

## CERTIFICATE OF CURRENCY

Date: 26/08/24

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**SPHERE INSURANCE GROUP PTY LTD  
5 JELLCOE ST  
MOUNT LOFTY  
QLD 4350**

**Your local office is:  
Level 17, 44 Market Street  
Sydney  
New South Wales 2000**

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

**Email [insure@ansvar.com.au](mailto:insure@ansvar.com.au)**

Insured Name

NATIONAL SPIRITUAL ASSEMBLY OF THE  
BAHA'IS OF AUSTRALIA INCORPORATED  
INCLUDING ALL LOCAL AND/OR  
SUBSIDIARY ASSEMBLIES, COUNCILS,  
COMMITTEES AND AGENCIES.

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.

Policy Number

02.080.0630088

Type of Policy

Public Liability

Period of Insurance

31/08/24 to 31/08/25 at L.S.T 4:00pm

Policy Status

Active Policy (Current)

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



**Policy Notes**

**Additional Comments:**

POLICY WORDING:

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

BUSINESS DESCRIPTION:

Your operations are described as:

Principally Religious Organisation including Proclamation & Teaching Religious Principles, Teaching Scripture in schools & other locations, Public Gatherings, Meetings, Lectures, conferences, Education, Seminars, Artistic Presentations, Hiring out of Facilities, Fundraising Events, Social Service Activities children & Youth Activities, Social Events, Festivals, Charitable assistance, Counselling, Voluntary service Activities and any their, associated activities of the Insured.

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.

**Location of Risk:** ANYWHERE IN AUSTRALIA 3000

**Type of Risk :** 80 – Public Liability

Type of Cover	Broadform Liability	
	Sum Insured	Excess
Public Liability	\$20,000,000	\$5,000
Products Liability	\$20,000,000	\$5,000
Property in Care/Custody/Control limited to	\$250,000	
Molestation/Sexual Abuse limited to	\$5,000,000	

**Endorsement**

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:**

Type of Cover continued....

Advertising Liability: As per Public & Products Liability Limit

Contract Works Liability \$ 500,000

Sublimits:

Property in Care, Custody & Control \$ 250,000

Automatic Extensions:

Counsellors Liability \$ 1,000,000

Indemnifiable Fines & Penalties \$ 100,000 (Nil Excess)

Optional Extensions:

1. Sexual Abuse (Any one claim and in the aggregate during the period) \$ 5,000,000

Extension 1 - Sexual Abuse Retroactive Date: 30/9/2022

2. Replacement Wages NOT INSURED

3. Retroactive Liability Endorsement (Prior Claims Made)

Public Liability NOT INSURED

Sexual Abuse Only NOT INSURED

4. Contractual Liability Extension NOT INSURED

5. Member to Member Extension NOT INSURED

6. Trauma Counselling Costs NOT INSURED

No Excess applies to Optional Extensions 2 & 6

EXCESSES:

SEXUAL ABUSE EXCESS \$10,000

VOLUNTARY EXCESS \$ 5,000

PERSONAL INJURY CLAIMS VOLUNTEERS \$ 5,000

PERSONAL INJURY TO CONTRACTOR(S),



SUBCONTRACTOR(S) AND/OR LABOUR HIRE \$50,000

OUR LIABILITY FOR ALL COMPENSATION RELATING TO SEXUAL ABUSE AND PRODUCTS LIABILITY IS AS SHOWN IN THIS CERTIFICATE OF INSURANCE AND IS LIMITED IN THE AGGREGATE FOR ALL CLAIMS IN ANY ONE PERIOD OF INSURANCE UNDER THIS ENTIRE POLICY

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 \$50,000 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 \$5,000 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.