Supplementary Bodily Injury	\$1,000,000

PRINCIPAL EXCLUSIONS

1. Wear/Tear/Corrosion/Rusting/Depreciation
2. Mechanical/Structural Defect/Breakdown
3. Tyre damage by punctures/bursts/cuts/applying brakes
4. Consequential Loss/Loss of Use
5. Hiring of a Vehicle
6. Vehicle Accessories/Tools
7. Loss/Damage to any load
8. Loss/Damage following lawful possession
9. Loss/Damage to property owned/controlled by You
10. Death/bodily injury to certain persons
11. Statutory insurances/Compensation Schemes
12. Tools of Trade
13. Vibration
14. Unregistered Vehicles
15. Dangerous Goods
16. Asbestos
17. Pollution
18. Fines & Penalties
19. Drivers under influence
20. Unlicensed driver
21. Unsafe condition
22. Nuclear Risks/War/Terrorism

INSURER

Vero Insurance Limited

POLICY NUMBER

MSL009529308

Crime / Fidelity Guarantee

THE INSURED

Nominated Rotary Districts and Clubs, Rotaract and Interact Clubs including clubs in the course of formation, incorporated or unincorporated.

INTEREST

Loss arising as a result of employee dishonesty ("employee" means temporary personnel supplied by outside agencies, students, secondees, volunteers or members of Rotary whilst performing services to Rotary).

GEOGRAPHICAL LIMITS

Anywhere in Australia.

EXCESS

\$100,000 each and every claim.

LIMIT OF COVER

\$50,000 each and every loss and unlimited in the aggregate

PRINCIPAL EXCLUSIONS

- Fines, penalties or damages for which you are legally liable except for compensatory damages arising from a loss covered by the policy.
- Errors or omissions committed or omitted by you.
- Loss discovered before the commencement of the policy period.
- Loss after you become aware that an employee has committed acts of fraud, dishonesty or criminal damage.
- Costs and expenses you incur to establish the existence of a loss.
- Loss of confidential information.
- Indirect or consequential loss.

INSURER

ACE Insurance Limited

POLICY NUMBER

04CH008128

Important Notices

As your insurance advisor, we want to draw your attention to certain important matters that relate to your insurance.

General Advice Warning

Any information provided about this policy/ policies is general in nature and does not take into account your particular objectives, financial situation and needs. Before making a decision, you should carefully consider all information provided to you including the policy wording(s).

Duty of Disclosure

Before you enter into a contract of insurance, you have a duty under the Insurance Contracts Act 1984 (Cth) to disclose anything that you know, or could reasonably be expected to know, that may affect the insurer's decision to insure you and on what terms. You have that duty after proposal, and up until the time the insurer agrees to insure you. You have the same duty before you renew, extend, vary or reinstate a contract of insurance.

You do not need to tell the insurer anything that:

- reduces the risk that is insured;
- is common knowledge;
- your insurer knows or should know as an insurer; or
- the insurer waives compliance with your duty of disclosure.

If you are uncertain about whether or not a particular matter should be disclosed to the insurer, please contact your Aon Client Manager.

Non-disclosure

If you do not tell your insurer anything you are required to, the insurer may cancel your contract or reduce the amount that it is required to pay you if you make a claim, or both. If your failure to disclose is fraudulent, the insurer may refuse to pay a claim and treat the contract as if it never existed.

Changes of circumstances must be notified

It is also important that you advise us of any changes to your business or circumstances (including location change, changes in size or value, increase in number of premises/ sites owned or occupied, or nature of business activities) that may occur once you have arranged the insurance so that we can take the necessary steps to make sure that you are adequately insured. A failure to advise the insurer of such changes may prejudice your cover.

Understanding your policy terms and conditions

Please carefully review all documents we give you (including policies and endorsements) containing the terms of your cover (including applicable limits, sub-limits and deductibles and your obligations) to ensure that the cover suits your needs and so you understand and comply with your obligations under your policies. Failure to do this may result in uninsured losses.

Please advise us immediately if you notice any mistakes of fact or believe the contents do not address your needs.

Interest of other parties

Your policy/ policies may exclude cover for an interest in the insured property held by someone other than the named insured, unless that interest is specifically noted on the policy. For example, if property is jointly owned, or subject to finance, the interest of the joint owner or financier may be excluded if it is not specifically noted on the policy.

Generally, the safest course is always to have all interests in all property insured noted on each policy. If anyone other than you has an interest in property you are insuring, please let us know.

Utmost good faith

Every contract of insurance is based on the principle of utmost good faith, requiring each party to act towards the other party in respect of any matter arising under or in relation to the contract, with the utmost good faith. If you fail to do so, you may prejudice your rights under the policy and in particular, any claim. This requirement also applies to third party beneficiaries after the policy is entered into.

Privacy

Aon is committed to protecting your personal information in accordance with the Australian Privacy Principles under the Privacy Act 1988 (Cth). We collect, use and disclose personal information to offer, promote, provide, manage and administer the many financial services and products we and our group of companies are involved in as set out in the Aon Privacy Notice provided to you or available at www.aon.com.au. In order to do this, we may also share your information with other persons or entities who assist us in providing or promoting our services as set out in the Aon Privacy Notice. Further information about our privacy practices can be located in the Aon Australia Group Privacy Policy Statement which can be viewed on our website at www.aon.com.au or a copy can be sent to you on request by your Aon representative.

You may also gain access to your personal information, or modify your privacy preferences, by contacting your Aon representative or our Privacy Officer at:

Privacy Officer –

By email: privacyofficer@eon.com.au

By mail: Level 33, 201 Kent Street Sydney NSW 2000

By phone: (02) 9253 7000

Claims Made

Directors' and Officers' Liability, Comprehensive Crime, Professional Indemnity, Superannuation Trustees' Liability policies, Molestation sections and some other liability policies are written on a "Claims Made" basis.

This means that the policy responds to claims first made against you and notified to the insurer in writing during the period of insurance, provided that the originating act or omission occurred after the retroactive date. Where you give notice in writing to the insurer of any facts that might give rise to a claim against you as soon as reasonably practicable after you become aware of those facts, but before the expiry of the period of insurance, the policy will, subject to its terms and conditions, provide cover even if that claim is made after the expiry of the period of insurance.

Retroactive Date

Directors' and Officers' Liability, Comprehensive Crime, Professional Indemnity, Superannuation Trustees' Liability policies, Molestation sections and some other liability policies are written on a "Claims Made" basis may have a retroactive date.

This means that coverage is limited to acts and omissions that occur or are alleged to have been committed on or after the retroactive date. For example, if you have a retroactive date of 1 July 2013, the policy will not cover a claim arising from acts or omission occurring prior to that date. If this applies, please ensure that the retroactive date you select is sufficient and that you have no uncovered periods.

Occurrence Basis

Combined General Liability, Industrial Special Risks, Travel, Aviation, Contract Works, Marine policies and some other policies are written on an occurrence basis. This means that the policy responds to claims on the basis of when the incident occurred or when the injury or damage manifested itself, not when the claim itself was received.


Subrogation and non-admission

This policy/ policies contain provisions which have the effect of excluding or limiting the insurer's liability in respect of a loss, where you have admitted liability or prejudiced the insurer's rights of subrogation. This may occur where you are a party to an agreement which excludes or limits an insurer's rights to recover the loss from another party.

Contacts

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