

Policy Schedule

Our Reference
16060222

Policy Number: 1GQU188336BPK

Zonta International District 22 Ltd
C/- Jill Lucht
132 Stirling Road
THAGOONA QLD 4306

Period of Insurance
From 01/07/20
To 01/07/21 At 4pm Local Time

Renewal is invited based on details shown in the attached Schedule of Cover.
Payment is required by due date to ensure continuity of cover.

The insured

Zonta International District 22 Ltd ACN 612 963 194

ABN

What's covered

Location: AUSTRALIA WIDE, BRISBANE CITY QLD 4000

Business: WELFARE FUND RAISING

Policy Section	Insured	Policy Section	Insured
Fire and defined events	No	Machinery breakdown	No
Business income protection	No	Electronic equipment	No
Theft	No	Employee dishonesty	No
Money	No	Tax Audit	No
Glass	No	Transit	No
Legal liability	Yes	Employment Practices	No
Portable and valuable items	No	Statutory Liability	No
Passenger/Trade Vehicle	No	Commercial Vehicle	No

Premium and charges relating to this policy are detailed on your Tax Invoice. The amount of stamp duty paid is calculated under the relevant States/Territory Duties Act, based on where the risks, properties, contingencies or events are located.

Important Information about your Duty of Disclosure appears at the back of this schedule and on your application form. Please read this information carefully.

What's covered

Location: AUSTRALIA WIDE, BRISBANE CITY QLD 4000
Business: WELFARE FUND RAISING

Legal Liability

What we cover	Limit
Limit of liability, any one occurrence	\$20,000,000
Products liability, in aggregate	\$20,000,000
Property in Your physical and legal control	\$100,000

Excess \$500 for property damage claims only
 \$0 for personal injury claims

Clauses

Your Business

Your Business specified in the Schedule is more fully described as:

Not for Profit Organisation running fund raising events and awareness including birthing kit and breast cushion assembly days. All events over 150 people where food and alcohol is served must be agreed to by QBE, except as above.

ENDORSEMENT NOTING THIRD PARTY AGREEMENT TO ALLOW

We hereby agree to indemnify:

FRASER COAST REGIONAL COUNCIL

in respect of liability arising from Your Business and only in relation to the permit described below:

Reference: COUNCIL PROPERTY

Description: FUNDRAISING EVENTS

Subject always to the terms, conditions and exclusions

Subject always to the terms, conditions and exclusions of the policy.

PARTICIPANTS ENDORSEMENT

Section "Legal Liability" does not cover liability for claims in respect of Personal Injury or Property Damage of any person caused by or arising out of the participation of such person or his/her property in any game, match, race, practice, trial or other sporting activity (including but not limited to swimming, gymnastics, health and fitness activities), amusement involving bodily contact with persons, machines or devices.

Amusement includes but is not limited to sumo wrestling, bar flying, arm wrestling and mud wrestling. Machines or devices means machines or devices designed to challenge the user to contests of strength and/or other physical skills.

Confirmation of what you told us

Insurance policy premiums are calculated based on details like your business description, construction, age and security that a property has or what your annual turnover is. It's important that we have this information correct.

Location:	AUSTRALIA WIDE, BRISBANE CITY QLD 4000
Client Type:	Tenant
Business:	WELFARE FUND RAISING
Anticipated turnover	\$0
Anticipated payments to contractors	\$0
Number of Employees	1

Our remuneration

Please note that the insurance cover we are placing for you may include a retail component. The insurer listed above may pay an initial commission of 0-35% on the retail portion of the annual premium paid by you. Commissions paid to us by the product provider are not an additional cost to you. Below is an example of how commission would be calculated:

Total Premium	\$500
Retail portion	\$100

Commission paid at 10% \$10

If you would like to know the specific commission details please contact our office and we will be happy to provide this to you.

Policy wording (PDS)

Arthur J. Gallagher SmartProtect Business Insurance Policy wording QM7474 applies.

This completes your policy

Duty of Disclosure

Before you enter into an insurance contract, you have a duty to tell us anything that you know, or could reasonably be expected to know, may affect our decision to insure you and on what terms.

You have this duty until we agree to insure you.

You have the same duty before you renew, extend, vary or reinstate an insurance contract.

You do not need to tell us anything that:

- Reduces the risk we insure you for; or
- Is common knowledge;
- We know or should know as an insurer; or
- We waive your duty to tell us about

If you do not tell us something

If you do not tell us anything you are required to, we may cancel your contract or reduce the amount we pay you if you make a claim, or both.

If your failure to tell us is fraudulent we may refuse to pay a claim and treat the contract as it never existed.

Insurer

This policy is issued by QBE Insurance (Australia) Ltd ABN 78 003 191 035,
AFS Licence No. 239545 of Level 5, 2 Park Street Sydney.