

# Certificate of Currency



This Certificate of Currency is a summary of cover provided under the policy, current as at the date of issue. The certificate is provided for information purposes and does not amend, extend or alter the cover provided by the policy. For full particulars, reference must be made to the current policy wording.

**Named Insured:** State Government of Victoria funded Community Service Organisations

**Organisation:** U3A Moorleigh Incorporated

**Period of Insurance:** From: 01-July-2021 12:00:01 AM Australian Eastern Standard Time  
To: 30-June-2022 11:59:59 PM Australian Eastern Standard Time

**Type of Policy:** Public & Products Liability

**Policy Number:** CSO-PL-2021

**Business:** All authorised activities of Community Service Organisations 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 Business of the Named Insured

**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 Business of the Named Insured in Victoria and not in respect of the Insured's interstate operations unless otherwise agreed by VMIA

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

A handwritten signature in black ink, appearing to be 'Angela Kelly', written in a cursive style.

**Angela Kelly**  
Chief Insurance Officer

10 June 2021

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To: 30-June-2022 11:59:59 PM Australian Eastern Standard Time

**Type of Policy:** Professional Indemnity

**Policy Number:** CSO-PI-2021

**Business:** All authorised activities of Community Service Organisations 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 Business of the Named Insured

**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

**Retroactive Date:** 1 January 1987

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

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**Type of Policy:** Directors and Officers Liability incorporating Entity Liability

**Policy Number:** CSO-DO-2021

**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 Period of Insurance per organisation, subject to non-accumulation and sub-limits, inclusive of legal costs and expenses

**Retroactive Date:** 1 January 1992

**Territorial Limit:** Anywhere in Australia but only in respect of activities connected with the business of the Named Insured in Victoria and not in respect of the Insured's interstate operations unless otherwise agreed and endorsed in writing by VMIA

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**Type of Policy:** Entity Fidelity

**Policy Number:** CSO-EF-2021

**Business:** All authorised activities of Community Service Organisations 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 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

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

**Retroactive Date:** 30 June 2007

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**Type of Policy:** Medical Indemnity

**Policy Number:** CSO-MI-2021

**The Business:** All authorised activities of Community Service Organisations 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 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 Business of the Named Insured in Victoria and not in respect of the Insured's interstate operations unless otherwise agreed by VMIA

**Retroactive Date:** 1 January 1992

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**Type of Policy:** Personal Accident

**Policy Number:** CSO-PA-2021

**Interest Insured:** Category A  
Members of Boards and Committees of Management, patrons and voluntary workers (including volunteers of tenants' groups who receive direct Victorian Government funding)

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

**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 Named Insured including direct and uninterrupted travel to and from such work and/or activities

**Age Limit:** Insured Persons aged between 12 and 100 years of age

<b>Sum Insured:</b>	<b>Benefit</b>	<b>Each Insured Person</b>
	Lump Sum Benefits - Death & Capital Benefits	\$250,000 maximum benefit (refer policy wording for full details)
	Weekly Injury Benefits	100% weekly earnings to maximum of \$2,000

**Aggregate Limit of Liability:** \$5,000,000 in respect of all claims in any one Period of Insurance, except \$1,000,000 in respect of non-scheduled aircraft or charter flights

**Territorial Limit:** Australia Wide

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

**Policy Number:** CSO-PTY-2021

**Insured Persons:** Volunteer home based caregivers

**Business:** All activities authorised by the Named Insured in providing home based care and other foster care services

**Interest Insured:** Loss or damage to the property of the Insured Person caused by acts of malicious damage or theft, or accidental damage directly or indirectly caused by any person or persons under the care of the Insured Person during the Period of Insurance, provided that no other insurance policy responds

**Limit of Liability:** \$1,000,000 in the aggregate in any one Period of Insurance per organisation, subject to non-accumulation

**Excess:** Nil

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

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