

Date of issue 11 May 2023
Contact Stephanie Balzan
Telephone 1800 123 266
Email stephanie.balzan@aon.com

Important Notice: This Schedule should be read in conjunction with your Policy Wording, which together comprise your contract of insurance with the insurer. Please refer to both documents for full terms, conditions, exclusions and specific endorsements of your policy.

Vital Pack

Aon Reference PRM 1DF9D
Insured Orchid Society of NSW
Period of Insurance 4:00 PM 01 May 2023 to 4:00 PM 01 May 2024
Business Description Principally volunteer, community, charitable and not-for profit Organisations and all other associated and related activities including activities of volunteers.

General and Products Liability

Business Description Principally volunteer, community, charitable and not-for profit organisations and all other associated and related activities as declared by you as below:

Limit of Liability	General Liability (any one occurrence)	\$20,000,000
	Products Liability (any one period of Insurance)	\$20,000,000

Sub Limits of Liability Property in physical or legal care, custody & control endorsement limit: \$ 250,000

The policy covers the organisation, its employees & volunteers from their legal liability to third parties for personal injury and/or property damage if proven legally liable or negligent as defined in the policy

Geographical Limits Anywhere in the Commonwealth of Australia

Endorsement Molestation Endorsement:
 The limit of the Insurer's liability in respect of any one Claim shall not exceed 5,000,000.
 The total aggregate liability of the Insurer during any one Policy Period shall not exceed 5,000,000. Supplementary Payments shall be included within the Limit of Liability.
 This Policy does not provide cover for legal liability arising out of or in any way connected with actual, threatened or perceived sexual assault, sexual harassment or molestation of any person arising from the operation or ownership of any school, religious organisation or child care centre.

Exclusions

Cyber Exclusion
Pandemic Exclusion
- Excludes professional indemnity
- Excludes all contractors and/or sub-contractors
- Warranted no known or reported incidents/claims
- Excludes Acts of War & Terrorism
- Policy excludes liability arising from the participation in any sporting activities
- Additional activities, events or fundraising not declared on original declaration not insured until referred to and accepted by the Insurer
Silica Exclusion - This Policy excludes liability arising out of or in any way connected with the inhalation of, or exposure to silica in any form.

Retroactive Date (Date of Inception):**Provisions**

All service providers are required to carry their own insurance. A service provider is deemed as anyone hired by the Insured to provide a good or service. Service providers include but are not limited to security, amusement device operators, fireworks operators, caterers, contractors, venue owners, entertainers etc. It is a condition precedent to the policy that any Insured providing services to third party individuals or groups must hold the appropriate qualifications or license. It is further agreed that staff/volunteers working for these Insured's must also be appropriately qualified in the activities they are conducting.

Deductibles

Each and every claim \$ 1,000

Warranties/Special Conditions

1. Minimum premium - to be adjusted according to number of members 2. All NFP Liability agreed Terms, Conditions and Exclusions to apply

Policy Notes

Society Groups

1. Alstonville Orchid Society (31 members)
2. Albury-Wodonga Orchid Society (68 members)
3. ANOS Far Nth. Coast Orchid Society (30 members)
4. Ballina and Dist. Orchid Society (20 members)
5. Blacktown City Orchid Society (90 members)
6. Blue Mountains and Penrith Dist. Orchid Society (104 members)
7. Boolaroo Orchid Society (72 members)
8. Byron Dist. Orchid Society (45 members)
9. Camden Haven Orchid Society (30 members)
10. Campbelltown and Dist. Orchid Society (45 members)
11. Casino and Dist. Orchid Society (55 members)
12. City of Lismore Orchid Society (22 members)
13. Coffs Harbour Orchid Society (67 members)
14. Eastern Suburbs Orchid Society (23 members)
15. Gosford Dist. Orchid Society (22 members)
16. Grafton Dist. Orchid Society (20 members)
17. Great Lakes Orchid Society (26 members)
18. Hastings River Orchid Society (48 members)
19. Hawkesbury and Dist. Orchid Society (55members)
20. Leisure Coast Orchid Society (10 members)
21. Macleay Valley Orchid Society (34 members)
22. Manning River Orchid Society (34 members)
23. Maclean Dist. Orchid Society (46 members)

- 24. Mingara Orchid Club (65 members)
- 25. Nambucca Valley Orchid Society (48 members)
- 26. Northern Rivers Orchid Species Society (20 members)
- 27. Orchid Society of NSW (98 members)
- 28. Panania/East Hills Orchid Society (15 members)
- 29. Paphiopedilum Society of NSW (80 members)
- 30. Revesby Workers Orchid Club (20 members)
- 31. Southside species (10 members)
- 32. Sutherland Shire Orchid Society (85 members)
- 33. Tweed Dist. Orchid Society (130 members)
- 34. Wagga Wagga Orchid Society (45 members)
- 35. Woodburn & Evans Head Orchid Society (36 members)
- 36. Woolgoolga Orchid Society (73 members)

Policy Wording	Not for Profit General and Products Liability Wording SBAF0012Q211001
Category	0
State	NSW
Post Code	2190
Estimated Funding/Turnover	\$

Insurer	Policy Number	Proportion
INSURANCE AUSTRALIA LIMITED T/AS CGU INSURANCE A.B.N. 11 000 016 722 GPO BOX 9960 SYDNEY NSW 2001	10M1792939	100%

Section Premium Details:		
Billing Currency : AUD		
Premium	\$	3,788.40
GST	\$	378.84
Total Amount	\$	4,167.24

Personal Accident

Interest Insured	Covering volunteers, work experience, including virtual volunteering from home, work for the dole & Centre Link mutual obligation, people carrying out activities on behalf & at the direction of the Insured including direct travel to & from the voluntary activity for accidental injury or death.	
Geographical Limits	Anywhere in Australia	
Limit of Liability	Death & Capital Benefits	\$ 25,000
	Weekly Benefit	\$ 500

Number of Volunteers covered	All categories include activities for indoor volunteers		
	Indoors	0	
	Outdoors	1722	
	Outdoors hazardous	0	
Policy Conditions	Part A	Death & Capital Limits	Insured Events 1-24
	Part B	Weekly Benefits	Insured Events 30-31
		Bodily Injury Benefits	Insured Events 25-29
	Part C	Fractured Bones	Insured Events 32-40
	Part D	Loss of teeth or dental procedures	Insured Events 41-42
	Deferred Period		Nil Days
	Benefit Period		Maximum of 104 weeks (except medical)
	Aggregate Limits of Liability		\$ 3,500,000
	Age Limit		Nil but volunteer must be able to take direction and work independently
Weekly Benefit Period - Part B	104 weeks (excluding medical), the weekly benefit is payable when volunteers income earned elsewhere is lost. The weekly benefit is paid up to the income lost or the elected weekly sum declared in the policy, whichever is the lesser.		
	If a volunteer does not earn a normal income then they cannot claim loss of income, instead they will be reimbursed the cost of:		
	(A) Emergency Home Help - due to an injury a volunteer may need to hire a person to assist with domestic duties. Home help limited to \$250 per day for a maximum 104 weeks.		
	(B) Student Tutorial - to employ a tutor if you are prevented by your injury from attending classes. \$250 per day for a maximum 104 weeks.		
	(C) A & B is only covered if on the requirement of a medical practitioner.		
Fractured Bones – Part C	Cover for an Event under this Part is limited to \$ 10,000		
Loss of Teeth or Dental Procedures – Part D	Cover for an Event under this Part is limited to \$ 250		
Other Policy Benefits	Under the Medical Act it is illegal for insurance companies to cover those medical items that would or should have been covered by Medicare. This means insurers cannot cover Medicare gaps in payments e.g. If a GP charges \$ 100 for their services & the medical schedule is \$ 75. This would leave a \$ 25 gap which is uninsurable.		
	For all volunteers the following additional benefits apply:		

(A) Paraplegia or Quadraplegia - home or car renovations/ modifications up to \$15,000

(B) Medical expenses (12 months from date of injury only) excluding any such costs wholly or partially covered by Medicare. Up to \$15,000 per claim (Australian Resident). Up to \$7,500 per claim (Non Australian Resident). \$25 excess per claim.

eg. Medicare or private health fund before any claim can be made on this policy.

(C) Ambulance hire not recoverable from any other source.

(D) Funeral expenses - \$10,000

(E) Out of pocket expenses due to an injury reasonably and necessarily incurred - \$3,000

(F) Pharmaceutical expenses due to an injury incurred on the advice of a medical practitioner - \$1,000

****AUTHOR NOTES**** The following policy benefits (G) to (X) is not applicable when insurer CHUBB is used.

(G) Accidental HIV Infection - \$30,000

(H) Accommodation & Transport Expenses - \$10,000

(I) Bed Care - \$50 per day for a maximum 14 days

(J) Chauffeur Services - \$3,000

(K) Childcare Benefit - \$5,000

(L) Coma Benefit - \$500 per week for a maximum 104 weeks

(M) Corporate Image Protection - \$15,000

(N) Dependent Child Supplement - \$10,000 per Dependent Up to a maximum of \$30,000

(O) Education Fund Benefit - \$5,000

(P) Financial Advice Benefit - \$10,000

(Q) Orphan Benefit - \$10,000 per dependent child

(R) Premature Birth/Miscarriage Benefit - \$5,000

(S) Spouse/Partner Employment Training Benefit - \$5,000

(T) Unexpired Membership Benefit - \$3,000

(U) Visitors Benefit \$10,000

(V) Workplace Assault Benefit - \$5,000

(W) Workplace Trauma Benefit - \$5,000

(X) Tuition or Advice - \$750 per day, maximum 104 weeks

- (G) Accidental HIV Infection - \$30,000
- (H) Accommodation & Transport Expenses - \$10,000
- (I) Bed Care - \$50 per day for maximum 14 days
- (J) Chauffeur Services - \$3,000
- (K) Childcare Benefit - \$5,000
- (L) Coma Benefit - \$500 per week for a maximum 104 weeks
- (M) Corporate Image Protection - \$15,000
- (N) Dependent Child Supplement - \$10,000 per Dependent
Up to a maximum of \$30,000
- (O) Education Fund Benefit - \$5,000
- (P) Financial Advice Benefit - \$10,000
- (Q) Orphan Benefit - \$10,000 per dependent child
Up to a maximum \$30,000
- (R) Premature Birth/Miscarriage Benefit - \$5,000
- (S) Spouse/Partner Employment Training Benefit - \$10,000
- (T) Unexpired Membership Benefit - \$3,000
- (U) Visitors Benefit \$10,000
- (V) Workplace Assault Benefit - \$5,000
- (W) Workplace Trauma Benefit - \$5,000

Additional Cover

For all volunteers the following additional benefits apply:

Additional Benefits	Limits of Liability
Accidental HIV Infection	\$ 30,000
Positive diagnosis within 180 days of event occurring (i) Bodily Injury caused by a violent physical assault: or (ii) Medical treatment of the Covered Person's Bodily Injury provided by a Doctor or Nurse	
Accommodation and Transport Expenses	\$ 10,000
Bed Care - Per day 48 hours Excess Period	\$ 50
Chauffeur Services Events 30 and or 31	
Childcare Benefit - Max 15 days Events 2 - 8	\$ 5,000
Coma Benefit - Per week, Max 104 weeks Conditions A, 2.	\$ 500
Corporate Image Protection Benefit	\$ 15,000

Part A - Events 1	
Dependent child supplement	
Event 1	
- Per child, Max	\$ 10,000
- Per Family	\$ 30,000
Disappearance	12 weeks
Event 1	
Education fund benefit	\$ 5,000
Event 1	
Financial advice benefit	\$ 10,000
Event 1 - 8 or 11	
Funeral expense	\$ 10,000
Guaranteed Payment	
Event 30	
Home and Car modification expense	\$ 15,000
Part A - Event 2 – 9	
Non Medicare medical expense	
- for Australian Residents	\$ 15,000
- for non-Australian Residents	\$ 7,500
Orphan Benefit	
Event 1	
- Per child, Max	\$ 10,000
- Per Family	\$ 30,000
Out of pocket expenses	\$ 3,000
Nil if Medicare applies	
Premature Birth/miscarriage	\$ 5,000
Prior 26 Weeks of miscarriage	
Spouse/Partner Employment	
Event 1 or 2	
Training Benefit	\$ 10,000
Tuition or advice - Per day, Max 104 weeks	\$ 250
Event 30 and or 31	
Unexpected membership benefit	\$ 3,000
Part A - Events 2 - 8; or Events 30 and	
or 31, doctor certification that the	
disablement will exceed for a min 26	
week	
Visitors Benefit	\$ 10,000
Event 1 - 2	
Workplace assault benefit	\$ 5,000
Workplace trauma	\$ 5,000
Pharmaceutical expenses	\$ 1,000

Above benefits are only covered if on the requirement of a medical practitioner.

Deductibles \$ 25 all medical expense claims
Nil all other claims

Policy Notes Society Groups:

1. Alstonville Orchid Society (40 members)
2. Albury-Wodonga Orchid Society (62 members)
3. ANOS Far Nth. Coast Orchid Society (27 members)
4. Ballina and Dist. Orchid Society (39 members)
5. Blacktown City Orchid Society (90 members)
6. Blue Mountains and Penrith Dist. Orchid Society (108 members)
7. Boolaroo Orchid Society (61 members)
8. Byron Dist. Orchid Society (42 members)
9. Camden Haven Orchid Society (30 members)
10. Campbelltown and Dist. Orchid Society (42 members)
11. Casino and Dist. Orchid Society (40 members)
12. City of Lismore Orchid Society (35 members)
13. Coffs Harbour Orchid Society (58 members)
14. Eastern Suburbs Orchid Society (31 members)
15. Gosford Dist. Orchid Society (10 members)
16. Grafton Dist. Orchid Society (20 members)
17. Great Lakes Orchid Society (19 members)
18. Hastings River Orchid Society (39 members)
19. Hawkesbury and Dist. Orchid Society (47 members)
20. Leisure Coast Orchid Society (12 members)
21. Macleay Valley Orchid Society (30 members)
22. Manning River Orchid Society (27 members)
23. Maclean Dist. Orchid Society (40 members)
24. Mingara Orchid Club (69 members)
25. Nambucca Valley Orchid Society (50 members)
26. Northern Rivers Orchid Species Society (26 members)
27. Orchid Society of NSW (98 members)
28. Panania/East Hills Orchid Society (20 members)
29. Paphiopedilum Society of NSW (80 members)
30. Pt. Macquarie Orchid and Bromeliad Society (26 members)
31. Revesby Workers Orchid Club (20 members)
32. Southside species (12 members)
33. Sutherland Shire Orchid Society (85 members)
34. Tweed Dist. Orchid Society (70 members)
35. Wagga Wagga Orchid Society (39 members)
36. Woodburn & Evans Head Orchid Society (41 members)
37. Woolgoolga Orchid Society (66 members)

TOTAL = 1651 members

Insurer
BERKSHIRE HATHAWAY SPECIALTY INSURANCE
A.B.N. 84 600 643 034
LEVEL 23, 420 GEORGE STREET
SYDNEY NSW 2000

Policy Number 47-ZAH-005257-04
Proportion 100%

Section Premium Details:

Billing Currency : AUD

Premium	\$	2,324.70
GST	\$	232.47
Total Amount	\$	2,557.17

Total Premium Details:

Billing Currency : AUD

Premium	\$	6,113.10
GST	\$	611.31
Total Amount	\$	6,724.41