

CERTIFICATE OF CURRENCY

Date: 26/08/22

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**TONY BEMROSE INSURANCE BROKERS
PO BOX 300
FORTITUDE VALLEY 4006**

**Your local office is:
Level 15
120 Edward Street
Brisbane 4000**

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

Email insure@ansvar.com.au

Insured Name

QUEENSLAND BLUE LIGHT ASSOCIATION
INCORPORATED

Policy Number

04.080.0635446

Type of Policy

Public Liability

Period of Insurance

11/08/22 to 14/07/23 at L.S.T 4:00pm

Policy Status

Active Policy (Current)

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.

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 General Public and Products Liability
Insurance AUSPOLGPL 0522 V1.1

BUSINESS DESCRIPTION:

Your operations are described as:

Support Queensland Youth under the age of 18 years through the provision of safe, suitable entertainment and activities in an environment free from alcohol, drugs and violence. This includes regularly held events throughout Queensland on a monthly basis, as well as Youth Development and Leadership Camps and Blue EDGE program.

Included Activities:

- Organisation, promotion and Management of Drug and Alcohol Free Dance Parties, including indoor games such as Duck Duck Goose, Limbo, Statues, Horses etc.
- Movie Nights
- Colour Fun Runs, Mud Runs, Obstacle Course navigation.
- Family Fun Days, Dive in Discos/Movies and camps.
- Hiring/loan of MERV Trailers and associated audio visual equipment.
- Fundraising events with up to 500 attendees.
- Organizer of youth camp activities.
- ELEVATE - Domestic and Family Violence primary prevention program.
- Roller Skating.
- Flying fox.
- High ropes courses.
- Abseiling.
- Indoor rock climbing.
- Creeking.
- Property owner and operator of roller skating rink / hall at Nanango.
- Sport invention program.
- Youth mechanic program.
- Weekly workout program.
- Leaner driver support program.
- Women s Self-Defence Class.
- Aggrieved Women s Self-Defence Class.
- Basket ball coaching.
- Organiser and facilitator - Agriculture Cert 2 (rural operations) qualification for at risk youth

Excluding any events/festivals held at premises other

than your own where more than 500 attendees are expected unless specifically agreed by endorsement within this document.

Some activities are excluded as per policy wording.

Location of Risk: WORLDWIDE EXCL USA & CANADA 4615

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	\$1,000,000	
Annual Turnover	800,000	

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	\$1,000,000	
2. Replacement Wages	NOT INSURED	
3. Medical Malpractice	COVER UNAVAILABLE	
4. Retroactive Claims Made Liability		
Public Liability	NOT INSURED	
Agreed Retroactive Date: / /	NOT APPLICABLE	
Sexual Abuse Only	\$ 1,000,000	
Agreed Retroactive Cover Period	11.08.2012 - 11.08.2022	
5. Member to Member	INSURED	
6. Trauma Counselling Costs	\$10,000 (Nil Excess)	

Special Conditions:

- 12. High Risk Activities:
 - 14. High Hazard Operations:
- Participation Exclusion

ENDORSEMENTS:

Clause 12. High Risk Activities under the section WHAT IS NOT COVERED of the policy wording is removed in its entirety and replaced by the following wording:

12. High Risk Activities
12.1 any of your operations or any other activities organised by you which involve any of the following: motor races, motor rallies, motor speed tests, canyoning, caving, rifle/fire arms, shooting, abseiling, hang gliding, parachuting, para gliding, white water canoeing/kayaking/ rafting (above class 2 rapids), scuba diving, dune buggies, vertical and horizontal bungee jumping, hot air ballooning, gladiator games, unsupported rock climbing, go karts, billy carts, motocross, martial arts or boxing activities, use of skate parks, horse riding of any kind,



flying fox and/or leap of faith.

Provided that this exclusion 12.1 shall not apply to such of the above activities that we have agreed by endorsement to this policy to cover subject always to the terms and conditions of the endorsement and the terms, conditions and exclusions of this policy and to the limit of liability specified in the certificate of insurance.

12.2 any of your operations or any other activities organised by you which involve the use of mechanical amusement devices or rides involving animals or fireworks.

Provided this exclusion 12.2 shall not apply to your vicarious liability arising from the hire and use of such devices or animals from other parties or engagement of third party pyro technicians provided that you have obtained certificates of insurance confirming such parties hold valid liability insurance policies covering them for a minimum of \$50,000,000 any one occurrence.

Provided this exclusion 12.2 shall not apply to model railways used for amusement rides or coin operated amusement rides that are fitted to the ground surface, operate at low speed, are designed for young children and used under adult supervision

Other than as amended above, the Terms and Conditions of this policy remain unchanged.

14. High Hazard Operations

any of your operations that involve:

14.1 the manufacture, storage, filling, breaking down or transport of fireworks, ammunition, fuses, cartridges, gun powder, nitro-glycerine or any explosives unless purely incidental to your main operations;

14.2 the manufacture, storage, filling, breaking down or transport of gases and/or air under pressure in containers, other than the storage and transport of:

- butane or other cooking gases when contained in low pressure containers; and

medical gases used in health care facilities or by organizations that provide assisted living care subject to the storage and transport of medical gases being compliant with Australian safety standards.

14.3 the manufacture, servicing and repair, importing or exporting of vehicles.

PARTICIPATION EXCLUSION

This policy does not cover any claim in respect of bodily injury to any person caused by or arising out of the participation of such person in any sport, game, match, race practice, physical training course, trial, contest, competition, or theatrical or dance performance.

However this exclusion does not apply to Personal Injury or Property Damage arising out of the duty of care owed by You as a Property Owner or Organiser of the activity.

EXCESSES:

SEXUAL ABUSE EXCESS	\$25,000
VOLUNTARY EXCESS	\$ 5,000
PERSONAL INJURY CLAIMS VOLUNTEERS	\$ 5,000
PERSONAL INJURY TO CONTRACTOR(S), SUBCONTRACTOR(S) AND/OR LABOUR HIRE	\$50,000



