

# Public & Products Liability Policy Schedule

<b>Item 1</b>	<b>Policy Number</b>	PPL-008333-2023
<b>Item 2</b>	<b>Policyholder</b>	Home Education Association Incorporated 28-44 George Street, Hornsby NSW 2077 Australia
<b>Item 3</b>	<b>Insurance Period</b>	4.00pm on 31/05/2023 to 4.00pm on 31/05/2024 at the address stated at Item 2 above
<b>Item 4</b>	<b>Policy Wording</b>	ProRisk Public & Products Liability Insurance Policy v07.21 ProRisk General Terms & Conditions v04.22
<b>Item 5</b>	<b>Underwriter</b>	Professional Risk Underwriting Pty Limited trading as ProRisk Level 2, 115 Bridge Road, Richmond VIC 3121 For and on behalf of Swiss Re International SE Australia Branch (ABN 38 138 873 211)
<b>Item 6</b>	<b>Limit of Liability</b>	Any one <b>occurrence</b> .

The total aggregate **limit of liability** in respect of Insuring Clause 1.2 (Product Liability) and Insuring Clause 1.3 (Advertising Liability) will not exceed \$20,000,000.00 in the aggregate during any one **insurance period**.

<b>Insuring Clause</b>	<b>Included/Excluded</b>	<b>Excess</b>	<b>Limit of Liability</b>
Insuring Clause 1.1: Public Liability Cover	Included	\$500	\$20,000,000
Insuring Clause 1.2: Product Liability Cover	Included	\$500	\$20,000,000 and in the aggregate
Insuring Clause 1.3: Advertising Liability Cover	Included	\$500	\$20,000,000 and in the aggregate
Insuring Clause 1.4: Defence Costs in Addition	Included	\$500	\$20,000,000 and in the aggregate

<b>Extension</b>	<b>Included/Excluded</b>	<b>Excess</b>	<b>Sub-Limit of Liability</b>
2.1: Advancement of Defence Costs and Investigation Costs	Included	\$500	\$100,000
2.2: Automatic acquisition or creation of subsidiaries	Included	\$500	Policy Limit
2.3: Care, Custody & Control	Included	\$500	\$500,000
2.4: Court Attendance Costs	Included	\$500	\$50,000
2.5: Emergency Costs	Included	\$500	\$50,000
2.6: Principal's Indemnity	Included	\$500	Policy Limit
2.7: Public Relations Costs	Included	\$500	\$100,000
2.8: Tenants Liability	Included	\$500	Policy Limit
2.9: Vicarious Liability	Included	\$500	Policy Limit
2.10: Contract Review	Included	4 Per Insurance Period	N/A
2.11: Panel Counsel	Included	Nil	N/A

<b>Item 7</b>	<b>Territorial Limits</b>	Worldwide (excluding USA and Canada)
<b>Item 8</b>	<b>Other Insurance</b>	Not applicable
<b>Item 9</b>	<b>Interested Party</b>	N/A
<b>Item 10</b>	<b>Business</b>	Professional Association Operation   100%
<b>Item 11</b>	<b>Business Description</b>	Association including hosting member functions and information sharing sessions

THIS IS TO CERTIFY that in accordance with the authorisation granted to ProRisk by the **underwriters** and in

consideration of the **premium**, the **underwriters** agree to insure the stated **policyholder** in accordance with the terms and conditions of the **policy**.

In accepting this insurance, the **underwriters** have relied on the information and statements that **you** have provided on the **proposal**. You should read this **schedule** carefully and, if it is not correct, you should immediately contact **us**. This is an important document and should be kept in a safe place with all other papers relating to this **policy**.

Authorised by

A handwritten signature in black ink, appearing to read 'H. Nye'.

Hamish McDonald Nye  
**Executive Director**  
**Professional Risk Underwriting Pty Ltd**

31/05/2023

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## Infectious Diseases Endorsement

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<b>Endorsement Number:</b>	PPL0062
<b>Applicable date of Endorsement:</b>	31/05/2023
<b>Policyholder:</b>	Home Education Association Incorporated
<b>Insurance Period:</b>	4.00pm on 31/05/2023 to 4.00pm on 31/05/2024

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It is noted and agreed that the **Policy** is amended to contain the following Exclusion Clause:

**We** will not be liable for any loss, damage, liability, expense, fines, penalties or any other amount directly or indirectly caused by, in connection with, or in any way involving or arising out any of the following; - including any fear or threat thereof, whether actual or alleged

- (a) any infectious disease, virus, bacterium or other microorganism (whether asymptomatic or not); or
- (b) Coronavirus (COVID-19) including any mutation or variation thereof; or
- (c) any pandemic or epidemic, as declared as such by the World Health Organisation or any governmental authority.

In all other respects, the **policy** remains unaltered.