

**COVERAGE SUMMARY**

Adelaide Showground Farmers Market Inc.  
Combined Business Insurance

**IMPORTANT NOTICE**

We provide our financial services under the terms and conditions noted in our Financial Services Guide and Privacy Collections Notice issued to you. If you do not have one of these documents, please call us on phone 08 8238 9200 or visit our website. You must read these documents before proceeding and by proceeding you represent and warrant you have received and read it. We are committed to protecting your privacy in accordance with the Privacy Act and Australian Privacy Principles. Full details about our privacy practices can be found in our Privacy Policy available at our website or by contacting us for a copy. The following is a summary of cover only. For full terms and conditions including definitions, conditions, other limits & exclusions, please refer to your Policy Document or Product Disclosure Statement. We would like to remind you, that if this policy is cancellable and you cancel before the expiry date, we will refund the unused premium less our fee and commission. The Insurer or Agency may also impose a fee on cancellation.

**Any errors identified in the summary below must be reported to your Account Manager for amendment.**

THE INSURED

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Adelaide Showground Farmers' Market Inc

and

- (a) subsidiary companies, organisations and other associated companies as defined under Section 50AAA of the Corporations Act 2001 (Commonwealth), and
- (b) social (including the committees and officers from time to time of unincorporated bodies) and the trustees of the Insured's superannuation and pension funds and welfare organisations, and
- (c) all organisations and other entities to whom (whether mortgagees, lessors, joint ventures or other parties with a legal or equitable interest in the Property Insured) the named Insured has a responsibility to maintain insurance;

all for their respective interests, rights and liabilities

BUSINESS DESCRIPTION

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Your operations are described as:

Community service organisation which may include  
Community Group - running and organising fruit market  
Activities may also include outings, organised games, op shops, camps and excursions, fundraising such as walkathons and picnics  
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.

INSURED'S ADDRESS

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Adelaide Showgrounds Leader Street, Wayville

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LOCATION(S)  
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Location	Location Name	State/Territory	Postcode
1	Adelaide Showgrounds Leader St Wayville	SA	5035

GENERAL PUBLIC AND PRODUCES LIABILITY  
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LIMITS OF INDEMNITY  
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Public Liability	\$ 20,000,000
Products Liability	\$ 20,000,000
Advertising Liability	\$ 20,000,000
Contract Works Liability (Maximum Contract Value)	\$ 500,000

Sublimits:

Property in care, custody and control	\$ 250,000
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Automatic Extensions

1. Counsellor's Liability	\$ 1,000,000
2. Indemnifiable Fines/Penalties (Nil Excess)	\$ 100,000

Optional Extensions

1. Sexual Abuse	Not Insured
2. Replacement Wages	Not Insured
3. Medical Malpractice	Not Insured
4. Retroactive Liability Endorsement - General Public & Products Liability	Not Insured
Sexual Abuse Only	Not Insured
5. Member to Member Extension	Not Insured
6. Trauma Counselling Costs	Not Insured

Geographical Limits: Anywhere in the world excluding USA &/or Canada

SPECIAL TERMS AND CONDITIONS  
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SEXUAL ABUSE EXCLUSION:

This Policy does not cover any claims arising from:

Any actual or alleged Sexual Behaviour, (as defined below), committed, attempted, or allegedly committed or attempted, by an Insured Person.

Sexual Behaviour means any attempted or committed verbal or non-verbal act, communication, contact or other conduct or similar conduct of sexual discrimination, intimidation, molestation, harassment, abuse or lewdness.

EXCESSES

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 Standard Excess

Any one claim \$1,000 with the exception of any claim made under Automatic Extension 2 or Optional Extensions 2 & 6 in which case Nil excess applies.

Other Excesses  
 Claims for personal injury hire &/or subcontractors each and every claim \$5,000  
 Claims for personal injury to volunteers each and every claim \$1,250

PROFESSIONAL INDEMNITY  
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RETROACTIVITY  
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Retroactivity allowed to: 31/07/2019

This retroactive date is allowed from the information supplied to us provided we receive evidence of prior uninterrupted insurance coverage with a maximum retroactivity of 10 years. Retroactive date will be the start date of the policy if there was no previous or non-continuous cover in place.

LIMITS OF INDEMNITY AND EXTENSIONS  
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Limit of liability \$1,000,000 any one claim  
 Aggregate limit of liability: \$2,000,000 any one period of insurance

Geographical Limits: Anywhere in the world excluding USA &/or Canada

SPECIAL TERMS AND CONDITIONS  
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None

EXCESSES  
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Excess: \$1,000 Any one claim

MANAGEMENT LIABILITY  
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LIMITS OF INDEMNITY AND EXCESS

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Insuring Clauses	Limit	any one claim	Aggregate	Excess	Retro	Date
Organisation Liability	\$1,000,000		\$1,000,000	\$1,000	31.7.2016	
Directors & Officers Liability	\$1,000,000		\$1,000,000	Nil	31.7.2016	
Organisation Reimbursement	\$1,000,000		\$1,000,000	\$1,000	31.7.2016	
Employment Practices Liability	\$1,000,000		\$1,000,000	\$5,000	31.7.2016	
Trustees Liability	\$1,000,000		\$1,000,000	\$1,000	31.7.2016	
Statutory Liability	\$1,000,000		\$1,000,000	\$1,000	31.7.2016	
Internet Liability	\$ 500,000		\$ 500,000	\$1,000	31.7.2016	
Organisation Crisis	\$ 100,000		\$ 100,000	\$1,000	31.7.2016	

Aggregate Section Limit: \$1,500,000

SUBLIMITS

Value	Sublimit	Excess	Retro	Date
Employee & Third Party Fidelity	\$ 50,000 in the aggregate	\$5,000	31.7.2016	
Tax Audit	\$100,000 in the aggregate	Nil	N/A	

GEOGRAPHICAL LIMITS

Please note the geographical limits of this section are:  
 Anywhere in Australia: Fidelity, Insuring Clause 4. Employment Practices Liability and Insuring Clause 6. Statutory Liability  
 Worldwide excl. USA and Canada: All other Insuring Clauses

SPECIAL TERMS AND CONDITIONS

INTERNAL WEAKNESS EXCLUSION  
 The following is added to "Exclusions applying to employee fidelity and third party fidelity" section of the policy:

We are not liable to indemnify you, in respect of any Direct Financial Loss or make any payment in connection with any Dishonest Acts arising from any weakness identified in an external auditors report to management regarding internal operations.

All other terms and conditions remain unchanged

UNAUDITED PREMISES EXCLUSION  
 The following is added to "Exclusions applying to employee fidelity and third party fidelity" section of the policy:

We are not liable to indemnify you, in respect of any Direct Financial Loss or make any payment in connection with any Dishonest Acts arising out of, based upon or attributable to premises that are not externally

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audited annually.

All other terms and conditions remain unchanged.

DUAL SIGNATORIES EXCLUSION  
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The following is added "Exclusion applying to employee fidelity and this party fidelity" section of the policy:

We are not liable to indemnify you, in respect of any Direct Financial Loss or make any payment in connection with any Dishonest Acts arising from the failure of cheques and electronic funds transfers to have two signatories.

All other terms and conditions remain unchanged.

INSOLVENCY EXCLUSION  
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In addition to the General Exclusions applicable to all sections of this policy, we will not cover you for any claim or claims arising from or attributable to any solvency, bankruptcy or liquidation as the case may be.

All other terms and conditions remain unchanged.

PERSONAL ACCIDENT - VOLUNTEERS (CATEGORY A)  
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COVERAGE DETAILS  
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Capital Benefit		\$	100,000	
Aggregate Policy Limit		\$	2,000,000	
Weekly Benefits	Sum Insured	Excluded Period	Indemnity Period	
	\$ 1,000	1 weeks	104 weeks	

Number of Volunteers: 20

SPECIAL TERMS AND CONDITIONS  
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Note: all persons under the age of 18 or over the age of 75 are limited to a maximum capital benefit of \$50,000 and maximum Weekly Bodily Injury Benefit of \$1,000 or the amounts specified in this insurance certificate whichever is the lesser.

Excess: 1 week

INSURER POLICY NUMBER PROPORTION

**Austbrokers Terrace**  
ABN 66 008 173 313  
Terrace Insurance Brokers Pty Ltd t/as  
P O Box 763  
TORRENSVILLE PLAZA SA 5031

Phone: 08 8238 9200  
Fax: 08 8238 9299

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Adelaide Showground Farmers Market Inc.  
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Ansvar Insurance Ltd  
A.B.N. 21 007 216 506

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