

Hammond Napier Insurance Services

Hammond Napier Insurance Services (ABN 23 763 600 698) is an Authorised Broker (No. 310751) of Elliott Australia Group Pty Ltd (AFSL 418512)
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Attention: Bevan Harris
Company: Perth Observatory Volunteer Group Inc
Email: Email
From: Jason Hammond

CERTIFICATE OF CURRENCY

We hereby confirm that we have arranged the insurance cover mentioned below:

Perth Observatory Volunteer Group Inc
337 Walnut Road
BICKLEY WA 6076

Date: 3/07/2018
Our Reference: PERTH OBSE
Renewal

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Class of Policy: Business Insurance
Insurer: Ansvr Insurance
AFSL 237826
ABN: 21 007 216 596
The Insured: Perth Observatory Volunteer Group Inc

Policy No: 064000589569
Invoice No: 46129
Period of Cover:
From 30/06/2018
to 30/06/2019 at 4:00 pm

Details:

See attached schedule for a description of the risk insured

IMPORTANT INFORMATION

The Proposal/Declaration:

- is to be received and accepted by the Insurer
 has been received and accepted by the Insurer

The total premium as at the above date is:

- to be paid by the Insured
 part paid by the Insured
 paid in full by the Insured
 paid by monthly direct debit

Premium Funding

- This policy is premium funded

The Policy referred to is current at the date of issue of this certificate and whilst expiry date has been indicated it should be noted that the policy may be cancelled in the future. Accordingly reliance should not be placed on the expiry date.

Schedule of Insurance

Class of Policy: Business Insurance	Policy No: 064000589569
The Insured: Perth Observatory Volunteer Group Inc	Invoice No: 46129
	Our Ref: PERTH OBSE

Insured Name: Perth Observatory Volunteer Group Inc

Your operations are described as: community service organisation which may include Running tours of Perth Observatory including Astronomical Tours at night & gift shop

Activities may also include outings, organised games, op shops, camps and excursions, fundraising such as walkathons and picnics events/festivals held at your place of occupancy. 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).

Location of Risk: ANYWHERE IN AUSTRALIA 6076

Type of Risk : 80 – General Public & Products Liability

Type of Cover	Broadform Liability	
	Sum Insured	Excess
PUBLIC . . . : Limit of Liability :	\$20,000,000	\$1,000
PRODUCT . . : Limit of Liability. :	\$20,000,000	\$1,000
Auto Ext.1:Property in your Care/Custody/Control	\$100,000	

Additional Comments:

SEXUAL ABUSE EXCLUSION:

This policy does not cover any claim arising from:

Any actual or alleged Sexual Abuse, (as defined in the policy wording) committed, attempted, or allegedly committed or attempted by an Insured Person.

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.

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.

SECOND-HAND ELECTRICAL GOODS – PRODUCTS LIABILITY EXCLUSION

Endorsement attaching to Policy No: 06.400.0589569

It is hereby declared and agreed the following additional Exclusion applies with effect from 13/07/2015.

We will not cover any claims directly or indirectly arising out of or in connection with your products if they are:

Second-hand electrical goods unless appropriately tested and tagged.

In all other respects the policy remains unaltered.

Location of Risk: 337 WALNUT RD, BICKLEY WA 6076

Type of Risk : 10 – Property and Income Protection

Declared Values		Excess	
	Section 1 Total Declared Values	\$35,000	\$500
	Section 1 Limit of Liability	\$35,000	
	Section 2 Income Declared	Not Taken	
	Section 2 Limit of Liability	Not Taken	

Type of Cover : Replacement (New for Old)

Schedule of Insurance

Class of Policy: Business Insurance	Policy No: 064000589569
The Insured: Perth Observatory Volunteer Group Inc	Invoice No: 46129
	Our Ref: PERTH OBSE

**** EARTHQUAKE EXCESS ****

The excess applicable to this event is an amount equal to 1% of the Total Sum Insured at the situation or \$20,000, whichever is the lesser.

Specified Items	Sum Insured	Excess
Contents	\$35,000	\$500
Stock	\$20,000	\$500

Type of Risk : 70 – Theft

Details	Sum Insured	Excess
General Contents	\$10,000	\$500

IMPORTANT NOTICE TO POLICYHOLDERS REGARDING THE TERRORISM INSURANCE ACT 2003 AND TERRORISM COVER

Ansvar Insurance has a reinsurance agreement with the ARPC to provide cover for Declared Terrorist incidents. Premiums or terrorism levies contributed to the ARPC arise from premiums paid by you for your normal cover but are additional. The cost will vary according to the location of the insured property and is included in the premium shown in your certificate and subject to normal government charges (such as Fire and Emergency Services Levy, where applicable, GST and Stamp Duty).

ELECTRONIC DATA ENDORSEMENT

Notwithstanding any provision to the contrary in the Policy or any endorsement thereto, it is understood and agreed as follows:

- (a) This policy does not insure:
- (i) total or partial destruction, distortion, erasure, corruption, alteration, misinterpretation or misappropriation of ELECTRONIC DATA
 - (ii) error in creating, amending, entering, deleting or using ELECTRONIC DATA, or
 - (iii) total or partial inability or failure to receive, send, access or use ELECTRONIC DATA for anytime or at all, from any cause whatsoever, regardless of any other contributing cause or event whenever it may occur.

ELECTRONIC DATA means facts, concepts and information converted to a form useable for communications, display, distribution, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for such equipment.

- (b) However, in the event that a peril listed below (being a peril insured by this policy but for this exclusion) is caused by any of the matters described in paragraph (a) above, this Policy, subject to all its provisions, will insure:
- (i) physical loss of or damage or destruction to Property Insured directly caused by such listed peril, and/or
 - (ii) consequential loss insured by this Policy.

Further this exclusion does not apply in the event that a peril listed below (being a peril insured by this policy but for this exclusion) causes any of the matters described in paragraph (a) above: Fire, Explosion, Lightning, Windstorm, Hail, Tornado, Cyclone, Hurricane, Earthquake, Volcano, Tsunami, Flood, Freezing, Weight of Snow, Impact by Aircraft or other aerial objects dropped therefrom, Impact by any Road Vehicle or Animal, Bursting Overflowing Discharging or Leaking of Water Tanks Apparatus or Pipes, or Theft or Electronic Data solely where such Theft is accompanied by Theft of the computer hardware, firmware, medium, microchip, integrated circuit or similar device containing such Electronic Data.

- (c) For the purposes of the Basis of Settlement provision in this policy, computer systems records includes Electronic Data as define in paragraph (a) above.

Any terrorism exclusion in this Policy or any endorsement there to prevails over this endorsement.

HIGHLY PATHOGENIC AVIAN INFLUENZA IN HUMANS OR QUARANTINABLE DISEASES EXCLUSION

Notwithstanding any provision to the contrary within this insurance policy or any endorsement thereto, the insurer will not be liable for any loss or damage arising as a result of any highly pathogenic avian influenza in humans or diseases declared to be quarantinable diseases under the Quarantine Act (1908) and any subsequent amendments.