

**COVERAGE SUMMARY**

Landcare Tasmania Inc  
Community Environment Insurance

Principally Landcare, Coastcare, Bush Regeneration, Bushcare, Dunecare, Catchment Management, Rivercare, River Restoration and Other Environment Groups, Property Owners and all activities directly or indirectly associated therewith.

**INTERESTED PARTIES:**

**Schedule of Parties**  
Nil Advised

**PUBLIC/PRODUCTS LIABILITY:**

**POLICY NUMBER:**

93397976

**LIMIT OF LIABILITY:**

Each Occurrence Limit (Public Liability)	\$ 20,000,000
Each Act Limit (Advertising Injury and Personal Injury)	\$ 20,000,000
Products Hazard Aggregate Limit	\$ 20,000,000
Advertising Injury Aggregate Limit	\$ 20,000,000
Pollution Aggregate Limit	\$ 20,000,000

**SUB LIMITS:**

Extension 4.5 of the wording. Care, Custody or Control is to the full policy limit in respect of 4.5(a) to 4.5(c). In respect of 4.5(d) there is Nil value.

**GEOGRAPHICAL LIMITS:**

Anywhere within Australia

**DEDUCTIBLE/EXCESS:**

Each loss event \$ Nil

**ENDORSEMENTS:**

**Molestation Exclusion**

This Policy does not indemnify the Insured or any third party beneficiary for any liability directly or indirectly caused by, arising out of or in any way connected with any actual, threatened or perceived sexual assault, sexual harassment or molestation.

**Contract Works Activities Endorsement - \$50,000**

This Policy does not indemnify the Insured or any third party beneficiary for any liability directly or indirectly caused by, arising out of or in any way connected with Contract Works Activities undertaken by or on behalf of the Insured.

This exclusion does not apply to work undertaken by the Insured or on the Insured's behalf; that is described in sub paragraph 1.a. of the definition of Contract Works Activities,

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in connection with premises that are:

- owned or occupied by the Insured; or
- rented or leased to the Insured;

provided that:

- such work is not described in subparagraph 1.b or paragraphs 2., 3., 4., 5. or 6. of the definition of Contract Works Activities; and
- the total contract value for any such works does not exceed \$50,000.

For the purpose of this Endorsement, Contract Works Activities means:

1. a. refurbishment, renovation, alteration or addition works;  
b. construction, erection or demolition works  
in relation to any buildings including associated mechanical and engineering activities;
2. installation, testing, commissioning or maintenance of any equipment or computer networks;
3. pipelaying, cable laying, tunnelling, piling, blasting, demolition;
4. manhole construction, reinstatement of trench works, diversion;
5. maintenance of existing underground pipeline and cable systems and other underground work; and
6. overhead erection, installation and construction of telecommunication transmission lines or cables.

**Professional Indemnity (Total Exclusion)**

This policy does not indemnify the Insured or any third party beneficiary for any liability directly or indirectly caused by, arising out of or in any way connected with the rendering of or failure to render professional advice or service by the Insured or any error or omission connected therewith.

**Transmissible Disease Exclusion**

This policy does not indemnify the Insured or any third party beneficiary for any liability directly or indirectly caused by, arising out of or in any way connected with the transmission or contracting of a disease.

In all other respects this Policy remains unaltered.

**Bushfire Exclusion**

This Policy does not indemnify the Insured or any other person for any liability directly or indirectly caused by, arising out of or in any way connected with bushfire,

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grassfire or any variance thereto.

Provided this Exclusion will only apply to owners, leaseholders and all other entities party to a rental agreement over real property with the exception of community gardens less than 2000m2 or otherwise specifically approved in writing by Chubb.

In all other respects this Policy remains unaltered.

**Specific Activities Exclusion**

This policy does not indemnify the Insured or any third party beneficiary for any liability directly or indirectly caused by, arising out of or in any way connected with scheduled in the list of Excluded Activities below. This Exclusion will not apply if declared and approved in writing by Chubb.

**Excluded Activities:**

- a) Any shooting or baiting of animals;
- b) Any clearing or maintenance of fire breaks;
- c) Any back burning or traditional fire burying;
- d) Any SCUBA diving;
- e) Any operation of chainsaws unless user has completed a certified 'operate and maintain chainsaws' course;
- f) Any handling and/or riding of equines;
- g) Any events or excursions exceeding one day in duration or 500 attendees.

**\*\*\*Specific Activities Exclusion can be removed upon request and will not apply if declared and approved in writing by Chubb Insurance Australia Limited\*\*\***

**EXCLUSIONS:**

Other exclusions as per policy

**POLICY WORDING:**

Chubb Broadform Liability Policy  
(Chubb\_BF\_AU1502)

**VOLUNTARY WORKERS PERSONAL ACCIDENT:**

**POLICY NUMBER:**

04PV010667

**COVERED PERSONS:**

All voluntary workers working in a voluntary capacity on behalf of the Policyholder. Management Committee, Full or Part-time Staff, Members.

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## SCOPE OF COVER:

Cover under the policy applies whilst a Covered Person is engaged in association activities on behalf of the Policyholder including necessary direct travel to and from such activities. Provided always that any voluntary work is officially organised by and under the control of the Policyholder.

## INTEREST INSURED:

## Part A - Lump Sum Benefits:

## Section 1 - Personal Accident &amp; Sickness:

Event 1 - Accidental Death	\$	100,000
Events 2-19	\$	100,000

## Part B:

Bodily Injury Resulting in Surgery		Not Insured
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## Weekly Benefits - Bodily Injury

85% of salary to a maximum of	\$	1,000
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## Part C:

Fractured Bones - Lump Sum Benefits	\$	2,500
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## Part D:

## Loss of Teeth or Dental Procedures

Limit per tooth	\$	250
Lump sum benefits	\$	1,000

## ADDITIONAL COVER:

Independent Financial Advice	\$	5,000
Accommodation and Transport Expenses	\$	10,000
Out of Pocket Expenses	\$	5,000
Funeral Expenses	\$	7,500
Corporate Image Protection	\$	15,000
Modification Expenses	\$	10,000
Chauffeur Services	\$	2,500
Bed Care \$500 per week, maximum (26) weeks		

## AGGREGATE LIMIT OF LIABILITY:

Any One Period of Insurance (A)	\$	5,000,000
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## EXCESS PERIOD:

(7) Days

\$	50 Non Medicare Medical Expenses each & every claim
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## BENEFIT PERIOD:

(104) weeks from the date you first become entitled to the payment of weekly compensation.

## ENDORSEMENTS:

**Personal Vehicle Excess Benefit**

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If during the Period of Insurance and whilst the person is a Covered Person and engaging on voluntary work on behalf of the Policyholder, the Covered Person uses their personal motor vehicle for such voluntary work, and is involved in a collision for which they become legally liable, Chubb will:

- a) Reimburse an amount up to and including the prescribed excess or claim below the excess that would have been payable under the Covered Person's comprehensive motor vehicle policy of insurance relative to the damaged vehicle and which is not legally recoverable from any other source; and/or
- b) Reimburse any substantial cumulative loss of any no claim allowance not otherwise recoverable which may occur resulting from accidental damage to the Covered Person's vehicle and/or
- c) Pay a weekly benefit to the Covered Person for the cost of hiring a similar motor vehicle in the event that they have lost total use of the damaged vehicle as a result of a collision.

The maximum amount Chubb will pay in respect to any one (1) collision for (a) or (b) combined is \$1,000 and for (c) is \$500 per week to a maximum of \$2,000.

In the event of a claim regarding a Covered Person's personal motor vehicle, the Covered Person must supply Chubb with:

- a. Receipts (or copies) for the amount of the claim or excess paid and the name of the firm which carried out the repairs on the Covered Person's personal motor vehicle;
- b. A letter from the Covered Person's motor vehicle insurer stating the amount of the excess paid and the amount of any no claim bonus forfeited.

**Non Medicare Medical Expenses**

If during the Period of Insurance and whilst the person is a Covered Person acting on behalf of the Policyholder to:

- a) provide services, without payment, to an educational, religious, charitable or benevolent organisation; or
- b) engage in a sporting activity:
  - i. in the capacity of a participant, adjudicator, judge, referee or umpire or in a similar capacity; or
  - ii. as an official, or otherwise to assist in the conduct of the sporting activity; or
  - iii. in his or her capacity as an elected or appointed official of a sporting organisation; or

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- c) engage in youth activities by a voluntary organisation (for example, the Scout Association of Australia); or
- d) undertake an activity that is part of an employment, education, training or youth program, or initiative, administered or funded by the Commonwealth, including specialist employment services for people with disabilities (where a law of a State or Territory relating to workers compensation does not apply), the Covered Person suffers from a Bodily Injury, We will pay the Non-Medicare Medical Expenses incurred up to a maximum amount of \$5,000. An excess of \$50 (fifty) applies to each and every claim.

No cover is provided for Covered Persons engaging in voluntary work experience with the Policyholder (except to the extent that they are engaged in providing services, without payment, to an educational, religious, charitable or benevolent organisation on behalf of the Policyholder, or otherwise undertaking activities as described above).

Non-Medicare Medical Expenses means expenses:

- a) incurred within twelve (12) months of sustaining a Bodily Injury; and
- b) paid by a Covered Person or by the Policyholder for doctor, physician, surgeon, nurse, physiotherapist, chiropractor, osteopath, hospital and/or ambulance services for the following treatments:
  - \* Medical
  - \* Surgical
  - \* X-ray
  - \* Chiropractic
  - \* Osteopathic
  - \* Physiotherapy
  - \* Hospital
  - \* Nursing Treatment

But does not include dental treatment, unless such treatment is necessarily required, to teeth other than dentures and is caused by the Bodily injury referred to in (a) above.

Any benefit payable under Non-Medicare Expenses is less any recovery made from any private health insurance fund with respect to the expense. No benefit is payable in respect of the Medicare gap, being the difference between payment made by Medicare and the Medicare Benefits Schedule fee for the expense.

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In all other respects the PDS remains unchanged.

Ref: SPDS16PDSGPA03-GX23109901

**EXCLUSIONS:**

Exclusions as per policy

**ADDITIONAL BENEFITS NOT INCLUDED:**

- Return to Work Assistance
- Tuition Expenses or Tuition Advice Expenses
- Unexpired Membership Benefit
- Replacement Staff/Recruitment Costs
- Visitors Benefit
- Coma Benefit
- Partner Retraining Benefit
- Dependent Child Supplement
- Orphaned Benefit
- Executor Emergency Cash Advance
- Emergency Home Help
- Student Tutorial Costs
- Premature Birth/Miscarriage Benefit
- Accidental HIV Infection Benefit
- Terrorism Injury Benefit
- Education Fund Benefit
- Childcare Benefit
- Work Experience Benefit
- Workplace Assault Benefit
- Workplace Trauma Benefit
- Air or Road Rage Benefit
- Carjacking Benefit
- Carjacking Assault Benefit
- Reconstructive or Cosmetic Surgery Benefit
- Cancer Benefit

**GEOGRAPHICAL LIMITS:**

Anywhere within Australia

**POLICY WORDING:**

Group Personal Accident Policy Wording & PDS 16PDSVW03

**ASSOCIATION LIABILITY:**

**NOT TAKEN**

**PRIVACY ACT:**

We are committed to protecting your privacy. We use the information you provide to advise about and assist with your insurance needs. We provide your information to insurance companies and agents that provide insurance quotes and offer insurance terms to you or the companies that deal with your insurance claim (such as loss assessors and claims administrators). Your information may be given to an

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overseas insurer (like Lloyd's of London) if we are seeking insurance terms from an overseas insurer, or to reinsurers who are located overseas. We will try to tell you where those companies are located at the time of advising you. We do not trade, rent or sell your information.

If you don't provide us with full information, we can't properly advise you, seek insurance terms for you, or assist with claims and you could breach your duty of disclosure.

For more information about how to access the personal information we hold about you, how to have the information corrected and how to complain if you think we have breached the privacy laws, ask us for a copy of our Privacy Policy or visit our website.

**IMPORTANT NOTES:**

- \* The above is a summary only, exclusions and limitations may apply - Refer to the Insurer's Policy for full terms and conditions.
- \* Please ensure that the Sums Insured shown meet your requirements.
- \* Should this document show a variation from your instructions, please notify this office immediately.
- \* This policy does not have a Workers Compensation component. If you employ anyone in your business you are required by law to have adequate Workers Compensation cover.
- \* If additional covers or policies are required, please contact us.



**GENERAL ADVICE WARNING**

<b>CLIENT</b>	<b>INSURER</b>	<b>26.03.19</b>
Ms Anne Rathjen Landcare Tasmania Inc PO Box 4791 HOBART TAS 7000	Chubb Insurance Australia Limited GPO Box 1007 Brisbane QLD 4000	

<b>CLASS OF RISK</b>	<b>PERIOD OF INSURANCE</b>
Community Environment Insurance Program Policy No : CHUBB999999	From: 4.00 pm on 1st April 2019 To : 4.00 pm on 1st April 2020 Our Ref : AUS SBR T6336 0207949/138/01

**GENERAL ADVICE WARNING**

**This is an important document. You should read it carefully and ensure that you understand it. If you do not understand anything, please contact us.**

In this instance we only provide a "general advice" service. This means that whilst we may generally recommend the products we distribute, we do not consider whether the product is appropriate for your own personal objectives, financial situation or needs in making the recommendation. You need to consider the appropriateness of any information or general advice we give you, having regard to your personal situation, before acting on our advice or purchasing any product.

We also recommend that you review the Product Disclosure Statement prior to making a decision to acquire this product.

**ADVISER DETAILS**

The financial services offered are provided by Kate Batchelor who is a representative of:

Austcover Pty Ltd  
Level 1, 99 Melbourne Street  
South Brisbane QLD 4101  
Australian Financial Services Licence No: 241799

For further information please refer to the Financial Services Guide (FSG).

OTHER IMPORTANT INFORMATION

COOLING OFF PERIOD

If you decide that you do not require the contract of insurance which has been arranged on your behalf, you have fourteen (14) days from the earlier of the date you receive confirmation of the contract and the date it was arranged, to change your mind. Your Insurer may allow you more time. Check the relevant Product Disclosure Statement for details. If you do not want the insurance, you must tell the Insurer in writing that you wish to return the insurance contract and have the premium repaid.

If you do so the insurance contract will be terminated from the time you notified the Insurer. The Insurer may retain its reasonable administration and transaction costs and a short term premium.

You cannot return the contract of insurance if it has already expired or if you have made a claim under it.