

**Important Notice: This Schedule should be read in conjunction with your Policy Wording, which together comprise your contract of insurance with the insurer. Please refer to both documents for full terms, conditions, exclusions and specific endorsements of your policy.**

## Community Organisations

<b>Aon Reference</b>	PRM 1BF2F
<b>Insured</b>	The Australian Association of Glass Artists Ltd (t/a Ausglass)
<b>Period of Insurance</b>	4:00 PM 01 February 2024 to 4:00 PM 01 February 2025
<b>Business Description</b>	Principally volunteer, community, charitable and not-for profit. Organizations and all other associated and related activities including activities of volunteers.

## General and Products Liability

<b>Business Description</b>	Principally volunteer, community, charitable and not-for profit organisations and all other associated and related activities as declared by you as below:	
<b>Limit of Liability</b>	General Liability (any one occurrence)	\$20,000,000
	Products Liability (any one period of Insurance)	\$20,000,000
<b>Sub Limits of Liability</b>	Property in physical or legal care, custody & control endorsement limit:	\$ 100,000
	The policy covers the organisation, its employees & volunteers from their legal liability to third parties for personal injury and/or property damage if proven legally liable or negligent as defined in the policy	
<b>Geographical Limits</b>	Anywhere in the Commonwealth of Australia	
<b>Exclusions</b>	Refer to the policy for full conditions - All service providers to carry their own insurance - Excludes professional indemnity - Excludes all contractors and/or sub-contractors - Warranted no known or reported incidents/claims - Excludes Acts of War & Terrorism - Policy excludes liability arising from the participation in any sporting activities - Additional activities, events or fundraising not declared on original declaration not insured until referred to and accepted by the Insurer - Excludes molestation Molestation Excluded (all other insurers)	
<b>Deductibles</b>	Each and every claim	\$ 1,000
<b>Warranties/Special Conditions</b>	EXCLUSION	

There is no cover for claims resulting directly or indirectly from, or arising from or caused by the Insured's activities or products for/of:

- Distributors selling products produced by third parties
- Excludes exhibiting of other people's craft
- Excludes firing services to others, except as part of your own workshops for students
- Excludes employing or contracting others creating or teaching their own craft

**SEVERAL LIABILITY CLAUSE:**

The subscribing underwriter obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing underwriters are not responsible for the subscription of any co-subscribing underwriter who for any reason does not satisfy all or part of it's obligations.

**CANCELLATION CONDITION:**

The Named Insured may cancel this Policy by giving notice in writing to SLE. The Companies may cancel this Policy in any of the circumstances set out in the Insurance Contracts Act, 1984. After cancellation as aforesaid, the premium for the period prior to cancellation shall be adjusted on a pro rata basis plus 10% of the annual premium. When the premium is subject to adjustment, cancellation will not affect the Insured's obligation to supply such information as the Companies may require for the adjustment of the premium. Cancellation will not affect the Insured's obligations to pay the amount of adjustment applicable up to the date of cancellation.

**SERVICE PROVIDERS VICARIOUS ENDORSEMENT**

This Policy does not cover liability in respect of Personal Injury or Property Damage arising out of or caused by or in connection with the Insured's service providers. A service provider means anyone engaged by the Insured to provide goods or perform a service. Service providers include but are not limited to security services, amusement operators, pyrotechnicians, entertainers, food vendors, stall holders, sound & lighting companies & Contracted Labour but does not include volunteers or the Insured's employees. However, this exclusion shall not apply to the Insured's vicarious liability arising from an act, error or omission of service providers that have provided the Insured with proof of a minimum \$10,000,000 of liability insurance.

**Policy Notes**

**MOLESTATION EXCLUSION**

This Policy does not cover liability in respect of Personal Injury arising out of or caused by or in connection with the molesting, interfering or assault with any person by:

- the Insured,
- any of the Insured's employees,
- any person acting on behalf of the Insured,
- any person for whom the Insured may be held legally liable.

The Insurer shall have no obligation to defend any action, suit or proceeding against the Insured either directly or vicariously seeking damages for such Personal Injury.

**ESCAPE OF FIRE CONDITION**

This Policy does not cover liability in respect of Personal Injury or Property Damage arising out of or caused by or in connection with the escape of fire lit by or on behalf of the Insured

Business Activities

INCLUDE:

- Teaching of craft groups to 20 persons or less
- Enterprises with up to two people assisting the insured in their declared activities
- Demonstration and exhibition of their craft

- Sales of craft via markets, studios, and online means

Business Activities

DOES NOT INCLUDE:

- Distributors selling products produced by third parties
- Excludes exhibiting of other people's craft
- Excludes firing services to others, except as part of your own workshops for students
- Excludes employing or contracting others creating or teaching their own craft
- Sale or supply of imported products
- Enterprises with more than two (2) people assisting the Insured

Conditions Of Invoicing

- The association will provide Aon a listing of members who have purchased the policy per month
- Aon will generate a total invoice for the number of members who have purchased the policy through their membership application/renewal
- Aon will issue certificates for each individual member

**Insurer**

SLE WORLDWIDE AUST PTY LTD  
A.B.N. 15 066 698 575  
LEVEL 11, 56 CLARENCE ST  
SYDNEY NSW 2000

**Policy Number**

205014401017

**Proportion**

100%

