

## Playgroup Victoria

### Fire and Specified Perils

<i>Perils:</i>	Fire, Lightning, Explosion, Earthquake, Riots, Strikes, Malicious Damage, Storm, Tempest, Bursting and/or Overflowing of Fixed Pipes, Fixed Tanks or Fixed Apparatus, Impact by Vehicles, Animals and Aircraft and Flood.
<i>Covers:</i>	Loss or damage to playgroup property (owned, leased, hired or for which they are, or have assumed responsibility).
<i>Sum Insured:</i>	\$25,000 Accidental Damage - limited to \$2,000 Storm/Tempest/Rainwater Damage to Shade Sails (under 5 years old) – Limited to \$3,000
<i>Excess:</i>	\$250 each and every claim excepting \$500 Storm/Tempest/Rainwater Damage to Shade Sails Earthquake, subterranean fire etc as per policy
<i>Exclusions:</i>	As per policy

### Burglary

<i>Perils:</i>	Burglary following visible, forcible and violent entry to locked premises or storage area. Limited Theft in the Open Air cover.
<i>Covers:</i>	Loss or damage to playgroup property (own, leased, hired or for which they are, or have assumed responsibility).
<i>Sum Insured:</i>	\$7,500 any one loss \$4,000 any one loss (Theft in the open air) \$4,000 any one loss (Theft of fixed equipment in the open air)
<i>Excess:</i>	\$250 each and every claim
<i>Exclusions:</i>	As per policy
<i>Special Condition:</i>	Alarm Warranty  If an alarm system is fitted in the Premises, no payment will be made for loss or damage by Theft or Attempted Theft unless –  (a) The alarm system is maintained in good condition and efficient working order; and

- (b) The alarm system is put into full and proper operation whenever the Premises are closed for business and are not attended by the Insured or an employee of the Insured.

The insured shall not be prejudiced however should a breach of the above conditions occur due to the actions of the owner (other than the Insured) of the premises, any other user of the premises, or any other party having responsibility for the protection of the premises and the breach is not known to the Insured.

## **Money**

*Perils:* Loss or damage to money that is current coin, bank notes, currency notes, cheques, travellers' cheques, negotiable instruments, credit card sales and discount house vouchers, postal orders, money orders, unused postage and revenue stamps and including the value of stamps contained in franking machines whilst the money is in transit from playgroup to a bank or vice versa and cash taken home by authorized officers.

*Cover:* Loss of playgroup cash or negotiable instruments

*Sum Insured:* \$1,000 any one loss

In respect of one fundraising function each year and 30 days either side of membership renewal date the cover is increased to \$5,000.

*Excess:* \$250 each and every claim

*Endorsement:* Money taken home must be banked on the next available bank working day.

## **Personal Accident**

*Insured Persons* All members and/or parents and/or guardians and/or children while travelling to, attending or returning from playgroup sessions, outings or meetings.

*Scope of Cover* Whilst engaged in official business and/or related travel (including direct travel to and from such activities) on behalf of and authorised by the Insured.

*Territorial Limits* World Wide

*Age Limitation* 0 – 65 years of age

Section	The Schedule of compensation applicable under each section for each insured person.	The Compensation
<b>A</b>	<b>Death &amp; Capital Benefits, Events 1-19</b>  <u>Category</u>  All Insured Persons excepting  Children under 13 years of age excepting Event 1 – Not Covered	\$40,000  \$15,000
<b>B</b>	<b>Weekly Injury Benefit, Event 20</b>  <u>Category</u>  All Insured Persons  Aggregate Period Elimination Period  Events 21 (a) & (b) apply if an amount is shown against Event 20	85% of Income to a maximum of the sum listed below.  \$200  26 Weeks 7 Days
<b>C</b>	<b>Weekly Sickness Benefit, Event 22</b>  <u>Category</u>  Aggregate Period Elimination Period Event 22 applies if an amount is shown against Event 22	85% of Income to a maximum of the sum listed below.  Not Included  26 Weeks 7 Days

If no amount is inserted against one or more of the above Sections, this Police does not provide cover under that Section or Sections.

Section	Additional Benefits	The Compensation
<b>1</b>	Rehabilitation Costs	Up to \$500 per month  (Maximum of 6 months)
<b>2</b>	Escalation of Claim	5% compound p.a.
<b>3</b>	Spouse & Dependant Children	\$5,000 (Spouse)  \$5,000 (per child) (Child max \$15,000)
<b>4</b>	Home Renovation Benefit	80% to a maximum of \$10,000
<b>5</b>	Accidental HIV Infection	\$25,000
<b>6</b>	Funeral Expenses	\$10,000
<b>7</b>	Broken Bones	\$10,000
<b>8</b>	Non Medicare Medical Expenses	75% of cost per claim Upto \$2,000 Excess \$100
<b>9</b>	Out of Pocket Expenses	Up to \$2,000  Excess \$25

- Aggregate Limit of Liability (Special Provisions – Number 6):
- Any policy period except non schedule flights (a) \$2,000,000
- Any policy period relating to non schedule flights (b) Nil



## **Disclaimer**

*This document is intended to provide a working précis of the current Playgroup Victoria Insurance program.*

*This document does not purport to be a copy of the underwriter's policy documents.*

*In the event of any discrepancy the terms, conditions and exclusions of the underwriter's policy document will prevail. e.o.e.*

*Should you require clarification of any of the information detailed in the document, please contact Austral Anglo Pty Ltd for an explanation.*

*Contact Person: Michelle Dickson*

*Contact Number: 03 9791 3688*