



OFFICE PACK INSURANCE / INSURANCE SCHEDULE

Policy Number: 41A805860BPK

Thank you for choosing to renew with PLANNED COVER PTY LTD and QBE Australia for your insurance needs.

We are pleased to advise that your policy is now in force for the period shown.

The details outlined in the following pages must be read in conjunction with your policy documents. Please check the details carefully as they are critical to the cover provided.

Should an oversight have occurred, or you require an amendment or addition, please contact PLANNED COVER PTY LTD as soon as possible.

Insurer

QBE Insurance (Australia) Ltd
ABN 78 003 191 035
AFS Licence No. 239545

Intermediary Details

PLANNED COVER PTY LTD	PROFESSIONAL LEVEL 21 41 EXHIBITION ST 3000 MELBOURNE VIC
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Period of Insurance

Effective Date: 02/05/2025	Expiry Date: 4 pm on 02/05/2026	Print Date: 30/04/2025
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Insured(s) Details

Name: AUSTRALIAN INSTITUTE OF TRAFFIC,
PLANNING & MANAGEMENT LTD

Goods and Services Tax (GST)

Are you registered for GST? Yes Your ABN: **28 062 495 452**
Your Input Tax Credit (ITC) entitlement on the GST component of the premium is 100.00%



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 AUSTRALIAN INSTITUTE OF TRAFFIC,
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Period of Cover:
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Premium details

Situation: 3 STABLE PL, ELERMORE VALE NSW 2287

Policy Section	Section Insured	Base Premium	Levies	SD	GST	Total Premium
1. Business Property	No					
2. Business Interruption	No					
3. Crime	No					
4. Public & Products Liability	Yes	\$4,430.72			\$443.07	\$4,873.79
5. General Property	Yes	\$329.85	\$86.42	\$41.21	\$41.62	\$499.10
6. Machinery Breakdown	No					
7. Computer/Electronic Equipment	No					
8. Employee Dishonesty	No					
9. Tax Audit	No					
10. Employment Practices	No					
11. Statutory Liability	No					
Terrorism		\$24.21	\$6.34	\$3.02	\$3.06	\$36.63

Total premium for this Situation	\$4,784.78	\$92.76	\$44.23	\$487.75	\$5,409.52
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Important Information about Your Duty of Disclosure appears at the back of this schedule and on your application form. Please read this information carefully.

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SITUATION Details

BUSINESS: INDUSTRY ASSOCIATION OPERATION

SITUATION: 3 STABLE PL, ELERMORE VALE NSW 2287

Public & Products Liability cover section

LIMIT OF LIABILITY

	Sum Insured	Excess
Liability	\$20,000,000	
Goods in Physical Control	\$250,000	
Property Damage Excess		\$500

Number of employees: 62

Schedule of Interested Parties

None Noted

Clauses

• **SFT**

APPLICABLE POLICY WORDING

When BUSINESS PACK INSURANCE is shown on the Policy Schedule

Commercial/Retail/Industrial Policy wording QM485-1122 applies.

When TRADES PACK INSURANCE is shown on the Policy Schedule QBE Trade

Policy QM207-0421 applies.

When OFFICE PACK INSURANCE is shown on the Policy Schedule QBE Office

Policy QM208-1221 applies.

• **S41**

PARTICIPANTS ENDORSEMENT

The Public and products liability cover section of this Policy 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

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Clauses *continued*

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.

- **S40**

ORGANISERS

The Public and products liability cover section of this Policy does not cover liability for claims in respect of:

1. Personal injury or damage to property of persons actually participating in any performance, sport, game, contest or display involving athletic, acrobatic, military or equestrian skill or the use of firearms, missiles of any kind, explosives or combustibles.
2. Personal injury or damage to property of persons caused by the use of mechanical amusement devices.

- **PS1**

INJURY TO WORKERS

The following exclusion is added to the 'What you are not covered for under this section' section of the Public and products liability cover section of this Policy:

Injury to Workers

We do not cover any liability:

For Personal Injury to Workers whilst such Workers are acting in such capacity.

Provided that the named insured has declared to Us and We have duly noted an amount representing estimated annual payments for the procurement of services of Workers, then this exclusion will not apply. If the named insured has made such a declaration, We have duly noted it, and this exclusion does not apply then You will bear the first \$10,000 for any one Occurrence (inclusive of defence costs and other supplementary payments) in respect of liability arising out of

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Clauses *continued*

Personal injury to Workers whilst such Workers are acting in such capacity.

For the purpose of this exclusion, the term 'Workers' means:

- (a) any person provided to You on a temporary or permanent basis under a contract with a Labour Hire Provider and such person remains an employee of that provider;
- (b) any person (including a person who may be an employee of a contractor), contracted to perform work for You under Your direct supervision or control in the performance of such work, but does not include any person where the nature of the contracted work is the trade or service of such contractor and not that of your business;
- (c) any person (including a person who may be an employee of a subcontractor), subcontracted to perform work on Your behalf and is under Your direct supervision or control in the performance of such work.

For the purpose of this exclusion, the term 'Labour Hire Provider' means a person or organisation that contracts out the services of their employees and/or apprentices to You.

- **S78**

PARTICIPANTS (ADVENTURE ACTIVITIES) EXCLUSION

The Public and products liability cover section of this Policy does not cover Personal Injury or Property Damage of any person caused by or arising out of the participation of any person in any adventure activity, including but not limited to rock climbing, abseiling, flying fox, bush walking, horse riding, camping, water activities and/or watercraft activities or similar activities.

- **B31**

B31: Excluded Activities and/or Products

The Broadform Liability Section of this Policy does not cover liability in respect of Personal Injury or Property Damage arising directly or indirectly out of, or caused by, or in connection with the following;



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Clauses continued

BIKE/BICYCLE/SCOOTER RIDING

- SBE**

We have been advised a NSW Small Business Stamp Duty declaration has been completed. The Small Business premium is exempt from NSW Stamp Duty charges.

General Pages

EVENTS ARE HELD BY THE ASSOCIATION PER STATE (QLD, VIC, NSW, SA, WA):

TECHNICAL FORUM (MEMBER MEETING) - 20 EVENTS 30-70
ATTENDEES @ 1.5-2 HR DURATION

TECHNICAL FORUM (MEMBER MEETING) - 07 EVENTS 60-120
ATTENDEES @ 2-3 HR DURATIONING)

HALF DAY FORUM (MEMBER MEETING) 3 EVENTS 30-60
ATTENDEES UP TO 5 HRS

HALF DAY FORUM (MEMBER MEETING) 2 EVENTS 60-100
ATTENDEES UP TO 5 HRS

SPECIAL EVENTS:

QUIZ NIGHT; BREAKFAST WITH KEYNOTE SPEAKER;
MINISTER LUNCH; SPONSORS DINNER; END OF YEAR DINNER
; MOVIE NIGHT - 10 EVENTS 60-120 ATTENDEES @2-4HRS
GOLF DAY - 1 EVENTS 50 ATTENDEES @ 4 HRS
TECHNICAL TOUR - 20-40 ATTENDEES @ 4 HRS
MULTI MODEL (BIKE/BUS/TRAIN RIDING TECHNICAL TOUR)
- 5 EVENTS 20-40 ATTENDEES @ 2HRS

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General Pages *continued*

**NATIONALLY

NATIONAL CONFERENCE - 1 EVENT 400 ATTENDEES

@ 3 DAYS

General Property cover section

		Total Sum Insured	Excess
General Property		\$10,000	\$500
UNSPECIFIED LAPTOP, NOTEPAD & TABLET COMPUTERS	Value \$10,000		

Schedule of Interested Parties

None Noted

Clauses

- SFT**

APPLICABLE POLICY WORDING

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Additional Clauses

**** OUR AGREEMENT ****

Our Agreement

We agree to provide You with the insurance cover set out in each of the Policy sections which You select and which are listed in the Schedule.

You have paid or agree to pay to us the Premium set out in the current Schedule.

The insurance cover is in force for the Period of Cover set out in the Schedule. We will cover You for loss, damage and liability occurring during that Period of Cover, subject to the provisions of the Policy.

We will not pay any more than the sum insured or limit of liability for each section which is shown in the Schedule.

We will not pay the Excesses shown in the Schedule. If any loss or damage leads to a claim under more than one Section of this Policy, You must pay the highest applicable Excess, but You need to pay only one Excess.

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Your 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; or
- 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 will 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 if it never existed.

Underinsurance

The classes of insurance listed below contain provisions as to average and underinsurance. This means we require you to insure for the full value or maximum potential risk. If you do not do so, and you are underinsured, we will pay you less in the event of a claim, calculated by a formula in the policy which takes account of the degree of underinsurance.

Classes of insurance containing underinsurance clauses:

- Business Pack Insurance
- Contractors Plant and Machinery
- Construction/Liability
- Trades Pack Insurance
- Office Pack Insurance
- Fire
- Industrial Special Risks
- Farm Pack Insurance
- Loss of Profits
- Machinery and Electronic

Insurer

This Policy is issued by QBE Insurance (Australia) Limited
ABN 78 003 191 035,
AFS Licence No. 239545 of Level 18, 388 George Street, Sydney.