

CERTIFICATE OF CURRENCY

Date: 21/11/23

Page: 1 of 5

**GALE INSURANCE BROKERS PTY LTD
P O BOX 330
KEW
VIC 3101**

**Your local office is:
Level 5
1 Southbank Boulevard
Southbank 3006**

**Local call 1300 650 540
Phone 1300 650 540**

Email insure@ansvar.com.au

Insured Name

CERES EARTH LIMITED

Policy Number

03.900.0630221

Type of Policy

Combined Scheme Policy

Period of Insurance

17/10/23 to 17/10/24 at L.S.T 4:00pm

Policy Status

Active Policy (Current)

This document shows your policy details as at the date printed and is to be read in conjunction with the policy wording. Should you have any queries please contact our office. Thank you for your continued coverage with Ansvar.

This certificate is provided for information purposes only and confers no rights upon the holder. It is not intended to amend, extend or alter the coverage afforded by the policy listed. It is provided as a summary only of the cover provided and is current only at the date of issue.

The Contract of Insurance consists of this Certificate and Company's Policy – to be read as one document



Policy Notes

Additional Comments:

Ansvar Insurance Ltd. General Public and Products Liability
Insurance Policy Wording

Ansvar Insurance Ltd. Personal Accident Insurance Policy
Wording

Your operations are described as: community service organisation
which may include:

Community service organisation promoting environmental
education programs, urban agriculture projects, green technology
demonstrations, Nursery, Cafe, Grocery, Online Grocery with
home delivery, Ethical Wood retail, venue hire, Organic Farming,
Educational programs for Students/Adults/Professional, NDIS day
program, corporate volunteering programs + operate an open to
the public environmental/ demonstration park.

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).

8 Lee Street, Brunswick East Vic 3057
Cretan Brotherhood of Melbourne and Victoria car park,
150 Nicholson Street, Brunswick East

Polar Bear Nominees Pty Ltd as an interested party
for their respective rights and interests being the landlord of
31-33 Raglan Street, Preston Vic 3072
under the Public Liability section.

Location of Risk: WORLDWIDE EXCL USA/CANADA 3057

Type of Risk : 80 – Public Liability

Type of Cover	Broadform Liability	
	Sum Insured	Excess
Public Liability	\$20,000,000	\$2,500
Products Liability	\$20,000,000	\$2,500
Property in Care/Custody/Control limited to	\$250,000	
Molestation/Sexual Abuse limited to	\$10,000,000	

Endorsement

- PS2 Policy Wording clarification
CLAIMS FOR MOLESTATION/SEXUAL ABUSE
This policy coverage limit applies in respect of Molestation/Sexual Abuse claims arising from any one occurrence and in the aggregate for all occurrences during the period of insurance.
- PS3 Claims – excess \$10,000
CLAIMS FOR MOLESTATION/SEXUAL ABUSE
It is hereby agreed and declared that in respect of any claim of personal injury for sexual abuse an excess of \$10,000 each and every occurrence shall apply.

Additional Comments:

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 personal, sub contractors or contractors who are performing services on behalf of the insured will be subject to an excess of \$100,000 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 \$2,500 each and every claim unless the Insured has an Voluntary Workers Personal Accident Policy with Ansvär Insurance Limited in which case the standard policy excess will apply.

Type of Cover continued....

Construction Liability:	\$500,000
Counsellors Liability:	\$1,000,000
Indemnifiable Fines & Penalties:	\$100,000 (Nil Excess)
Optional Extensions:	
1. Sexual Abuse	\$10,000,000
2. Replacement Wages	NOT INSURED
3. Medical Malpractice	NOT INSURED
4. Retroactive Claims Made Liability	
Public Liability	NOT REQUIRED
Agreed Retroactive Date: / /	NOT APPLICABLE
Sexual Abuse Only	NOT REQUIRED
Agreed Retroactive Date: / /	NOT APPLICABLE
5. Member to Member	INSURED

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6. Trauma Counselling Costs NOT INSURED

No Excess applies to Optional Extensions 2 & 6

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