

COVERAGE SUMMARY

Landcare Tasmania Inc
Community Environment Insurance

COMMUNITY ENVIRONMENT INSURANCE PROGRAM

INSURED: Landcare Tasmania Inc
Abels Bay & Eggs and Bacon Bay Coastcare
Albion Heights Landcare Group
Alexander Creek Landcare
Andara Wildlife Sanctuary
Base Camp Tasmania
Bayview Bush Babies Inc.
Beechford Rate Payers and Property Owners Association Inc.
Bellerive Bluff Land and Coastcare
Bellerive-Howrah Coastcare Group
Bellingham Progress Association Inc
Black Goat Landcare Group
Blue Derby Wild
Bradys Plain Landcare
Bridgewater / Gagebrook Clean Up Group
Broken Weir Landcare Group
Bruny Island Environment Network
Brushy Plains Rivulet Conservation Group
Burnie Field Naturalists Club
Castle Forbes Bay Landcare Group
Cemetery Point Coast Care Group
Central North Field Naturalists
Circular Head Landcare Group
Clarence Climate Action
Coal River Products Association Inc.
Colynn Landcare
Coningham and Lower Snug Community Association
Conservation Landholders Tasmania
Cooee Point to Camdale Coastcare
Deloraine Landcare Group
Dennes Point Land and Coast Care (Friends of North Bruny Inc)
Derwent Avenue Group for the Dave Burrows Walk
Dolphin Sands Rates Payers Association
Dorset Natural Resource Management Inc
Eaglehawk Neck Coastcare Group
Earth Ocean Network Inc
East Tamar Landcare Group
Esmeralda Enterprises Environmental
Franklin Landcare Group
Friends of Adventure Bay Inc.
Friends of Bicheno Penguins
Friends of Burnie Penguins Inc.
Friends of Collinsvale
Friends of Falmouth Foreshore
Friends of Fernglade
Friends of Four Mile Creek
Friends of Huon Island
Friends of Mt Nelson Bushcare Group

COVERAGE SUMMARYLandcare Tasmania Inc
Community Environment Insurance

Friends of Randalls Bay Coastcare
Friends of Reid Street Reserve
Friends of Rocky Hills Inc
Friends of Sandy Bay Rivulet Inc
Friends of the Leven
Friends of Trevallyn Reserve
Friends of Triabunna Reserves
Furneaux Landcare
Glamorgan Spring Bay Wanderers
Glebe Hill Bushland Reserve Landcare Group
Glen Huon Dairy Pty Ltd
Glen Huon - She Oak Hills Landcare
Greens Beach Landcare Group Inc
Harts Hill Landcare Group
Howden Landcare Group
Huron Valley Roamers Landcare
Jubilee Creek Bushcare
Kettering Landcare / Coastcare Group
Kermadie River Landcare Group
King Island Field Naturalists
King Island Natural Resource Management Group
Kingborough Landcare Advisory Group Inc (KLAG)
Kingston Beach Coastcare Group
Kingston Bushcare Group
Lagunta Association
Lake Pedder Restoration Inc.
Latrobe Landcare Group Inc
Lauderdale Coast Care
Launceston Field Naturalists Club
Lewisham Landcare
Liena Water Catchment Rehabilitation Group
Lilydale Landcare Association Inc.
Limekiln Point Landcare Group
Little Musselroe Landcare Group
Live Well Tasmania
Lower Meander Valley Landcare Group
Lulworth Community Association Inc.
Midlands Tree Committee
Milford Forest
MONA's 24 Carrot Working Bee Group
Mortimer Bay Coastcare
Mt Rumney Landcare Inc.
Natone Hill Landcare Group
North East Bioregional Network
North East Tasmanian Land Trust
North Esk at St Leonards Rivercare Group
North West Environment Centre
North West Tasmania Wildlife Rescue
Notley Hills Landcare
Oldina Landcare Group
Opossum Bay and South Arm Coastcare (OBSAC)

COVERAGE SUMMARYLandcare Tasmania Inc
Community Environment Insurance

Orford Community Group
Pademelon Park Wildlife Refuge
Pardoe Conservation Landcare Group
Penguin Landcare Group
Penguin Rehab and Release
Penna Landcare
Permaculture Tasmania (local groups Break O Day/East Coast,
Huon Valley, Launceston and Tamar Valley, Meander and
Northern Midlands and North West Coast)
Pipe Clay Coastcare
Plasticwise Tarroona
Port Cygnet Land and Watercare
Primrose Sands Landcare
Pulchella Community Nursery Landcare Group
Quamby Bend Landcare Group Inc
Raptor Care North West
Raven Hill Park
Regenerative Agriculture Network Tasmania
Reveg the Ridge
Ringarooma Landcare Group
Risen Group
Riverside Rivercare
Rosny Montagu Bay Landcare and Coastcare Group
Rossarden Fire Brigade Landcare Group
Rubicon Coast and Landcare Inc.
Seven Mile Beach Coastcare Group
Seymour Community Action Group
Soil First Tasmania
Snug Land and Coastcare Group
Southern Beaches Landcare and Coastcare
St Helens Point Progress Association
Sulphur Creek / Preservation Bay Coastcare Group
Tam O'Shanter Landcare Group
Tarroona Environment Network
Tasman Landcare Group
Tasmanian Bushland Garden Inc.
Tasmanian Field Naturalists Club
Tasmanian Wildlife Rehabilitation Council
The Free Radicals Landcare Group
The Friends of Knopwood Hill Landcare
Tinderbox West Coastcare Group
TRAC Kingborough Landcare Group
Tramway Hill Landcare Group
Tranmere Clarence Plains Land and Coastcare Inc.
Trethewie Farm Landcare
Turners Beach Coastcare
Turners Beach Friends of the Dunes
Ulverstone Coast Care
University of Tasmania Avian Club (UTAC)
Upper Huon Wildlife Monitoring Group
Upper Meander Catchment Landcare Group Inc

COVERAGE SUMMARY

Landcare Tasmania Inc
Community Environment Insurance

UTAS Landcare Society
Valleyfield Landcare
Waterworks Valley Landcare Group
Waverley Flora Park Landcare Group
West Tamar Historical Society
West Tamar Landcare
Westbury Town Common Landcare Group
Wetheron Landcare Group
Weymouth Progress Association Inc
Wombat Rescue Tasmania Inc
Woodend Wildlife Rehabilitation
Wynyard Landcare

THE BUSINESS:

Principally Landcare, Coastcare, Bush Regeneration, Bushcare, Dunecare, Catchment Management, Rivercare, River Restoration, Creekcure, Climate Action, Community Gardens, Conservation, Friends Of, Land and Pest Management, Preservation, Sustainability, Wildlife Rescue and Rehabilitation and other associated Environment Groups, Property Owners and all activities directly or indirectly associated therewith.

INTERESTED PARTIES:

The Parties scheduled below are an Insured in respect of their vicarious liability caused by the acts or omissions of the Insured, as per Definition 2.10, in connection with their Business. However these Parties are not an Insured in respect of their own acts or omissions, breach of duty or breach of contract.

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

COVERAGE SUMMARY

Landcare Tasmania Inc
Community Environment Insurance

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, 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,

COVERAGE SUMMARY

Landcare Tasmania Inc
Community Environment Insurance

- 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, 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.

Specified Activities Exclusion - Firearms

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 licensing, storage, possession or use of a firearm.

This Exclusion shall not apply when the storage, possession and use of the firearm is compliant with all statutory and licensing requirements and is for the sole purpose of animal welfare or pest management in connection with the Insured's Business.

In all other respects this Policy remains unaltered.

Specific Activities Exclusion

COVERAGE SUMMARY

Landcare Tasmania Inc
Community Environment Insurance

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 burning;
- 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.

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 & Sickness:

COVERAGE SUMMARYLandcare Tasmania Inc
Community Environment Insurance

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
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Lump sum benefits	\$	1,000
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ADDITIONAL COVER:

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

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

(7) Days

BENEFIT PERIOD:

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

ENDORSEMENTS:**Personal Vehicle Excess Benefit**

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:

- 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

COVERAGE SUMMARY

Landcare Tasmania Inc
Community Environment Insurance

- 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
- 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

COVERAGE SUMMARY

Landcare Tasmania Inc
Community Environment Insurance

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.

In all other respects the PDS remains unchanged.

Ref: SPDS19PDSVW01-GX55491401

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

COVERAGE SUMMARY

Landcare Tasmania Inc
Community Environment Insurance

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:

Voluntary Workers Insurance Policy Wording & PDS 19PDSVW01

PREMIUM IS MINIMUM & DEPOSIT

If this insurance is cancelled, no refund will be given.
Note this condition applies to subgroups only.

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 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.

COVERAGE SUMMARY

Landcare Tasmania Inc
Community Environment Insurance

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

CLIENT	INSURER	25.03.20
Mr Peter Stronach Landcare Tasmania Inc PO Box 4791 HOBART TAS 7000	Chubb Insurance Australia Limited GPO Box 1007 Brisbane QLD 4000	

CLASS OF RISK	PERIOD OF INSURANCE
Community Environment Insurance Program Policy No : 93397976/04PV010667	From: 4.00 pm on 1st April 2020 To : 4.00 pm on 1st April 2021 Our Ref : AUS SBR T6336 0207949/158/01

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.