

**COVERAGE SUMMARY**

National Association of Caravan Clubs  
Business Pack Insurance

COMMUNITY SERVICE ORGANISATION INSURANCE

INSURED: National Association of Caravan Clubs Limited  
including  
ACT:  
Canberra Caravan Club  
NSW:  
NSW Association of Caravan Australia Inc  
Adria Caravan Club NSW Inc  
Adventure Caravan Club Inc  
Blue Mountains Caravan Club Inc  
Brisbane Waters Caravan Club  
Caravan Club of Australia (Sydney) Inc  
Caravaners Club of Northern NSW  
Central Coast Caravaners  
Coffs Coast Caravan Club Inc  
Coromal Caravan Club Inc  
Country Limits Getaway Club Inc  
Eurobodalla Coast Caravan Club  
Friendly Travellers Inc (Central Coast)  
Griffith Caravan Club  
Horizons Caravan Club  
Hunter Coastal Caravan and Camping Club Inc  
Hunter Region Caravan Club  
Illawarra R.V. Club Inc  
Jayco Club of NSW  
Jayco Owners Club Hunter Region  
Jayco Owners Club of Southern NSW  
Jayco Owners Club ACT Inc  
Kimberley Karavan Owners Group Inc  
Lachlan Valley Caravan Club  
Lakes Caravan Club  
Mid North Coast Caravan Club  
Mobile Masons NSW & ACT Inc  
Newcastle Caravan Club Inc  
Northern Rivers Caravan Club Inc  
Port Macquarie Caravan Club Inc  
Port Macquarie Regional Caravan Club  
Prospect Caravan Club Inc  
Shoalhaven Caravan Club  
South Coast Caravan Club  
Southern Riverina Caravan Club  
Summerland Caravan Club - Ballina  
Sydney - Central Coast A'Van Group Inc  
Sydney Caravan Club Inc  
Tamworth & District Caravan & Leisure Club  
Tuggerah Lakes Caravanners  
Wagga Wagga Caravan Club Inc  
QLD  
Caravan Clubs of Queensland Inc  
Adventurers Caravan Club QLD Inc

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Bayside Caravan Club Brisbane Inc  
Bundaberg Caravan Club Inc  
Campervan Club of Queensland Inc  
Capricorn Caravan and Camper Club Inc  
Carousel Caravan Club of Queensland  
Coolum Caravan Club Inc  
Down Under Caravan Club Inc  
Downs Wanderers Caravan Club Inc  
Explorers Caravan Club of QLD Inc  
Family Caravan Club Inc  
Fraser Coast Caravan Club Inc  
GetAway Caravan Club  
Gold Coast Caravan Club Inc  
Gumnut Caravan Club Inc  
Hervey Bay Caravan Club  
Jabiru Caravan & RV Club Inc  
Jayco Owners Club of S.E. QLD Inc  
Karramar Travellers Club of Queensland Inc  
Kookaburra Caravan Club of Ipswich Qld Inc  
Moreton Bay Caravan Club Inc  
North Queensland Caravan Club Inc  
Peninsula Caravan Club Inc  
QLD Masonic Touring Club Inc  
Queensland Caravan Club Inc  
Roustabouts RV Club Inc  
South Burnett Caravan & Touring Club Inc  
South East Caravan Club Inc  
Southern Cross Caravan Club of Qld Inc  
Suncoast Caravanning Club  
The Sunshine Caravan Club of Qld Inc  
Toowoomba & Golden West Caravan Club Inc  
True Blue Caravan Club of Qld Inc  
SA:  
Association of Caravan Clubs of South Australia Inc  
Adelaide Caravan Club  
Barossa Valley Caravan & Camping Club  
Caravan Club of SA Inc  
Carefree Caravaners of SA Inc  
Coromal Caravan Club of SA  
Dave Benson Caravan Club  
Elizabethan Caravan Club Inc  
Family and Friends Caravan & Camping Club  
Jayco Caravan Club of SA Inc  
Jayco Jaybirds Caravan Club  
Masonic Caravan & Travel Club of SA Inc  
Port Augusta Caravan Club Inc  
Riverland Caravan Club  
Southern Cross Caravan Club Inc  
Southern Nomads Caravan Club SA Inc  
Wanderers Caravan Club of SA Inc  
VIC

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Association of Caravan Clubs of Victoria Inc  
Aussie Adventurers Caravan & Camping Club Inc  
Australian Touring RV Club Inc  
Ballarat Caravan Club Inc  
Bendigo Caravan Club Inc  
Cell Caravan Owners Club Inc  
Central Victorian Caravan Club Inc  
CFA Caravan Club  
Cobram & District Caravan Club Inc  
Combined Caravan Club of Victoria Inc  
Coromal Caravan Owners Club of Victoria  
Gippsland Caravan Club Inc  
Jayco Owners Club of Victoria Inc  
Knox Caravan & Camping Club  
Masonic Caravan Club of Victoria Inc  
Nomads Victoria Inc  
North East Victoria Caravan Club Inc  
Northern Tasmania Caravan Club  
RACV Caravan Club of Victoria Inc (Division 1)  
RACV Caravan Club of Victoria Inc (Division 2)  
RACV Caravan Club of Victoria Inc (Division 3)  
RACV Caravan Club of Victoria Inc (Division 4)  
RACV Caravan Club of Victoria Inc (Division 5)  
Southern Tasmania Caravan Club Inc  
Victorian Caravan Club Inc  
Western Districts Caravan Club Inc  
Wimmera Caravan Club Inc  
WVL Caravan Group  
WA:  
West Australia Association of Caravan Clubs Inc  
Australind Happy Wanderers Caravan Social Club Inc  
Barking Gumnuts Club  
Bi-Tone West coast Caravan Club Inc  
Busselton Caravan Club Inc  
Breakaway Motor Camper Club Inc  
Concord Caravanners of WA Inc  
Family Wanderers Caravan & Camping Club Inc  
Family West Caravan & Camping Club Inc  
Freedom Caravanners WA Inc  
Geographe Caravan Club Inc  
Gypsy Rovers Touring Club of WA Inc  
Jaybird Roadrunners Caravan Club Inc  
Leisure Seekers Caravan Club Inc  
M.A.D. Meanderers Caravan Club Inc  
Masonic touring Club of WA Inc  
Midwest Caravan Club of WA Inc  
Rangeview Caravan Club of WA Inc  
Redgum Caravanners Inc  
Rolling Wheels Caravan Club Inc  
Sandgroper Caravanners Inc  
Silver Possums Caravan Club

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South West Caravan & Camping Club WA Inc  
Sou'west Getaway Club Inc  
Sunnywest Caravanners Inc  
Sunset Coast Caravan Club Inc  
Swan Caravan & Camping Club Inc  
The Caravan Club of WA Inc  
The Jayco Owners Club of WA Inc  
West Coast Jayco Club Inc  
West Side Caravanners Inc  
Western Wanderers Caravan & Camper Club of WA Inc  
and

- (a) subsidiary companies, organisations and other associated companies as defined under Section 50AAA of the Corporations Act 2001 (Commonwealth), and
- (b) social and sports clubs (including the committees and officers from time to time of unincorporated bodies) and the trustees of the Insured's superannuation and pension funds and welfare organisations, and
- (c) all organisations and other entities to whom (whether mortgagees, lessors, joint ventures or other parties with a legal or equitable interest in the Property Insured) the named Insured has responsibility to maintain insurance;

all for their respective interests, rights and liabilities.

**BUSINESS**

**DESCRIPTION:** Not for Profit Caravan Club Association including event organisation

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).

**INTERESTED**

**PARTY:** Nil Advised

**POLICY WORDING:**

Ansvar Insurance Ltd Community Service  
Organisations Policy COMSERVPOLV2.0 April 2016

**COVER SUMMARY:**

Part A - Property & Income Protection	
- Property Protection	Not Taken
- Breakdown of Mechanical/ Electronic Equipment	Not Taken

**COVERAGE SUMMARY**

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- Money Section	Not Taken
- Theft Section	Not Taken
- General Property Section	Not Taken
- Income Protection Section	Not Taken
Part B - General Liability	Taken
Part C - Organisation Liability	
- Professional Indemnity	Taken
- Management Liability	Taken
Part D - Personal Accident	Taken
- Volunteers (Category A)	Taken
- Children/Students/Members	Not Taken

**GENERAL PUBLIC & PRODUCTS LIABILITY: (Broadform Liability)**

Public Liability	\$ 20,000,000
Products Liability	\$ 20,000,000
Advertising Liability	\$ 20,000,000
Property in Care/Custody/Control Limit	\$ 250,000
Contract Works Liability	\$ 500,000
Counsellors Liability	\$ 1,000,000
Indemnifiable Fines/Penalties	\$ 100,000
- Nil Excess	

Optional Extensions:

Sexual Abuse	\$ Not Insured
Replacement Wages	Not Insured
Medical Malpractice	Not Insured
Retroactive Claims Made Liability	
- Public Liability	Not Required
- Sexual Abuse Only	Not Required
Contractual Liability	Not Insured
Member to Member	Insured
Trauma Counselling Costs	Not Insured

Excess(es) :

Standard Excess	
\$ 1,000	Any One Claim with the exception of any claim made under Automatic Extension 2 or Optional Extensions 2 & 6 in which case Nil Excess applies
Other Excess	
\$ 5,000	each and every claim for Personal Injury to Labour Hire &/or Subcontractors
\$ 1,250	each and every claim for Personal Injury to Volunteers

ENDORSEMENTS:

SEXUAL ABUSE EXCLUSION

This Policy does not cover any claim arising from:

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Any actual or alleged Sexual Behaviour, (as defined below), committed, attempted, or allegedly committed or attempted, by an Insured Person.

Sexual Behaviour means any attempted or committed verbal or non-verbal act, communication, contact or other conduct or similar conduct of sexual discrimination, intimidation, molestation, harassment, abuse or lewdness.

**PROFESSIONAL INDEMNITY:**

Limit of Liability any one claim	\$	5,000,000
Aggregate Limit of Liability any one	\$	5,000,000
Period of Insurance		
Excess any one Claim	\$	1,000

Retroactive Date: 30/06/2018

Geographical Limits:

Anywhere in the world excluding the USA and Canada

**MANAGEMENT LIABILITY:**

Insuring Clauses:		
Organisation Liability	\$	1,000,000
- Aggregate Limit	\$	1,000,000
Excess	\$	1,000

Retroactive Date: 30/06/2018

Directors and Officers Liability

- Limit any one Claim	\$	5,000,000
- Aggregate Limit	\$	5,000,000
Excess	\$	Nil

Retroactive Date; 30/06/2018

Organisation Reimbursement

- Limit any one Claim	\$	5,000,000
- Aggregate Limit	\$	5,000,000
Excess	\$	1,000

Retroactive Date: N/A

Employment Practices

- Limit any one Claim	\$	250,000
- Aggregate Limit	\$	250,000
Excess	\$	5,000

Retroactive Date: 30/06/2018

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Trustees Liability \$ Not Insured

Statutory Liability

- Limit any one Claim \$ 1,000,000

- Aggregate Limit \$ 1,000,000

Excess \$ 1,000

Retroactive Date: 30/06/2018

Internet Liability \$ 500,000

- Aggregate Limit \$ 500,000

Excess \$ 1,000

Retroactive Date: 30/06/2018

Organisation Crisis

- Limit any one Claim \$ 100,000

- Aggregate Limit \$ 100,000

Excess \$ 1,000

Retroactive Date: 30/06/2018

Aggregate Section Limit \$ 7,500,000

Sublimits;

Employee & Third Party Fidelity \$ 50,000  
 in the aggregate

Excess \$ 5,000

Retroactive Date; 30/06/2018

Tax Audit \$ 20,000

in the aggregate

Excess \$ Nil

Geographical Limits:

Anywhere in Australia

- Fidelity, Insuring Clause 4. Employment Practices

Liability and Insuring Clause 6. Statutory Liability

Worldwide excluding USA and Canada

- All other Insuring Clauses

**PERSONAL ACCIDENT - VOLUNTEERS (CATEGORY A)**

Capital Benefits \$ 100,000

Aggregate Policy Limit \$ 2,000,000

Weekly Benefits \$ 1,000

Number of Volunteers: 550

Benefit Period: 52 weeks

Excluded Period: 1 week

NOTE: The Capital Benefits amount detailed herewith

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applies to any one Insured Person, any one bodily injury.

NOTE: Persons under the age of 18 or over the age of 75 years are limited to a maximum Capital Benefit of \$50,000 and maximum Weekly Bodily Injury Benefit of \$1,000 or the amounts specified in the insurance certificate whichever are the lesser.

Please refer to the Policy wording for a full list of benefits and automatic extensions.

EXTENSIONS: Conditions/Extensions as per Policy

EXCLUSIONS: Exclusions as per Policy

**IMPORTANT NOTE:**

Your policy is written on a 'Claims Made' basis. This means that the policy covers claims NOTIFIED during the period of insurance, rather than relating to the date of the event giving rise to the claim. Furthermore this policy will NOT cover you for liability for events which were matters of claim or potential claim of which you were aware, prior to the commencement of the period of insurance, and/or incidents occurring before the retroactive date.

**REFER POLICY DOCUMENT:**

Please refer to your Policy Document for a full explanation of your policy conditions and excesses as applicable.

**PRIVACY ACT:**

We are covered by the Privacy Amendment Act 2012 and its Australian Privacy Principles (APP's), which set out standards for the collection, use, disclosure and handling of personal information.

The Privacy Policy applies to any personal information we collect, use or disclose after 12th March 2014.

We are committed to protecting your privacy. We use the information you provide to advise about and assist your insurance and financial planning needs. We only provide your information to the companies with whom you choose to deal (and their representatives). We do not trade, rent or sell your information.

If you don't provide us with full information, we can't properly advise you and you could breach your duty of disclosure. You can check the information we hold about you at any time. For more information about our Privacy Policy, ask us for a copy.

**INSURANCE BROKERS DISPUTE FACILITY:**

We subscribe to the Financial Ombudsman Service Australia, a free



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consumer service to assist in resolving a dispute of a Retail Client where a General Insurance product has been provided.

A General Insurance product is motor vehicle under 2 tonnes or home building or home contents or sickness and accident or consumer credit or travel or personal and domestic property insurance.

We also subscribe to the General Insurance Brokers Code of Practice, further information on these services is available from our office. Clients who are not fully satisfied with our services should contact our customer service/complaints officer.

**HOW THE GOODS AND SERVICES TAX AFFECT YOUR CLAIM:**

Where we make a payment under this policy for the acquisition of goods, services or other supply, we will reduce the amount of the payment by the amount of any input tax credit that you are, or will be, or would have been entitled to under a New Tax System (Goods and Services Tax) Act 1999, in relation to that acquisition, whether or not that acquisition is actually made.

Where we make a payment under this policy as compensation instead of payment for the acquisition of goods, services or other supply, we will reduce the amount of the payment by the amount of any input tax credit that you would have been entitle to under a New Tax System (Goods and services Tax) Act 1999 had the payment been applied to acquire such goods, services of other supply.

**WORKERS COMPENSATION WARNING:**

WARNING: - This insurance does NOT include workers compensation insurance. It is compulsory for employers to have workers compensation insurance.

INSURER	POLICY NUMBER	PROPORTION
Ansvar Ltd A.B.N. 21007216506 Level 20, 44 Market Street SYDNEY NSW 2000		100.0000%

**Premium Details :**

Billing Currency : Australian Dollars  
TOTAL 0.00