



Integrite Insurance Pty Ltd  
a Corporate Authorised Representative (No.:001262304) of  
McLardy McShane Partners Pty Ltd AFSL No: 232987  
**ABN 14 064 465 309**  
PO Box 4206  
Maroubra NSW 2035  
**P: 0420 978 292**  
E: pcruden@integriteinsurance.com.au

## CERTIFICATE OF INSURANCE

**From:** Paula Cruden

We hereby confirm that we have arranged the insurance cover mentioned below:

Bethel Mar Thoma Church Sydney Inc  
PO Box 36  
BELLFIELD NSW 2191

**Date:** 22/02/2023  
**Our Reference:** BETHELMAR  
**RENEWAL**

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**Class of Policy:** Faith Package  
**Insurer:** ANSVAR INSURANCE LIMITED  
Level 12, 432 St.Kilda Road, Melbourne VIC 3004  
ABN: 21 007 216 506  
**The Insured:** Bethel Mar Thoma Church Sydney Inc

**Policy No:** 02.100.0575646  
**Invoice No:** 160670  
**Period of Cover:**  
From 7/10/2022  
to 7/10/2023 at 4:00 pm

### Details:

See attached schedule for a description of the risk insured

### IMPORTANT INFORMATION

The Proposal/Declaration:

- is to be received and accepted by the Insurer
- has been received and accepted by the Insurer

The total premium as at the above date is:

- to be paid by the Insured
- part paid by the Insured
- paid in full by the Insured
- paid by monthly direct debit

Premium Funding

- This policy is premium funded

Please note that the policy defined above is subject to the receipt of the Proposal Declaration and acceptance by the Insurer (if not already completed and accepted) and subject to the full receipt and clearance of the total premium payable by the insured.

## Schedule of Insurance

<b>Class of Policy:</b> Faith Package	<b>Policy No:</b> 02.100.0575646
<b>The Insured:</b> Bethel Mar Thoma Church Sydney Inc	<b>Invoice No:</b> 160670
	<b>Our Ref:</b> BETHELMAR

	Base	Fire Levy	Stamp	Broker Fee	GST	Total Premium
Part A - Property	271.20	69.15	0.00		34.04	
Part A - Theft	661.80	0.00	0.00		66.18	
Part B - Liability	2993.10	0.00	0.00		299.31	
Property Horsley Drive	8547.50	2179.61	0.00		1072.71	
Horsley Drive	968.50	0.00	0.00		96.85	
Total Broker Fee				0.00	0.00	
<b>TOTAL</b>	<b>13442.10</b>	<b>2248.76</b>	<b>0.00</b>	<b>0.00</b>	<b>1569.09</b>	<b>17,259.95</b>

INSURED **BETHEL MAR THOMA CHURCH SYDNEY INC**

LOCATIONS A. St Pauls Harris Park 13 Crown Street Harris Park NSW 2150  
B. 1650 The Horsley Drive, Horsley Park NSW (Main Location)  
and other declared activities anywhere in Australia

DECLARED ACTIVITIES Main Meeting Place for Worship, Fetes and Other Activities (Sunday School, Youth Group, Women Forum, Choir Practice), Vacation Bible Classes, Prayer Meetings & Retreat

Excluding any events held at premises other than your own where more than 500 people are expected unless specifically agreed by endorsement detailed within this document

STAMP DUTY Stamp Duty Certificate Current

INTERESTED PARTIES Baptist Financial Services

### SCHEDULE OF INSURANCE

This document is a brief summary of your insurance only. Please refer to your Product Disclosure Statement (PDS) for full details of Cover, including definitions of terms, exclusions and other limitations of cover.

INSURER: Ansvr Insurance Ltd ABN 21 007 216 506 AFSL 237826

POLICY WORDING (PDS): Ansvr Insurance - Faith Organisations FAIPOL 1021  
Note: Only the Sections of this Policy listed below are currently insured

### Part A: Property and Income Protection

#### 1. PROPERTY PROTECTION

This section covers you for accidental damage to your insured property at the location(s) during the period of insurance which is not otherwise excluded under the policy.

DECLARED SUMS INSURED

Location	Buildings Sum Insured	Contents Sum Insured	Location Total
A	\$ Nil	\$5,000	\$5,000
B	\$ 6,000,000	\$500,000	\$6,500,000

LIMIT OF LIABILITY Location A: \$20,000  
Location B: \$8,250,000

FLOOD COVER Included

Standard Excess: \$ 2,500  
Flood \$ 5,000  
Personal Effects \$ 500  
Earthquake 1% of declared values or \$20,000, whichever is the lesser.  
Named Cyclone \$10,000

**Schedule of Insurance**

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Burst Pipes \$ 2,500 For all Bursting, leaking, discharging or overflowing of pipes claims, The Insured shall bear the following amount in respect of each and every claim or series of claims arising out of any one Event

Unless otherwise stated, all other extensions are as per policy.

**4. THEFT**

SCHEDULE OF INSURED PROPERTY

Location	Theft Sum Insured
A	\$ 20,000
B	\$100,000

SPECIFIC LIMITS Musical instruments, other portable audio, video \$1,000 any one item  
or sound equipment, and sporting equipment \$15,000 all items any one event

THEFT EXCLUSIONS: Theft by employees / officials / volunteers, losses from an unattended vehicle, where a premises has been left unoccupied or unused for 100 days. See PDS for full list of terms and exclusions.

EXCESS \$ 500

**Part B: General Liability**

**GENERAL PUBLIC & PRODUCTS LIABILITY**

This Section covers you against your legal liability to pay compensation in respect of; personal injury; property damage; advertising injury; happening within the geographic limits and caused by an occurrence in connection with your operations or your products during the period of insurance.

LIMIT OF LIABILITY Public/Products Liability..... \$ 20,000,000  
Advertising Liability..... \$ 20,000,000  
Contract Works Liability (Max contract value)..... \$ 500,000

SUB LIMITS Property in care, custody & control..... \$ 250,000

AUTOMATIC EXTENSIONS  
1. Counsellors Liability ..... \$ 1,000,000  
2. Indemnifiable Fines/Penalties..... \$ 100,000  
3. Personal Liability..... \$ Included

OPTIONAL EXTENSIONS  
1. Sexual Abuse..... Not Insured  
2. Replacement Wages for stood down staff..... Not Insured  
3. Medical Malpractice..... Not Insured  
4. Retroactive Liability (prior claims made policies)..... Not Applicable  
5. Member to Member Liability..... Not Insured  
6. Trauma Counselling Costs..... Not Insured

GEOGRAPHICAL LIMITS..... Worldwide excluding USA & Canada

EXCESS Standard \$1,000  
Volunteer personal injury \$1,250  
Labour hire/subcontractors personal injury \$5,000

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 personnel, subcontractors or contractors who are performing services on behalf of the Insured will be subject to an excess of \$5,000 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 \$1,250 each and every claim unless the Insured has an Voluntary Workers Personal Accident Policy with Ansvar Insurance Limited in which case the standard policy excess will apply.

SAE SEXUAL ABUSE EXCLUSION  
This policy does not cover any claim arising from Any actual or alleged sexual abuse, except where cover is provided under Optional Extension Sexual Abuse of this Section and you have paid the required additional premium.

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\* Please see PDS for definitions and for the full list of terms and exclusions.

### **IMPORTANT INFORMATION**

This policy schedule makes up only one part of your insurance documents. You must read this alongside the other key insurance documents which include, but are not limited to the Financial Services Guide and the Product Disclosure statements.

#### **Sections Not Covered**

There are a number of insurance sections within the Faith Organisations Policy Wording that you have not taken. These include:

##### **Part A: Property Insurance**

2. Breakdown of Mechanical Equipment / Breakdown of Electronic Equipment
3. Money
5. General Property
6. Income Protection

##### **Part C: Organisation Liability**

1. Professional indemnity
2. Management Liability

##### **Part D: Personal Accident**

1. Volunteers (Category A)
2. Children/Students/Members (Category B)

If you would like further information on any of the above covers, please feel free to ask.