

----- Incorporating: Showtime Entertainers & Production Insurances -----

* Prop Aussie Insurance Brokers Pty Ltd | ACN 060 208 951 | ABN 88 648 356 372 | AFS Lic. No. 432862
Westfield Knox, Office Tower, 425 Burwood Highway, Wantirna South, Vic., 3152
Reg. Office: 643-645 Glen Huntly Road, Caulfield, 3162

The policy mentioned below is due for renewal on and payable by
19/03/2023.

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ASSOCIATION OF NEPAL TERAJ IN AUSTRALIA
59 Kildare Road
BLACKTOWN NSW 2148

TAX INVOICE

This document will be a tax invoice
for GST when you make payment

Invoice Date: 3/02/2023
Invoice No: 91682
Our Reference: ASSOCIATIO

Class of Policy: DanceSurance Liability Insurance Policy
Insurer: XL INSURANCE COMPANY SE, AUSTRALIA BRANCH
Level 28, 123 Pitt Street, Sydney, NSW, 2000
ABN: 36 083 570 441
The Insured: ASSOCIATION OF NEPAL TERAJ IN AUSTRALIA

RENEWAL

Policy No: BXLC-DCL-2016-006401
Period of Cover:
From **19/03/2023**
to **19/03/2024** at 4:00 pm

Details: See attached schedule for a description of the risk(s) insured

DanceSurance Liability Package Renewal

Your Premium:

Premium	UW Levy	Fire Levy	GST	Stamp Duty	Broker Fee
\$225.00	\$0.00	\$0.00	\$31.00	\$22.28	\$85.00

TOTAL \$363.28

(A processing fee applies for Credit Card payments)

EFT

Name - DanceSurance

BSB - 183334

Account No: 303312847

For your payment to be processed you
must use your **Invoice Number** as the
reference.



Pay by credit card (Visa, Mastercard, Amex or Diners)
at www.deft.com.au or
Call 1300 78 11 45. A surcharge may apply.
DEFT Reference Number: 4064398191933491

Aussie Insurance Brokers Pty Ltd

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PAY BY THE MONTH

Click here **MONTHLY PAYMENTS**
to accept and pay invoice online:



SECURE
PAYMENT
SERVICES

Or go to brokers.qpr.com.au/pbtm
And enter YOUR REFERENCE : TQ5SUSRXAX

10 MONTHLY PAYMENTS

Initial payment \$64.05 Remaining payments \$39.05
or **AMOUNT DUE \$363.28**

Schedule of Insurance

Class of Policy:	DanceSurance Liability Insurance Policy	Policy No:	BXLC-DCL-2016-006401
The Insured:	ASSOCIATION OF NEPAL TERAJ IN AUSTRALIA	Invoice No:	91682
		Our Ref:	ASSOCIATIO

Class of Policy:	DanceSurance Liability Package - Budget
Public Liability:	\$20,000,000 any one occurrence
Products Liability:	\$20,000,000 any occurrence and in the aggregate
Professional Indemnity: (Civil Liability)	\$10,000,000 any one claim and in the aggregate
Management Liability:	Not Insured
Retroactive Date:	Inception, excluding known claims and circumstances
Situation:	Worldwide.
Excess:	Nil.
Estimated Gross Income:	Less than \$15,000
Insurer	XL Insurance Company SE, Australia Branch (ABN 36 083 570 441), trading as Brooklyn Underwriting
Insured's Business:	The principle activities of Dance & Performing Arts, and Similar and/or Associated Activities include but are not limited to tuition, education, performances, demonstrations, administration, modelling, cheerleading, theatre, movement activities (including zumba, yoga, pilates, pole, tai chi, and other similar activities), entertainers, comperes / MC's in a Dance & Performing Arts environment, DJ's and social bands, singers, choirs and musicians. Furthermore the Business includes responsibilities as landlords, tenants, property owners and organisers of social and fund raising activities and any other activities incidental thereto.
Benefits & Endorsements:	
* Participation Risk.	* Displays, Studio Dance Functions / Concerts.
* Member to Member liability.	* Tenant's/Occupier's & Property Owner's liability.
* Goods Sold and Supplied.	* Goods in Care, Custody & Control \$500,000.
* Voluntary Workers & Performers liability.	* Employees and Contractors liability (whilst teaching for the Insured).
* Social Club and/or Fund Raising activities.	* Acrobatics & Gymnastics (floor work only).

SPECIAL ENDORSEMENTS, CONDITIONS and SUBJECTIVITIES

Additional Exclusion - Pyrotechnics

This Policy does not cover any Personal Injury or Property Damage directly or indirectly caused by or arising from pyrotechnics, fireworks, bonfires, fires or activities involving the use of naked flames.

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Contractors/Sub-Contractors Condition

It is hereby agreed and understood that all contractors, subcontractors, security, stallholders and third-party performers have their own liability insurance with a minimum **Limit of Liability** of \$10,000,000 any one **Occurrence** unless specifically stated elsewhere in the **Schedule**. It is the responsibility of the **Insured** to check that such cover is in force and to obtain and retain a copy of certificates of currency.

This Condition does not apply to freelance instructors whilst teaching for the **Insured**, or temporary contractors or temporary workers whilst engaged by and under the control of the **Insured** and whilst in connection with the **Insured's Business**.

In the event of breach of the above Condition, the **Insurer** shall have no liability under this **Policy**, unless the **Insured** can evidence that non-compliance with this condition could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

Additional Exclusion – Aerial Activities

Notwithstanding any other provision, no cover is provided under this **Policy** for any **Claim**, loss, cost or expense of whatever nature directly or indirectly arising out of, contributed to by or resulting from, or in connection with the Aerial Activities.

In addition to the General Definitions the following definition also applies to this Extension:

Aerial Activities means:

Aerial silks, aerial hoop, anti gravity yoga, rope climbing and any other activity involving apparatus suspended from the ceiling above.

Personal Injury by Molestation

This extension under the Section 1 Public and Products Liability of the **Policy** is written on a claims made and notified basis and only covers events which:

- (a) Occur after the **Retroactive Date** stated in the **Schedule**; and
- (b) In respect of which a **Claim** is both first made against the **Company** and notified to the **Insurer** during the **Period of Insurance**.

The indemnity of the **Insurer** is extended to indemnify the **Company** against all **Defence Costs** incurred in defending a **Claim** brought against the **Company** alleging negligence of the **Company** in respect of **Personal Injury** caused by **Molestation** which the **Company** has become legally liable to pay.

In addition to the General Definitions the following definitions also apply to this Extension:

Company means:

The organisation named as the Policyholder in the **Schedule** and any **Subsidiary**;

Subsidiary means:

Any entity:

- (i) Which is deemed to be a subsidiary of the **Company** at the start of the **Period of Insurance** by Australian law provided the accounts of any **Subsidiary** are incorporated into the accounts of the **Company** in accordance with the relevant accounting standard; or

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- (ii) In which the **Company** controls more than 50% of the issued share capital or has more than one half of the maximum voting rights for any vote at a general meeting of the body corporate or entity.

The indemnity granted under this Extension is subject to the following additional conditions:

- (a) **Limit of Liability:** \$2,000,000 any one **Occurrence** and in the Aggregate
- (b) **Excess:** \$500 each and every **Occurrence**

Nothing in this Extension shall require the **Insurer** to indemnify any person who has perpetrated or allegedly perpetrated any **Molestation** or who has by act or omission condoned any such act.

IMPORTANT NOTICE

If you are aware of any existing circumstances which could give rise to a claim being made against you, or you are aware of any other information that could affect the Underwriters acceptance, or premium rating of your cover, please contact us prior to renewing this policy.

NOTICE:

This summary is only an outline of the coverage and not a policy document. The terms, conditions and limitations of the Insurer's policy shall prevail at all times.

NOTE:

It is important to read this schedule of benefits with the policy wording for correct conditions.

TERRORISM EXCLUSION ENDORSEMENT

The coverage provided under this Policy shall not apply to the following; Any loss, cost or expense arising out of or related to, either directly or indirectly, any Act of Terrorism as defined within the policy.

YOUR DUTY OF DISCLOSURE

Before You enter into a contract of general insurance with an Insurer, You have a duty, under the Insurance Contracts Act 1984, to disclose to the Insurer every matter that You know, or could reasonably be expected to know, is relevant to the Insurer's decision whether to accept the risk of insurance and, if so, on what terms. You have the same duty to disclose those matters to the Insurer before You renew, extend, vary or reinstate a contract of general insurance.

Your Duty however does not require disclosure of a matter;-

- that diminishes the risk to be undertaken by the insurer:
- that is of common knowledge:
- that Your Insurer knows or, in the ordinary course of his business, ought to know:
- as to which compliance with Your duty is waived by the Insurer.

NON DISCLOSURE

If you fail to comply with Your duty of disclosure, the Insurer may be entitled to reduce his liability under the contract in respect of a claim or may cancel the contract. If Your non disclosure is fraudulent, the Insurer may also have the option of avoiding the contract from its beginning.

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PREVENTING OUR RIGHT OF RECOVERY

Where another person is liable to compensate You for any loss, damage or liability which is covered by this Policy but You have agreed not to seek recovery of any monies from that person, We will not cover You under this policy for that loss, damage or liability.

CANCELLATION OF YOUR POLICY

If your policy is cancelled before the expiry of the period of insurance, we will refund to you only the net return premium which we have received from the insurer. The Insurer may charge a short term cancellation fee. We will not refund to you any part of the policy/membership fee we receive for arranging the cover.