

Public & Products Liability Policy Schedule

Item 1	Policy Number	PPL-008333-2025
Item 2	Policyholder	Home Education Association Incorporated 28-44 George Street, Hornsby NSW 2077 Australia
Item 3	Insurance Period	4.00pm on 31/05/2025 to 4.00pm on 31/05/2026 at the address stated at Item 2 above
Item 4	Policy Wording	ProRisk Public & Products Liability Insurance Policy v07.21 ProRisk General Terms & Conditions v04.22
Item 5	Underwriter	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)
Item 6	Limit of Liability	Any one occurrence .

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**.

① Insuring Clause	Included/Excluded	Excess	Limit of Liability
Insuring Clause 1.1: Public Liability Cover	Included	\$1,000	\$20,000,000
Insuring Clause 1.2: Product Liability Cover	Included	\$1,000	\$20,000,000 and in the aggregate
Insuring Clause 1.3: Advertising Liability Cover	Included	\$1,000	\$20,000,000 and in the aggregate
Insuring Clause 1.4: Defence Costs in Addition	Included	\$1,000	\$20,000,000 and in the aggregate

⊕ Extension	Included/Excluded	Excess	Sub-Limit of Liability
2.1: Advancement of Defence Costs and Investigation Costs	Included	\$1,000	\$100,000
2.2: Automatic acquisition or creation of subsidiaries	Included	\$1,000	Policy Limit
2.3: Care, Custody & Control	Included	\$1,000	\$500,000
2.4: Court Attendance Costs	Included	\$1,000	\$50,000
2.5: Emergency Costs	Included	\$1,000	\$50,000
2.6: Principal's Indemnity	Included	\$1,000	Policy Limit
2.7: Public Relations Costs	Included	\$1,000	\$100,000
2.8: Tenants Liability	Included	\$1,000	Policy Limit
2.9: Vicarious Liability	Included	\$1,000	Policy Limit
2.10: Contract Review	Included	4 Per Insurance Period	N/A
2.11: Panel Counsel	Included	Nil	N/A

Item 7	Territorial Limits	Worldwide (excluding USA and Canada)
Item 8	Other Insurance	Not applicable
Item 9	Interested Party	N/A
Item 10	Business	Professional Association Operation 100%

Item 11 Business Description

Association including hosting member functions and information sharing sessions. Approved activities: Home Educator (parent) meeting Home Education Information Session (for parents) Science Show Engineering Day Performances - inc. singing, musical instruments, drama, poetry reading, dance Movies - inc. gathering in a home/attending movie theatre/community screening Guided Tour of cultural sites/landmarks Nature study group Dance group/bush dance Happy when fit healthy schools program Ramadan dinner Sex education Tour & role play at Parliament House National park cultural tours Resilience workshops for teens and tweens Geology excursion with National Parks & Wildlife Service Arts and crafts - inc. Printmaking, Sewing, Painting, Pottery, Drawing, Knitting Home Educator Sports (no contact) Graduation / end of year celebration Attending museums, art galleries, community exhibitions Social/family get togethers including picnic & board games State library excursion Botanical gardens Multicultural Day (NEW) Homeschool Co-op - group based learning workshops/classes led by a parents in the areas of: English, Maths, Science. History, Geography, Religion, Music, Art, Drama, Dance, Civics, Health, Personal development (NEW) First Lego League (NEW) Writing Workshop/class (NEW) Computer Workshop/Class (NEW) Debating (NEW) STEM workshop/class (Science/Technology/Engineering/Maths) (NEW) General Bike Riding - recreational, non-competitive, and supervised by parents or event organisers (NEW) Playgroup (NEW) Science labs and workshops (NEW) Excursion to attend Agricultural Show (eg: Royal Easter Show) (NEW) Playgroup for disabled homeschool children (NEW) Choir (NEW) Lego Robotics (NEW) Chess Club (NEW) First Aid (NEW) Drama group/workshop/class Any activities not listed above will need to be reviewed and approved by ProRisk with an agreed additional premium to apply

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



Hamish McDonald Nye
Executive Director
Professional Risk Underwriting Pty Ltd

04/06/2025

Contractors Liability Requirement Endorsement

Endorsement Number:	PPL0008
Applicable date of Endorsement:	31/05/2025
Policyholder:	Home Education Association Incorporated
Insurance Period:	4.00pm on 31/05/2025 to 4.00pm on 31/05/2026

It is agreed that the following alteration is made to the **policy**:

You must take reasonable steps to ensure that contractors and subcontractors used by **you** have their own public liability insurance for no less than the **limit of liability** purchased under this **policy**. Reasonable steps include obtaining a certificate of insurance from each contractor and/or subcontractor at the commencement of their role and annually thereafter whilst contracted by **you**.

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

Personal Injury Excess for Personal Injury to Contractors or Sub Contractors

Endorsement Number:	PPL0015b
Applicable date of Endorsement:	31/05/2025
Policyholder:	Home Education Association Incorporated
Insurance Period:	4.00pm on 31/05/2025 to 4.00pm on 31/05/2026

Notwithstanding the **excess** stated in the Schedule, the **excess** will be \$10,000 for all indemnity per **occurrence** in connection with a **personal injury** to:

- a) Labour hire personnel;
- b) a contractor or sub-contractor of **yours**;
- c) all tiers of contractors and sub-contractors below a contractor or sub-contractor of **yours**;
- d) a director, executive officer, partner or **employee** of a person or company referred to in (a), (b) and (c) above

where the **personal injury** occurred in the course of such person performing the work under a contract or sub-contract or agreement.

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

Contractors & Stallholders Liability Requirement Endorsement

Endorsement Number:	PPL0046
Applicable date of Endorsement:	31/05/2025
Policyholder:	Home Education Association Incorporated
Insurance Period:	4.00pm on 31/05/2025 to 4.00pm on 31/05/2026

It is agreed that the following Extension of Coverage has been added to the **policy**:

You must take reasonable steps to ensure that stallholders, contractors and subcontractors used by **you** have their own public liability insurance for no less than \$10,000,000. Reasonable steps include obtaining a certificate of insurance from each stallholder, contractor and/or subcontractor at the commencement of their role and then annually whilst contracted by **you**.

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

Infectious Diseases Endorsement

Endorsement Number:	PPL0062
Applicable date of Endorsement:	31/05/2025
Policyholder:	Home Education Association Incorporated
Insurance Period:	4.00pm on 31/05/2025 to 4.00pm on 31/05/2026

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.

Abuse Exclusion

Endorsement Number:	PPL0071
Applicable date of Endorsement:	31/05/2025
Policyholder:	Home Education Association Incorporated
Insurance Period:	4.00pm on 31/05/2025 to 4.00pm on 31/05/2026

It is agreed that clause 3.1 Abuse is deleted from the **policy** in its entirety and replaced with the following:

We will not be liable under this **policy** to make any payment for **loss** on account of any claim based upon, arising from or in consequence of, or in any way connected with any actual or alleged verbal, physical or sexual abuse, molestation, assault, battery or any violence.

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