

## CERTIFICATE OF CURRENCY

**From:** Paula at Integrite

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:** 15/10/2019

**Our Reference:** BETHELMAR

**RENEWAL**

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**Class of Policy:** Faith Package

**Insurer:** Ansvar Insurance Ltd  
Level 5, 1 Southbank Boulevard, Southbank VIC 3006  
ABN: 21 007 216 506

**The Insured:** Bethel Mar Thoma Church Sydney Inc

**Policy No:** 02.100.0575646

**Invoice No:** 35741

**Period of Cover:**

From 7/10/2019  
to 7/10/2020 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

|                                                        |                                  |
|--------------------------------------------------------|----------------------------------|
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|                                                        | <b>Our Ref:</b> BETHELMAR        |

|                    | Base           | Fire Levy    | Stamp       | Admin Fee   | GST           | Total Premium  |
|--------------------|----------------|--------------|-------------|-------------|---------------|----------------|
| Part A - Property  | 195.32         | 62.50        | 0.00        |             | 25.78         |                |
| Part A - Theft     | 476.60         | 0.00         | 0.00        |             | 47.65         |                |
| Part B - Liability | 2197.32        | 0.00         | 0.00        |             | 219.72        |                |
| Total Admin Fee    |                |              |             | 0.00        | 0.00          |                |
| <b>TOTAL</b>       | <b>2869.24</b> | <b>62.50</b> | <b>0.00</b> | <b>0.00</b> | <b>293.15</b> | <b>3224.89</b> |

INSURED **BETHEL MAR THOMA CHURCH SYDNEY INC**

LOCATIONS  
A. St Pauls Harris Park 13 Crown Street Harris Park NSW 2150 (Main Location)  
B. East Hills Boys High School, Lucas Road, Panania NSW 2213 (Occasional Meetings)  
C. 1650 The Horsley Drive, Horsley Park NSW (Occasional Meetings)  
and other declared activities anywhere in Australia

DESCRIPTION OF ACTIVITIES  
Religious organisation which may include religious services, pastoral care services, religious counselling services, social services, philanthropic and community activities such as nursing, child and disability care, religious education facilities and community benevolent institutions such as opportunity shops, out reach programs, bookshops, charitable activities, youth outings, seniors outings, camps, fundraising such as walkathons, picnics and carols, events/festivals held at your place of occupancy.

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

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

STAMP DUTY  
Stamp Duty Certificate Current (Expiry: 12/09/2021)

INTERESTED PARTIES  
Canterbury Bankstown Council  
This policy is extended to indemnify Canterbury Bankstown Council in respect of property damage or personal injury to third parties arising only from the legal liability of Bethel Mar Thoma Church Sydney Inc in connection with their ministry and meeting activities, unless Canterbury Bankstown Council are deemed to have been legally liable for such property damage or personal injury. In all other respects the policy remains unaltered.

### **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 0616 version 2.1  
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                | \$20,000<br>(General Contents & Musical Equipment) | \$20,000       |
| B        | \$ Nil                | \$Nil                                              | \$Not Insured  |

# Schedule of Insurance

|                                                        |                                  |
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|                                                        | <b>Our Ref:</b> BETHELMAR        |

|   |        |       |               |
|---|--------|-------|---------------|
| C | \$ Nil | \$Nil | \$Not Insured |
|---|--------|-------|---------------|

LIMIT OF LIABILITY      Location A:                      \$20,000  
                                          Location B:                      Not Insured  
                                          Location C:                      Not Insured

FLOOD COVER              Included

EXCESS                      Should more than one deductible apply under this Policy for any claim or series of claims arising from the one event, such deductibles shall not be aggregated – the highest single level of deductible only shall apply.

Standard Excess:              \$ 500  
 Flood                              \$ 500  
 Personal Effects              \$ 500  
 Earthquake                      1% of declared values or \$20,000, whichever is the lesser.  
 Named Cyclone                \$10,000  
 Hired Property:                \$ 1,000 with respect of exhibitions, festival & events only  
 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

SUBLIMITS AND EXTENSIONS

**Basis of Settlement** – Following accidental damage to property covered by this Section, the following are the maximum payable, but always subject to the Declared Sums Insured (whichever is lesser):

- 1. Rebuilding, replacement or repair..... \$ Included
- 2. Extra Cost of Reinstatement (per location)..... 20% of the Declared values
- 3. Fees and Claim Preparation Costs..... \$ Included
- 4. Removal of Debris (max 20% of declared values per location)..... \$ 500,000
- 5. Buildings of architectural or historical interest..... \$ Included
- 6. Collections, trophies, curios, works of art, pictures, antiques..... \$ 5,000 (per item or set)
- 7. Expediting expenses (Max 50% of cost of item repair)..... \$ 25,000
- 8. Output Replacement..... \$ Included
- 9. Playing Surfaces ..... \$ 50,000
- 10. Removal of trees and branches..... \$ Included
- 11. Taking Inventory..... \$ Included
- 12. Undamaged portion of buildings..... \$ Included

**Extensions**

Following an event covered by this Section, the following costs that directly arise from that event are payable in addition to the limit of liability:

- 1. Catastrophe Escalation Cost..... \$ Included
- 2. Damage to External fixtures and fittings including landscaping ..... \$ 25,000
- 3. Discharge of Mortgage Cost..... \$ 50,000
- 4. Fire Extinguishment costs and sprinkler head replacement..... \$ 100,000
- 5. Location of source of a leak..... \$ 35,000
- 6. Metered Water..... \$ 15,000
- 7. Personal Effects of officials, employees, members or volunteers up to a maximum of \$5,000 per person..... \$ 25,000
- 8. Prevention of imminent Damage..... \$ 100,000
- 9. Service Pipes, cables, sewers and drains ..... \$ 25,000
- 10. Temporary protection (make safe works)..... \$ 100,000
- 11. Temporary Accommodation Costs (residential only)..... Included

**Further Extensions**

The following additional covers subject to the limit of liability for the location(s) not being exceeded:

- 1. Contents temporarily removed..... 20% of declared value
- 2. Exhibitions, festivals or events..... \$ 10,000
- 3. Frozen or refrigerated food ..... \$ 10,000
- 4. Furniture and equipment in transit (listed circumstances only) Up to a maximum of 25% of declared values..... \$ 50,000
- 5. Fusion of Electric motors..... \$ 10,000
- 6. Glass breakage (includes signs and temp shutters \$10,000)..... Replacement Value  
     (Leadlight or stained glass limited to \$20,000 per window)

**Schedule of Insurance**

|                                                        |                                  |
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|                                                                                                              |           |
|--------------------------------------------------------------------------------------------------------------|-----------|
| 7. Portable musical instruments, AV and sport equipment outside your location (max of \$5,000 per item)..... | \$ 25,000 |
| 8. Property in the open air .....                                                                            | \$ 25,000 |
| 9. Raffle prizes and donated goods .....                                                                     | \$ 5,000  |
| 10. Rewriting or reconstruction of records .....                                                             | \$ 25,000 |
| 11. Works of art, pictures, curios and antiques (away from your location)                                    |           |
| Any one item .....                                                                                           | \$ 5,000  |
| All items .....                                                                                              | \$ 25,000 |
| 12. Bequeathed property                                                                                      |           |
| Any one item .....                                                                                           | \$ 10,000 |
| All items .....                                                                                              | \$ 40,000 |
| 13. Religious items outside your location.....                                                               | \$ 20,000 |
| 14. Visitors personal effects (residential only).....                                                        | \$ 10,000 |

Key Exclusions: The movement of structures, incorrect construction, faulty work or design, tenants or other occupants, machinery or electronics breakdown, natural conditions or gradual deterioration, pollutants, strikes or disputes, kidnapping or hoax, failure to prevent or repair leaks, theft of property, unexplained disappearance of property and other exclusions outlined in the PDS.

Key Types of Property not covered: Aircraft (including drones), watercraft, vehicles, animals, land or landscaping, property of members, money and other items outlined in the PDS.

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

**4. THEFT**

The sections covers you for loss of or damage to the insured property (other than money) which occurs during the period of insurance as a result of the following events:

1. theft following forcible and violent entry (or any attempt thereat) into or upon the buildings at the location(s).
2. hold up or threat of violence to you, your officials, employees or volunteers.
3. theft by a person illegally concealed at the location(s).
4. theft of insured property in the open air at the location(s).

**SCHEDULE OF INSURED PROPERTY**

| Location | Theft Sum Insured |
|----------|-------------------|
| A        | \$ 20,000         |
| B        | Not Insured       |
| C        | Not Insured       |

**SPECIFIC LIMITS**      Musical instruments, other portable audio, video      \$1,000 any one item  
 or sound equipment, and sporting equipment      \$5,000 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

**EXTENSIONS**      Automatic extensions up to the Theft sum insured but limited to the amounts below:

|                                            |                        |
|--------------------------------------------|------------------------|
| Property in the Open Air                   | \$ 10,000              |
| Clothing and Personal Effects              | \$ 10,000              |
| Death Benefits                             | \$ 10,000              |
| Metered Water                              | \$ 10,000              |
| Safes, key and locks                       | \$ 10,000              |
| Security Services                          | \$ 10,000              |
| Furniture and equipment in transit         | 20% of the sum insured |
| Insured property temporarily removed       | 20% of the sum insured |
| Musical instruments and AV (\$1k per item) | \$ 5,000               |
| Theft without forcible or violent entry    | \$ 5,000               |

**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

## Schedule of Insurance

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period of insurance.

TURNOVER DECLARED (ESTIMATE) \_\_\_ : \$

|                    |                                                    |               |
|--------------------|----------------------------------------------------|---------------|
| 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..... | \$ 100,000 |
|------------------------------------------|------------|

### 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.....                                   | \$ 500   |
| Volunteer personal injury .....                 | \$ 1,250 |
| Labour hire/subcontractors personal injury..... | \$ 5,000 |
| Automatic Extension 2.....                      | \$ nil   |
| Optional Extensions 2 & 6 (when insured).....   | \$ nil   |

### GENERAL EXCLUSIONS

Some of the noted Exclusions follow, for a full list, please see the Product Disclosure Statement:

- Cyber Exclusion
- Standard Nuclear Exclusions
- Internet Technology Hazards Exclusion
- Fines and Penalties
- Asbestos
- Gradual Environmental Impairment
- Terrorism Exclusion (Subject to the Terrorism Insurance Act 2003)
- Electronic Data Exclusion
- Highly Pathogenic Influenza in Humans or Quarantining Diseases Exclusion
- Boiler Explosion

### KEY EXCLUSIONS

Loss from aircraft or watercraft, demolition of buildings, construction over 12 meters from ground, liability assumed by you under contract, defective design, libel and slander, advertising injury, failure of your products to perform their stated tasks including but not limited to product recalls and faulty parts or labor, injury of any kind to employed staff, imported goods, second hand goods not tested, participation in sport, sexual abuse (unless extension is granted), vehicles, professional liability.  
Further Exclusions are detailed in the PDS under What is Not Covered.

### MOLESTATION/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.

\* 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

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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.