



# BUSINESS INSURANCE

## Renewal Schedule

Issue Date  
29 May 2024

INSURER: Insurance Australia Limited  
ABN 11 000 016 722  
AFSL 227681  
Trading as CGU Insurance  
181 WILLIAM ST,  
MELBOURNE VIC 3000

This schedule replaces your previous schedule for the below period of insurance and should be attached to and read as part of your Policy.

<b>Policy Number:</b>	15T1812143	<b>Account Number:</b>	1260196
<b>Period of Insurance:</b>	<b>From 31 May 2024 to 31 May 2025 4:00pm</b>		
<b>YOUR DETAILS</b>			
<b>Insured Name:</b>	TOASTMASTERS INTERNATIONAL Refer to the "Interested Parties" section of this document for additional insured(s)		
<b>Postal Address:</b>	PO BOX 285  LIVERPOOL NSW 2170		
<b>The Business:</b>	NOT-FOR-PROFIT, EDUCATION & TRAINING, PUBLIC SPEAK		
<b>Intermediary Name:</b>	TRANS-WEST INSURANCE BROKERS		
<b>Postal Address:</b>	PO BOX 285 LIVERPOOL 002170		
<b>Contact Number:</b>	0296017166		
<b>Intermediary Client Ref:</b>	8750		

<b>POLICY PREMIUM SUMMARY BY INSURANCE CLASS</b>						
Section	Premium	Terrorism Premium	Emergency Services Levy	Goods and Services Tax	Stamp Duty	Total
1 Property		NOT INSURED				
2 Business Interruption		NOT INSURED				
3 Part A Theft of Property		NOT INSURED				
Part B Money		NOT INSURED				
4 Glass		NOT INSURED				
5 Public Liability	\$1,986.67	\$0.00	\$0.00	\$198.67	\$201.30	\$2,386.64
Products Liability	\$284.63	\$0.00	\$0.00	\$28.47	\$28.84	\$341.94
6 Employee Dishonesty		NOT INSURED				
7 Machinery		NOT INSURED				
Pressure Equipment		NOT INSURED				
Goods in Cold Chambers		NOT INSURED				
8 Part A Computer Systems / Electronic Equipment		NOT INSURED				
Part B Business Interruption		NOT INSURED				
9 General Property	\$1,487.46	\$0.00	\$416.49	\$190.40	\$188.48	\$2,282.83
10 Taxation Investigation		NOT INSURED				
<b>Total:</b>	<b>\$3,758.76</b>	<b>\$0.00</b>	<b>\$416.49</b>	<b>\$417.54</b>	<b>\$418.62</b>	<b>\$5,011.41</b>

### RENEWAL PREMIUM COMPARISON

To help you understand how your renewal premium compares to last year, we have included a comparison below. Last year's premium represents the amount you were charged for your insurance policy at the beginning of the last policy term, plus or minus any changes you made throughout the policy term.

Period	Premium	Terrorism Premium	Emergency Services Levy	Goods and Services Tax	Stamp Duty	Total
Last Year	\$3,698.69	\$0.00	\$446.76	\$414.55	\$413.97	\$4,973.97
This Year	\$3,758.76	\$0.00	\$416.49	\$417.54	\$418.62	\$5,011.41

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**Changes to your premium:**

Your premium is based on the possibility of a claim against your policy, and may change if the general cost to protect our customers changes. For information on how your insurance premium is calculated, please contact us to discuss.

To learn more about general premium calculations you may refer to the Insurance Council of Australia website.

<http://understandinsurance.com.au/premiums-explained>

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### INTERESTED PARTIES

Name	Nature of Interest
District 73	Additional Insured
District 17	
District 70	
District 90	
District 69	
BOROONDARA CITY COUNCIL	Lease Whole Policy

### COVER DETAILS

#### STEADFAST BUSINESS INSURANCE PACKAGE

##### SECTION 1 - PROPERTY

THIS SECTION HAS NOT BEEN TAKEN

##### SECTION 2 - BUSINESS INTERRUPTION

THIS SECTION HAS NOT BEEN TAKEN

##### SECTION 3 - THEFT & MONEY

THIS SECTION HAS NOT BEEN TAKEN

##### SECTION 4 - GLASS

THIS SECTION HAS NOT BEEN TAKEN

##### SECTION 5 - LIABILITY

		Limit of Indemnity	Total Premium
<b>Public Liability</b>			
The Business - NOT-FOR-PROFIT, EDUCATION & TRAINING, PUBLIC SPEAK			
Limit of Indemnity		\$ 20,000,000	\$ 2,386.64
Property in Physical and Legal Control Limit	\$250,000		
<b>Products Liability</b>			
Limit of Indemnity		\$ 20,000,000	\$ 341.94
<b>Labour Hire / Contractor and Subcontractor / Turnover Estimates</b>			
Contractor/Subcontractor Payment Estimate	Nil		
	Declared		
Labour Hire Payment Estimate	Nil		
	Declared		
Estimated Annual Turnover	\$418,346		
Property Damage Excess	\$500		
Property in Physical and Legal Control Excess	\$500		
<b>Variations and Extensions</b>			
LE40	Exclusion - Molestation (refer to "Policy Variations and Extensions" section of this document)		
LE87	Silica Exclusion (refer to "Policy Variations and Extensions" section of this document)		

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### SECTION 6 - EMPLOYEE DISHONESTY

THIS SECTION HAS NOT BEEN TAKEN

### SECTION 7 - MACHINERY, PRESSURE EQUIPMENT, GOODS IN COLD CHAMBERS

THIS SECTION HAS NOT BEEN TAKEN

### SECTION 8 - COMPUTER & ELECTRONIC EQUIPMENT

THIS SECTION HAS NOT BEEN TAKEN

### SECTION 9 - GENERAL PROPERTY

	Sum Insured	Total Premium
<b>General Property</b>		
Laptops or portable electronic equipment - District 17 - Data Projectors	\$ 1,000	\$ 7.05
Type of Cover - Accidental Damage		
Excess \$ 500		
Laptops or portable electronic equipment - District 70 - Loritel Video Conference	\$ 2,000	\$ 157.49
Type of Cover - Accidental Damage		
Excess \$ 500		
Laptops or portable electronic equipment - District 90 - Sound Equipment	\$ 20,649	\$ 1,626.08
Type of Cover - Accidental Damage		
Excess \$ 500		
Laptops or portable electronic equipment - District 90 - Video Equipment	\$ 5,000	\$ 393.76
Type of Cover - Accidental Damage		
Excess \$ 500		
All Others - District 90 - Photocopier	\$ 1,000	\$ 98.45
Type of Cover - Accidental Damage		
Excess \$ 500		

### SECTION 10 - TAXATION INVESTIGATION

THIS SECTION HAS NOT BEEN TAKEN

When reading this policy schedule it should be noted that :

Sections and parts of sections which have not been taken are shown as not insured in the premium summary/s.  
Cover details do not show covers which have not been taken.

Refer to the policy wording for definitions of the items shown in this schedule.

## POLICY VARIATIONS AND EXTENSIONS

### STEADFAST BUSINESS INSURANCE PACKAGE

#### LE40 Exclusion - Molestation

We do not cover any liability in connection with the molestation of any person by: (a) You; (b) Your employee; or (c) any person whose actions for which You may be liable. 2. We will not pay Your Legal Costs, and We will not have any duty to defend any suit against You seeking damages on account of any such Personal Injury.

#### LE87 Silica Exclusion

We do not cover any liability arising out of or in any way connected with the inhalation of, or exposure to silica in any form.

**Renewal Schedule**

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**DUTY OF DISCLOSURE**

**The duty of disclosure that applies to your policy of insurance is as follows:**

Before you enter into an insurance contract, you have a duty to tell us anything that you know, or could reasonably be expected to know, may affect our decision to insure you and on what terms.

You have this duty until we agree to insure you. You have the same duty before you renew, extend, vary or reinstate an insurance contract.

**You do not need to tell us anything that:**

- reduces the risk we insure you for; or
- is common knowledge; or
- we know or should know as an insurer; or
- we waive your duty to tell us about.

**If you do not tell us something**

If you do not tell us anything you are required to, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both. If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

If you answer yes to any of the following questions, please contact our agent or your broker.

In the last 12 months:

1. Has any insurer refused, cancelled, or imposed an excess on any of your policies or required special terms to insure you?
2. Have you or any other person who would receive insurance protection under the proposed policy been charged or convicted of any criminal offence?
3. Have there been any changes to the insured property which might increase the risk of loss or damage?
4. Are there any other material facts which should be disclosed? (Please refer to the duty of disclosure section in your policy booklet.)

**IMPORTANT NOTICES****Policy Amendments**

These amendments should be read in conjunction with your policy booklet as the terms described now form part of your policy.

If you require confirmation of your renewal, please contact us. You can contact us: By phone on 131532, or By writing to Insurance Australia Limited, GPO Box 9902 in your Capital City, or By completing our e-Form or e-Mail at [www.cgu.com.au](http://www.cgu.com.au)

Workers' Compensation Insurance is compulsory if you have employees. CGU Insurance can arrange separate cover in those states where legislation permits.

To provide some protection against increased costs, certain sums insured have been increased. You may select different sums insured if you wish.

**The way we handle your personal information**

We collect personal information from you for the purpose of providing you with insurance products, services, processing and assessing claims.

You can choose not to provide this information, however, we may not be able to process your requests.

We may disclose information we hold about you to other insurers, an insurance reference service or as required by law. In the event of a claim, we may disclose information to and/or collect additional information about you from investigators or legal advisors.

If you wish to update or access the information we hold about you, contact us.

**Tax Invoice**

This document describes our proposed supply of insurance to you and will become a Tax Invoice for GST when payment is made.

**Renewal Schedule**

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Where our agent or your broker issues you a Tax Invoice, which includes an amount for this supply of insurance, your payment is against the agent's or broker's invoice and this document does not become a Tax Invoice.

If you are registered for GST purposes, your input tax credit entitlement is or is based on the GST amount shown above. Please note that, in accordance with the GST law relating to insurance premiums the GST amount may be less than 1/11th of the total amount payable.

**Fire Services Levy**

The Fire Services Levy (FSL/ESL) amount charged on this policy is the amount we have allocated to this policy based on the location of the insured property and the total estimated amount CGU expects to pay in this financial year.