

## CERTIFICATE OF CURRENCY

Date: 12/11/21

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**AUSTBROKERS PHILLIPS PTY LTD  
P.O. BOX 832  
MOORABBIN 3189**

**Your local office is:  
Level 5  
1 Southbank Boulevard  
Southbank 3006**

**Local call 1300 650 540  
Phone 1300 650 540**

**Email [insure@ansvar.com.au](mailto:insure@ansvar.com.au)**

Insured Name

KAMA (VIC) PTY LTD, HOPE FAMILY  
TRUST TRADING AS CAMP SUNNYSTONE

Policy Number

03.300.0630205

Type of Policy

Education

Period of Insurance

26/08/21 to 26/08/22 at L.S.T 4:00pm

Policy Status

Active Policy (Current)

This document shows your policy details as at the date printed and is to be read in conjunction with the policy wording. Should you have any queries please contact our office. Thank you for your continued coverage with Ansvar.

This certificate is provided for information purposes only and confers no rights upon the holder. It is not intended to amend, extend or alter the coverage afforded by the policy listed. It is provided as a summary only of the cover provided and is current only at the date of issue.

*The Contract of Insurance consists of this Certificate and Company's Policy – to be read as one document*



**Policy Notes**

**Additional Insured:**

MATT HOPE & KATE HOPE  
 (PROPERTY OWNERS/OPERATORS)

**Additional Comments:**

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Interested Party: Commonwealth Bank of Australia

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Ansvar Insurance Ltd. Education Insurance Policy Wording

Your operations are described as:

Education organisation which may include provision of academic educational services, outings, organised games, participation in school sports, accommodation for students, op shops, camps and excursions

Camp facility and some functions and weddings

Activities as per below include:

- ARCHERY
- SURVIVAL GAMES
- GEOCACHING
- INITIATIVE COURSE
- CAMP FIRE
- BUSHWALKING
- NIGHT WALK
- ROPE COURSE (low Ropes)
- HUT BUILDING
- BUSH ART
- CANOEING GAMES
- TREASURE HUNT
- PLAYGROUND COURSE
- BOULDERING WALL
- RAFT BUILDING
- BALL GAMES

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.

Flood is covered under this policy

NEW PROPERTY PROTECTION SUBLIMITS AND EXTENSIONS

Extra costs of reinstatement	20% of building declared values
Removal of debris	20% of declared values or \$500,000 whichever is lesser

Collections, trophies, curios works of art, pictures, antiques (at your location)	\$ 5,000
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Playing surfaces	\$	50,000
Damage to external fixtures and fittings including landscaping	\$	25,000
Exhibitions, festivals and events	\$	10,000
Frozen or refrigerated food	\$	10,000
Glass breakage		
- Frames and signs	\$	10,000
- Temporary Shuttering and Signwriting	\$	10,000
- Contents	\$	10,000
Property in the open air	\$	25,000
Raffle prizes and donated goods	\$	5,000
Rewriting or reconstruction of records	\$	25,000
Works of art, pictures, curios and antiques (away from your location)		
- Any one item	\$	5,000
- Any one event		20% of contents declared values or \$25,000 whichever is lesser

Special Conditions

Contents cover includes \$15,000 Low Rope



**Location of Risk:** WORLDWIDE EXCL USA/CANADA 3340

**Type of Risk :** 80 – General Public & Products Liability

Type of Cover	Unidentified Type of Cover	
	Sum Insured	Excess
PUBLIC . . . : Limit of Liability :	\$10,000,000	\$1,000
PRODUCT . . : Limit of Liability. :	\$10,000,000	\$1,000
Auto Ext.1:Property in your Care/Custody/Control	\$250,000	
Opt. Ext.1:Molestation/Sexual Abuse limited to	Not Insured	
Annual Turnover	972,000	

**Endorsement**

- CLL      Claims Pers Inj to Labour Hire  
**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 \$5,000 each and every claim.
  
- CLV      Claims Pers Inj to Volunteers  
**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 \$1,250 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.
  
- SAE      Sexual Abuse Exclusion  
 This Policy does not cover any claim arising from:  
 Any actual or alleged Sexual Abuse, as defined in the policy wording.

**Additional Comments:**

Type of Cover continued....

Construction Liability:	\$500,000
Counsellors Liability:	\$1,000,000
Indemnifiable Fines & Penalties:	\$100,000 (Nil Excess)
Optional Extensions:	
1. Sexual Abuse	NOT INSURED
2. Replacement Wages	NOT INSURED
3. Medical Malpractice	NOT INSURED
4. Retroactive Claims Made Liability	
Public Liability	NOT REQUIRED
Agreed Retroactive Date:    /    /	NOT APPLICABLE
Sexual Abuse Only	NOT REQUIRED
Agreed Retroactive Date:    /    /	NOT APPLICABLE
5. Member to Member	NOT INSURED
6. Trauma Counselling Costs	NOT INSURED

No Excess applies to Optional Extensions 2 & 6

**Type of Risk : 89 – Management Liability**

Insuring Clauses	Limit Of Liability Any one Claim	Aggregate Limit of Liability	Excess	Retro. Date
Entity Liability	\$1,000,000	\$1,000,000	\$1,000	25/08/20
Directors & Officers	\$1,000,000	\$1,000,000	NIL	25/08/20
Entity Reimbursement	As per D&O	As per D&O	\$1,000	As per D&O
Employment Practices	\$1,000,000	\$1,000,000	\$5,000	25/08/20
Trustees Liability	Not Taken			
Statutory Liability	\$500,000	\$500,000	\$1,000	25/08/20
Internet Liability	\$500,000	\$500,000	\$1,000	25/08/20
Entity Crisis Cover	\$100,000	\$100,000	\$1,000	25/08/20
Aggregate Policy Limit	\$1,500,000			
Sublimits		Sublimit	Excess	
Employee & Third Party Fidelity		\$50,000 in the aggregate	\$5,000	
Tax Audit		\$20,000 in the aggregate	NIL	
Occupation	Combined primary and secondary			
Geographic Limit	as per policy			

**UPE      UNAUDITED PREMISES EXCLUSION**  
 The following is added to "Exclusions applying to employee fidelity and third party fidelity" section of the policy:  
 We are not liable to indemnify you, in respect of any Direct Financial Loss or make any payment in connection with any Dishonest Acts arising out of, based upon or attributable to premises that are not externally audited annually.  
 All other terms and conditions remain unchanged.

**IWE      INTERNAL WEAKNESS EXCLUSION**  
 The following is added to "Exclusions applying to employee fidelity and third party fidelity" section of the policy:  
 We are not liable to indemnify you, in respect of any Direct Financial Loss or make any payment in connection with any Dishonest Acts arising from any weakness identified in an external auditors report to management regarding internal operations.  
 All other terms and conditions remain unchanged.

**DSE      DUAL SIGNATORIES EXCLUSION**  
 The following is added to "Exclusions applying to employee fidelity and third party fidelity" section of the policy:  
 We are not liable to indemnify you, in respect of any Direct Financial Loss or make any payment in connection with any

\* Continued

Dishonest Acts arising from the failure of cheques and electronic fund transfers to have two signatories.  
 All other terms and conditions remain unchanged.

**Additional Comments:**

INSOLVENCY EXCLUSION

\*I000001\*



The following special exclusion applies to this policy:

'We will not cover any claim under this policy arising from or attributable to the insolvency, bankruptcy or liquidation of the company/entity as the case may be'

