

Certificate of Currency



This confirmation of cover is issued as a matter of information only and confers no rights upon the holder. It does not 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. For full particulars, reference must be made to the current policy wording.

This is to confirm that we arrange insurance on behalf of **Brotherhood of St Laurence** as follows:

Named Insured: State Government of Victoria Funded Community Service Organisations and/or kindergartens and/ or child care centres.

Funded Organisation: **Brotherhood of St Laurence**

Period Of Insurance: From: 30 June 2011 04:00:00 PM L.S.T
To: 30 June 2012 04:00:00 PM L.S.T.

Type Of Policy: Public and Products Liability

Policy Number: CSO – PL - 2011

The Business: Authorised activities of Community Service Organisations and/or kindergartens and/or child care centres with respect to all activities originating within Victoria, (irrespective of how the activities may be funded).

Interest Insured: Legal liability to Third Parties for Personal Injury or Property Damage or Advertising Liability happening during the Period of Insurance and arising out of an Occurrence in connection with the Named Insured's Business.

Limit of Liability: Public Liability - \$20,000,000 any one occurrence.
Product Liability - \$20,000,000 any one Occurrence and in the annual aggregate any one Period of Insurance

Territorial Limit: Anywhere in Australia but only in respect of activities connected with the Named Insured's Business in Victoria and not in respect of the Insured's Interstate operations unless otherwise agreed by the VMIA.

Insurer: Victorian Managed Insurance Authority

**For and on behalf of
Victoria Managed Insurance Authority**

A handwritten signature in blue ink, appearing to read 'C. Battilana', is written over a light blue circular stamp.

**Claudio Battilana
General Manager
Client Services**

Date: 11 July 2011

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This is to confirm that we arrange insurance on behalf of **Brotherhood of St Laurence** as follows:

Named Insured: State Government of Victoria Funded Community Service Organisations and/or kindergartens and/or child care centres.

Funded Organisation: **Brotherhood of St Laurence**

Period Of Insurance: From: 30 June 2011 04:00:00 PM L.S.T
To: 30 June 2012 04:00:00 PM L.S.T.

Type Of Policy: Professional Indemnity

Policy Number: CSO – PI - 2011

The Business: Authorised activities of Community Service Organisations and/or kindergartens and/or child care centres with respect to all activities originating within Victoria, (irrespective of how the activities may be funded).

Interest Insured: Legal liability of the Named Insured to pay compensation in respect of third party claims first made against the Named Insured during the Period of Insurance for breach of professional duty arising out of any negligent act, error, misstatement, misleading statement or omission by the Named Insured committed in the course of the Named Insured's Business.

Limit of Liability: \$20,000,000 any one claim and in the aggregate in any one Period of Insurance per organisation, subject to non-accumulation.

Territorial Limit: Anywhere in Australia but only in respect of activities connected with the Named Insured's Business in Victoria and not in respect of the Insured's Interstate operations unless otherwise agreed by the VMIA.

Insurer: Victorian Managed Insurance Authority

**For and on behalf of
Victoria Managed Insurance Authority**

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Named Insured: State Government of Victoria Funded Community Service Organisations and/or kindergartens and/or child care centres.

Funded Organisation: **Brotherhood of St Laurence**

Period Of Insurance: From: 30 June 2011 04:00:00 PM L.S.T
To: 30 June 2012 04:00:00 PM L.S.T.

Type Of Policy: Directors' and Officers' Liability incorporating Entity Liability

Policy Number: CSO – DO - 2011

The Business: Authorised activities of Community Service Organisations and/or kindergartens and/or child care centres with respect to all activities originating within Victoria, (irrespective of how the activities may be funded).

Interest Insured: a) Indemnifying Directors and Officers against loss arising out of any Claim, by reason of any Wrongful Act committed by them, in their capacity as a Director or Officer, first made against them jointly or severally during the Policy Period and notified to the Insurer during the Policy Period.

b) Indemnifying the Funded Organisation as Named Insured against loss arising out of any Claim first made against it and notified to the Insurer by reason of any Wrongful Act committed by an Officer of the Named Insured whilst acting in that capacity.

Limit of Liability: \$20,000,000 any one claim and in the aggregate in any one Policy Period per organisation, subject to non-accumulation and sub-limits.

Territorial Limits: Anywhere in Australia but only in respect of activities connected with the Named Insured's Business in Victoria and not in respect of the Insured's Interstate operations unless otherwise agreed by the VMIA.

Insurer: Victorian Managed Insurance Authority.

**For and on behalf of
Victoria Managed Insurance Authority**

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Funded Organisation: **Brotherhood of St Laurence**

Period Of Insurance: From: 30 June 2011 04:00:00 PM L.S.T
To: 30 June 2012 04:00:00 PM L.S.T.

Type Of Policy: Medical Indemnity

Policy Number: CSO – MI- 2011

The Business: Authorised activities of Community Service Organisations and/or kindergartens and/or child care centres with respect to all activities originating within Victoria, (irrespective of how the activities may be funded).

Interest Insured: Legal liability of the Named Insured to pay compensation in respect of third party claims first made against the Named Insured and which are notified to the VMIA during the Period of Insurance for breach of professional duty arising out of the negligent provision of health care services and resulting in bodily or mental injury or death.

Please note that the Named Insured shall use its best endeavours to ensure that all consultants and doctors providing medical services for or using the facilities of the Named Insured shall maintain their own insurance against liability for breach of professional duty.

Limit of Liability: \$20,000,000 any one claim and in the aggregate in any one Period of Insurance per organisation, subject to non-accumulation.

Territorial Limit: Anywhere in Australia but only in respect of activities connected with the Named Insured's Business in Victoria and not in respect of the Insured's Interstate operations unless otherwise agreed by the VMIA.

Insurer: Victorian Managed Insurance Authority.

**For and on behalf of
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Funded Organisation: **Brotherhood of St Laurence**

Period Of Insurance: From: 30 June 2011 04:00:00 PM L.S.T
To: 30 June 2012 04:00:00 PM L.S.T.

Type Of Policy: Personal Accident

Policy Number: CSO – PA- 2011

The Business: Authorised activities of Community Service Organisations and/or kindergartens and/or child care centres with respect to all activities originating within Victoria, irrespective of how the activities may be funded.

Interest Insured: **Category A**
Members of Boards and Committees of Management and Voluntary Workers (including Patrons). Volunteers of Tenants Groups who receive direct funding from the Department of Health

Category B
Work experience participants, individuals involved in job training, work training participants (disabled and able bodied) and job seekers.

Cover to apply whilst the Insured Person is acting on behalf of the Named Insured, as a member of its Board/Committees of Management, participating in voluntary activities, work experience, job training, work training and/or job seeking, including direct travel to and from such activities and during such activities.

Scope of Cover: The coverage afforded by this policy shall only apply whilst the Insured Person is engaged in voluntary work and/or activities organised and/or authorised by and under the control of the Insured including direct and uninterrupted travel to and from such work and/or activities.

Age Limit: Insured Persons are covered from the age of 12 years old and above.

Territorial Limit: Australia Wide

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Sum Insured:

| Benefit | Each Insured Persons | |
|---|--|-------------------|
| Category A | | |
| Capital Benefits | \$250,000 | 18-79 years |
| | \$75,000 | 12-17 years |
| | \$75,000 | 80-90 years |
| | \$20,000 | 91 -100 years |
| Weekly Benefits – Injury | Aged 12-79 years 85% pre disability earnings to a maximum of \$1,500 Excess – Nil Over 79- Nil benefit | |
| Weekly Benefits – Period | Up to 75 years – 104 weeks 76-79 years – 26 weeks | |
| Category B | | |
| Capital Benefits | \$250,000 | 18-79 years |
| | \$75,000 | 12-17 years |
| | \$Nil | 80 years and over |
| Weekly Benefits – Injury | Age 12-79 years 85% of pre disability earnings up to a maximum of \$1,500 Excess Nil | |
| Weekly Benefits – Period | Up to 75 years – 104 weeks 76 -79 years – 26 weeks | |
| Permanent Injuries | As per Scale of Benefits listed in the Policy. | |
| Categories A and B | | |
| Broken Bones Benefits | Up to \$3,000 | |
| Non-Medicare Expenses | Up to \$10,000 (Excess \$25) | |
| Out of Pocket Expenses | Limited to \$100 per week up to 104 weeks | |
| Domestic Help | Up to \$300 per week up to 104 weeks | |
| Student Tutorial Benefits | \$250 per week up to 104 weeks | |
| Bed Care Benefit | \$250 per week up to 26 weeks | |
| Lifestyle Modification Additional Capital Benefit | Up to a maximum of 80% of cost incurred or \$25,000 whichever is the lesser | |
| Surviving Spouse and Dependent Children Benefit | \$5,000 (Maximum \$25,000) | |
| Accidentally acquired AIDS/HIV Benefit | \$30,000 | |
| Loss of Independent Existence (Event 2a) | \$250,000 | 75 – 100 years |

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Aggregate Limit of Liability: \$5,000,000 each Funded Organisation
(Except non-scheduled aircraft or charter flights which is \$1,000,000)

Insurer: Victorian Managed Insurance Authority.

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Funded Organisation: **Brotherhood of St Laurence**

Period Of Insurance: From: 30 June 2011 04:00:00 PM L.S.T
To: 30 June 2012 04:00:00 PM L.S.T.

Type Of Policy: Volunteer Care Givers Property Damage (limited circumstances only)

Policy Number: CSO – PPY - 2011

The Business: Authorised home based volunteer care-givers' activities of Community Service Organisations.

Interest Insured: Loss or damage to the property of the Person Insured caused by the actions of a person under their care during the Period of Insurance, provided that no other insurance policy responds.

Limit of Liability: \$1,000,000 any one occurrence.

Excess: Nil

Situation: Anywhere in Australia but only in respect of activities connected with the Named Insured's Business in Victoria and not in respect of the Insured's interstate operations unless otherwise agreed by the VMIA.

Insurer: Victorian Managed Insurance Authority.

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Funded Organisation: **Brotherhood of St Laurence**

Period Of Insurance: From: 30 June 2011 04:00:00 PM L.S.T.
To: 30 June 2012 04:00:00 PM L.S.T.

Type Of Policy: Entity Fidelity

Policy Number: CSO – EF - 2011

The Business: Authorised activities of Community Service Organisations and/or kindergartens and/or child care centres with respect to all activities originating within Victoria, (irrespective of how the activities may be funded).

Interest Insured: To reimburse the Named Insured for loss of money, bullion, negotiable and non-negotiable instruments, goods or other items owned by the Named Insured or in the care, custody and control of the Named Insured and for which the Named Insured is legally liable and which loss directly results from any dishonest or fraudulent act committed by an Employee during the Period of Insurance and is notified to the VMIA during the Period of Insurance.

Limit of Liability: \$100,000 any one claim and in the aggregate any one Period of Insurance per organisation, subject to non-accumulation.

Excess: Nil

Situation: Anywhere in Australia but only in respect of activities connected with the Named Insured's Business in Victoria and not in respect of the Insured's interstate operations unless otherwise agreed by the VMIA.

Insurer: Victorian Managed Insurance Authority.

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