

Association Liability Insurance Policy Schedule

QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239 545



This policy schedule indicates the cover you have selected for the period shown. It forms part of and must always be read in conjunction with the policy wording supplied. Please check the policy details as set out below and let us know if any change is necessary.

Type of Insurance	Association Liability Insurance
Policy Number	607650835ASL
Association	Australian Institute of Traffic Planning and Management Ltd
Period of Cover	From 4.00pm, 24/09/2025 To 4.00pm, 24/09/2026 Local Standard Time at the Place of Issue of the Policy.
Place of Issue	Adelaide
Retroactive Date	Unlimited
Policy Wording	QBE Association Liability Policy (QM9651-1123)
Limit of Indemnity	\$2,000,000 any one Claim
i. Sublimit Section 3: Employment Practices	\$1,000,000 any one Claim and in the aggregate.
ii. Sublimit Section 4: Crime	n/a any one Claim and in the aggregate.
iii. Sublimit Section 5: Statutory Liability	\$250,000 any one Claim and in the aggregate. \$4,000,000 in the Aggregate
Deductible	\$5,000 each & every Claim
EPL Deductible	\$5,000 each & every Claim
Premium	\$5,250.00
GST¹	\$525.00
Stamp Duty¹	\$519.75
Amount Payable	<hr/> \$6,294.75 <hr/>

¹ Goods and Services Tax and Stamp Duty have been apportioned as required by legislation of the State of the risk where applicable.

This Policy Schedule should be read in conjunction with the Policy terms, conditions, definitions and exclusions as detailed in the enclosed Policy Wording (Reference: **QM9651-1123**).

Date of Policy Issuance:

Tuesday, November 11, 2025

DEDUCTIBLE ENDORSEMENT

It is agreed that unless noted below, the Deductible is as per the Policy Schedule. For each and every Claim or Policy Extension notified under the below applicable Policy coverage section/s, the applicable Deductible is stated below:

1. Section 4 - n/a
2. Section 5 - \$5,000
3. Section 6 - \$5,000

All other terms and conditions of the Policy remain unchanged.

NAMED INSURED (AMENDED)

It is agreed that the Named Insured specified in the Policy Schedule are :

Australian Institute of Traffic Planning and Management Ltd ACN: 062 495 452;
Transport Professionals Association ACN: 062 495 452;

All other terms and conditions of the Policy remain unchanged.



IMPORTANT NOTICES TO THE INSURED

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.

Claims made

This Policy operates on a 'claims made and notified' basis. This means that the Policy covers you for claims made against you and notified to us during the period of insurance.

This Policy does not provide cover in relation to:

1. acts, errors or omissions actually or allegedly committed prior to the retroactive date of the Policy (if such date is specified);
2. claims made after the expiry of the period of insurance even though the event giving rise to the claim may have occurred during the period of insurance;
3. claims notified or arising out of facts or circumstances notified (or which ought reasonably to have been notified) under any previous policy;
4. claims made, threatened or intimated against you prior to the commencement of the period of insurance;
5. facts or circumstances of which you first became aware prior to the period of insurance, and which you knew or ought reasonably to have known had the potential to give rise to a claim under this Policy; and
6. claims arising out of circumstances noted on the proposal form for the current period of insurance or on any previous proposal form.

Where you give notice in writing to us of any facts that might give rise to a claim against you as soon as reasonably practical after you become aware of those facts but before the expiry of the period of insurance, you may have rights under section 40(3) of the *Insurance Contracts Act 1984 (Cth)* to be indemnified in respect of any claim subsequently made against you arising from those facts notwithstanding that the claim is made after the expiry of the period of insurance. Any such rights arise under the legislation only. The terms of the Policy and the effect of the Policy is that you are not covered for claims made against you after the expiry of the period of insurance.

PRIVACY

We'll collect personal information when you deal with us, our agents, other companies in the QBE group or suppliers acting on our behalf. We use your personal information so we can do business with you, which includes issuing and administering our products and services and processing claims. Sometime we might send your personal information overseas. The locations we send it to can vary but include the Philippines, India, Ireland, the UK, the US, China and countries within the European Union.

Our Privacy Policy describes in detail where and from whom we collect personal information, as well as where we store it and the full list of ways we could use it. To get a free copy of it please visit www.qbe.com/privacy or contact QBE Customer care.

It's up to you to decide whether to give us your personal information, but without it we might not be able to do business with you, including not paying your claim.