

## CERTIFICATE OF CURRENCY

Date: 9/06/22

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**ARTHUR J. GALLAGHER AUSTRALIA PTY LTD  
PO BOX 6007  
NORTH SYDNEY NSW 2059**

**Your local office is:  
Level 20, 44 Market Street  
Sydney  
New South Wales 2000**

**Local call 1300 650 540  
Phone 1300 650 540**

**Email [insure@ansvar.com.au](mailto:insure@ansvar.com.au)**

Insured Name

ST THOMAS INDIAN ORTHODOX CHURCH

Policy Number

02.100.0627076

Type of Policy

Faith Organisation Insurance

Period of Insurance

30/11/21 to 30/11/22 at L.S.T 4:00pm

Policy Status

Active Policy (Current)

This document shows your policy details as at the date printed and is to be read in conjunction with the policy wording. Should you have any queries please contact our office. Thank you for your continued coverage with Ansvar.

This certificate is provided for information purposes only and confers no rights upon the holder. It is not intended to amend, extend or alter the coverage afforded by the policy listed. It is provided as a summary only of the cover provided and is current only at the date of issue.

*The Contract of Insurance consists of this Certificate and Company's Policy – to be read as one document*



**Policy Notes**

**Additional Comments:**

Ansvar Insurance Ltd. Faith Organisations Insurance Policy  
Wording

.  
Your operations are described as: 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/festivals held at premises other than your own where more than 500 attendees are expected unless specifically agreed by endorsement detailed within this document. (Some activities are excluded as per policy wording).

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Declared Values

Buildings	\$	2,600,000
Contents	\$	100,000
Limit of Liability	\$	3,770,000

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Business Interruption

Additional increase in cost of working	\$	25,000
Professional Costs	\$	25,000
Limit of Liability	\$	50,000

NEW PROPERTY PROTECTION SUBLIMITS AND EXTENSIONS

Extra costs of reinstatement	\$	520,000
Removal of debris	\$	500,000

Collections, trophies, curios works of art, pictures, antiques (at your location)	\$	5,000
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Playing surfaces	\$	50,000
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Damage to external fixtures and fittings including landscaping	\$	25,000
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Exhibitions, festivals and events	\$	10,000
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Frozen or refrigerated food	\$	10,000
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Glass breakage		
- Frames and signs	\$	10,000

- Temporary Shuttering and Signwriting	\$	10,000
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- Contents	\$	10,000
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Property in the open air	\$	25,000
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Raffle prizes and donated goods	\$	5,000
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Rewriting or reconstruction of records	\$	25,000
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Works of art, pictures, curios and antiques (away from your location)		
- Any one item	\$	5,000

- Any one event	\$	10,000
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BI Sublimits

Additional increase in cost of working	\$	25,000
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Fines and Penalties		Not Insured
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Additional Accounting and other professional costs \$	25,000
Additional severance pay	Not Insured
Book debts	Not Insured
Specified suppliers	Not Insured
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Earthquake \$20,000	
Named Cyclone \$10,000	
Personal effects \$500	
Flood \$5,000	
Burst Pipes \$2,500	
ALL OTHER CLAIMS \$ 1000	



**Location of Risk:** 6 VILLAGE WAY  
WATTLE GROVE  
NSW 2173

**Type of Risk :** 10 – Property and Income Protection

Declared Values	Section 1 Total Declared Values	\$2,700,000	Excess
	Section 1 Limit of Liability	\$3,770,000	\$1,000
	Section 2 Income Declared	\$304,532	\$1,000
	Section 2 Limit of Liability	\$50,000	

**Type of Cover :** Replacement (New for Old)

\*\*\*\* EARTHQUAKE EXCESS \*\*\*\*

The excess applicable to this event is an amount equal to 1% of the Total Sum Insured at the situation or \$20,000, whichever is the lesser.

**Endorsement**

**BPI** Burst Pipes  
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:  
Deductible \$2,500  
or  
As otherwise stated in the Certificate of Insurance or The Schedule, whichever is the higher Deductible.

**Type of Risk :** 53 – Breakdown of Mechanical Equipment

Details	Machinery	Total Exposure S/I	\$10,000	Excess
		Limit Any One Loss	\$10,000	\$500
		Deterioration of Stock		
Specified Items		Sum Insured		
limit any one loss		\$10,000		

**Type of Risk :** 70 – Theft

Details	General Contents	Sum Insured	Excess
	Total Sum Insured	\$50,000	\$1,000
		\$50,000	

**Additional Comments:**

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Musical instruments, other portable audio, video or sound  
equipment, and sporting equipment                                     Any one item \$ 1,000  
.   Any one year \$15,000



**Location of Risk:**

ANYWHERE IN THE WORLD  
EXCLUDING USA/AND CANADA 2173

**Type of Risk :** 80 – General Public and Products Liability

Type of Cover	Broadform Liability	
	Sum Insured	Excess
Public Liability	\$10,000,000	\$1,000
Products Liability	\$10,000,000	\$1,000
Property in Care/Custody/Control limited to	\$250,000	
Molestation/Sexual Abuse limited to	Not Insured	
Annual Turnover	254,532	

**Endorsement**

- CLL**      Claims Pers Inj to Labour Hire  
**CLAIMS FOR PERSONAL INJURY TO LABOUR HIRE AND/OR SUBCONTRACTORS EXCESS ENDORSEMENT**  
 It is hereby agreed and declared that any claims for personal injury to labour hire personnel, subcontractors or contractors who are performing services on behalf of the Insured will be subject to an excess of \$5,000 each and every claim.
  
- CLV**      Claims Pers Inj to Volunteers  
**CLAIMS FOR PERSONAL INJURY TO VOLUNTEERS EXCESS ENDORSEMENT**  
 It is hereby agreed and declared that any claims for personal injury to volunteers will be subject to an excess of \$1,250 each and every claim unless the Insured has an Voluntary Workers Personal Accident Policy with Ansvar Insurance Limited in which case the standard policy excess will apply.
  
- SAE**      Sexual Abuse Exclusion  
 This Policy does not cover any claim arising from:  
 Any actual or alleged Sexual Abuse, as defined in the policy wording.

**Additional Comments:**

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Type of Cover continued....

Construction Liability:	\$500,000
Counsellors Liability:	\$1,000,000
Indemnifiable Fines & Penalties:	\$100,000 (Nil Excess)
Optional Extensions:	
1. Sexual Abuse	NOT INSURED
2. Replacement Wages	NOT INSURED
3. Medical Malpractice	NOT INSURED
4. Retroactive Claims Made Liability	
Public Liability	NOT REQUIRED
Agreed Retroactive Date:    /    /	NOT APPLICABLE
Sexual Abuse Only	NOT REQUIRED
Agreed Retroactive Date:    /    /	NOT APPLICABLE
5. Contractual Liability	NOT INSURED
6. Member to Member	NOT INSURED
7. Trauma Counselling Costs	\$10,000 (NIL EXCESS)

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No Excess applies to Optional Extensions 2 & 7



