

Austcover Pty Ltd

ABN 46 073 425 662
PO Box 6124
NORTH SYDNEY NSW 2059

Phone: (02) 8913 1777
Fax: (02) 8913 1799

COVERAGE SUMMARY

ACT Red Hill Bush Regenerators Incorpora
Landcare Groups

COMMUNITY ENVIRONMENT INSURANCE PROGRAM

INSURED: Red Hill Regeneration Group
and various Landcare and Other Environment Groups as per
the schedule attached.

BUSINESS DESCRIPTION:
Landcare, Coastcare, Bush Regeneration, Catchment Management,
Rivercare and Other Environment Groups, Property Owners and all
activities directly or indirectly associated therewith.

PUBLIC/PRODUCTS LIABILITY:

LIMIT OF LIABILITY:

Public Liability \$ 10,000,000
For all claims or series of claims
arising out of any one occurrence.

Products Liability \$ 10,000,000
Any one occurrence and in the Aggregate
For all claims arising out of all
or any of your products during the
period of insurance.

GEOGRAPHICAL LIMITS:

Anywhere within Australia

DEDUCTIBLE/EXCESS:

\$ 250 Each admitted loss - property damage claims only.

ENDORSEMENTS:

1. Notwithstanding Exclusion No. 16, this Policy is extended to insure all amounts which You become legally liable to pay as compensation in respect of Personal or Property Damage first occurring within the Territorial Limits during the Period of Insurance as a result of an Occurrence in connection with Your Business, up to the Limit of Indemnity, resulting directly or indirectly from the use of herbicides and/or pesticides.
2. We will waive our subrogation rights under this Policy in relation to any claim made against You as a result of the negligence of any person referred to in item (f) of the definition of You as property owner on whose property You were undertaking activities associated with Your Business.
3. HIRING OF EQUIPMENT

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Notwithstanding anything contained in this Policy to the contrary, it is hereby noted and agreed that this Policy is extended to include Liability arising directly or indirectly out of the use of Equipment.

It is further noted and agreed that the Indemnity provided by this Endorsement includes Liability arising directly or indirectly out of the use of Equipment hired by You to third persons.

Provided that, We will not be liable for Personal Injury or Property Damage arising out of the ownership, maintenance, possession or use of any Equipment:

- a) which is registered, or which is required to be registered; or
- b) in respect of which insurances required by virtue of any legislation; or
- c) which is otherwise insured in respect of the same liability; or
- d) which is used for purposes not associated directly or indirectly with Your Business.

4. The Indemnity provided by this endorsement shall be subject to the following exclusion:

Notwithstanding Exclusion No. 24, where any equipment belonging to any of You is hired for use not associated directly or indirectly with Your Business to any party, You will have the attached hiring disclaimer completed by the party or parties to whom the Equipment is hired.

- 5. a) The definition of "You", "Your", "Yours" is extended, where required, to include Local Governments comprising City Councils Municipal Councils and Other Local Government Authorities in Australia.
- b) The definition of "You", "Your", "Yours" is extended to include "Group" which means the Management Committee, Full or Part-Time Staff, Members, Volunteers and/or Voluntary Workers.

6. WARRANTIES

Your warrant that you will comply at all times with:

- a) The Federal, State and Local Laws or Regulations and any/all Environment Laws or Regulations relating directly or indirectly to the use of herbicides or pesticides in connection with the

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Business.

- b) The usage requirement and regulations of the
Manufacturer(s) of herbicides or pesticides used
in connection with Your Business.

VOLUNTARY WORKERS PERSONAL ACCIDENT

INTEREST INSURED:

1. Death & Capital Benefits \$ 100,000
2. Weekly Benefits
85% of Salary to a maximum of \$ 750 per week

BENEFIT PERIOD:

(104) weeks

WAITING PERIOD:

(7) days

TYPE OF COVER:

Accident Only

GEOGRAPHICAL LIMITS:

Anywhere within Australia including direct
uninterrupted travel to and from authorised
group activities.

AGGREGATE LIMIT OF LIABILITY:

Total Liability of the insurer for all claims arising
under the Austcover Landcare Group Personal Accident
scheme during the policy period shall not exceed
\$5,000,000. In the event that claims under this
scheme exceed the aggregate limit, then the amount
by which claims exceed this limit will be proportionally
reduced.

ENDORSEMENTS

FUNERAL BENEFITS

(Insured Persons under the age of Five "5")

It is hereby declared and agreed that where an Insured
Person suffers death as a result of an accident this
Policy extends to cover the expenses of burial or
cremation or the cost of returning the Insured Person's
body or ashes to his/her home town up to a maximum of
\$1,000.00.

EMERGENCY TRANSPORT

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(Insured Persons under the age of Five "5")

It is hereby declared and agreed that should emergency transport be required or other mode of transport where an ambulance would ordinarily be required the compensation payable shall be limited to a maximum of \$1,000.00.

NON-MEDICARE MEDICAL EXPENSES

(All Insured Persons)

If an Insured Person suffers an Injury during the Period of Insurance and whilst engaged on authorised activities, we will pay the cost of the following expenses, provided they are incurred within (12) twelve months of the Injury, being expenses paid to a legally qualified medical practitioner, nurse, hospital or ambulance service for medical, surgical, x-ray, hospital or nursing treatment, including the cost of medical supplies and ambulance hire, but excluding the cost of dental treatment unless such treatment is necessarily incurred to teeth (excluding dentures) and is caused by Injury, provided that we shall not be liable to make any refund in respect of:

- a) any expenses recoverable by the Insured Person from any other source except for the excess of the amount recoverable from such other source.
- b) the rendering in Australia of a professional service for which Medicare benefit is, or would be for subsection 18(4) of the Health Insurance Act 1973 be payable.
- c) any expenses to which section 67 of the National Health Act 1953 (as amended) or any of the regulations made thereunder apply.

Compensation for medical expenses shall be limited to a maximum of \$5,000 and we will not be liable for the first (\$50) fifty dollars of each and every claim.

CUTS AND ABRASIONS

(Insured Persons Under the Age of Five "5")

It is hereby declared and agreed that should an Insured Person suffer cuts and abrasions and medical treatment is required, the compensation payable shall be limited to a maximum of \$200.00 and we will not be liable for the first (\$25) twenty-five dollars of each and every claim.

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PRIVACY ACT:

We are committed to protecting your privacy. We use the information that you provide us, to assist in determining your insurance needs. We do not trade, rent or sell your information. For further information about our Privacy Policy, please ask us for a copy.

IMPORTANT NOTES:

- * The above is a summary only, exclusions and limitations may apply - Refer to the Insurer's Policy for full terms and conditions.
- * Please ensure that the Sums Insured shown meet your requirements.
- * Should this document show a variation from your instructions, please notify this office immediately.
- * This policy does not have a Workers Compensation component. If you employ anyone in your business you are required by law to have adequate Workers Compensation cover.
- * If additional covers or policies are required, please contact us.

<i>Insurer/Intermediary</i>	<i>POLICY NUMBER</i>	<i>PROPORTION</i>
Accident & Health Intl. U/W A.B.N. 26 053 335 952 Level 4, 33 York Street SYDNEY NSW 2000	014921PL/PA	100.0000%
* Insurer on Risk - CGU Insurance Limited Level 8 10 Spring Street Sydney NSW 2000 ABN 27 004 478 372	100.0000%	