

Schedule of Cover

Our Reference: 04050013

PAYABLE WITHIN 30 DAYS

SUBJECT TO A MINIMUM AND DEPOSIT COST

INSURED:

Stallholders in Markets Operated By Any Diocese or Any Incorporated or Unincorporated Body or Any Association of the Anglican Church of Australia as declared to Insurers.

RISK LOCATION:

- 1) MAIN ROAD, MONBULK VIC
- 2) 21 BEATTY STREET, RESERVOIR VIC
- 3) 59 EDINBURGH ROAD, BLACKBURN SOUTH VIC
- 4) 185 NORTH ROAD, LANGWARRIN VIC
- 5) 3360 WARBURTON HIGHWAY, WARBURTON VIC 3799
- 6) CNR DOWLING & CHAPMAN STREETS, DUNGOG NSW 2420
- 7) DIOCESE OF NEWCASTLE, HIGH STREET, SINGLETON
- 8) LIVERPOOL STREET, SCONE N.S.W.
- 9) 339 MACQUARIE STREET, SOUTH HOBART TAS
- 10) LONSDALE PROMENADE, WESTBURY TAS
- 11) SANDY BAY & TAROONA
- 12) CHURCH GROUNDS, 165 KING STREET, CABOOLTURE QLD
- 13) 12 MT SAMSON ROAD, SAMFORD QLD
- 14) ANGLICAN CHURCH HALL, INGHAM QLD
- 15) 480 MAIN ROAD, GLENORCHY TAS 7010
- 16) 40 HUTCHINSON STREET, MOUNT BARKER SA
- 17) MARKET STREET, MUDGEE NSW
- 18) GOVERNMENT ROAD, THORNTON NSW
- 19) ST PAULS PARK, KYNETON ANGLICAN PARISH, PIPER STREET, KYNETON VIC 3444
- 20) HIGHFIELDS ROAD, HIGHFIELDS QLD 4352
- 21) 177 UNION ROAD, SURREY HILLS VIC 3127
- 22) ST MARY'S ANGLICAN CHURCH, 455 MAIN STREET, KANGAROO POINT QLD
- 23) ANGUS STREET, KANDOS NSW
- 24) 24 CHURCH STREET, BELMONT NSW
- 25) LAWSON AVENUE, BERESFIELD VIC
- 26) NEW ENGLAND HIGHWAY NSW
- 27) 710 MARTINDALE ROAD, VIA DENMAN NSW
- 28) 31A CHURCH STREET, MAYFIELD NSW

NAME OF MARKET:

- 1) ST GEORGES MONBULK MARKET
- 2) ST MARKS RESERVOIR WEST
- 3) ST EDWARDS CAR BOOT SALE
- 4) ST THOMAS CHURCH MONTHLY MARKET
- 5) ST MARY'S COMMUNITY MARKET
- 6) DUNGOG ANGLICAN CHURCH
- 7) PARISH OF SINGLETON (DIOCESE OF NEWCASTLE)
- 8) ST LUKE'S PARISH WINTER FAIR
- 9) ALL SAINTS CHURCH MARKET

- 10) ANGLICAN PARISH OF QUAMBY
- 11) ST LUKE'S FAIR, SANDY BAY
- 12) ST LAURENCE'S NEW & USED MARKET
- 13) SAMFORD VALLEY MARKET, PARISH OF SAMFORD
- 14) CONROY COMMUNITY MARKETS
- 15) ST PAUL'S, GLENORCHY
- 16) PARISH OF MOUNT BARKER
- 17) ST JOHN'S CHURCH MARKET
- 18) THORNTON MARKETS
- 19) PIPER STREET FARMERS MARKET
- 20) ST ANNE'S MARKET & CAR BOOT SALE
- 21) TREASURES & TASTES AT TRINITY
- 22) HEAVENLY HARVEST MARKET
- 23) KANDOS CHURCH MARKET
- 24) ANGLICAN PARISH OF BELMONT
- 25) BERESFIELD / THORNTON CHRISTMAS FAIR
- 26) BGL PARISH MARKETS
- 27) DENMAN ANGLICAN "MART N DALE'S"
- 28) MICA MINISTRIES

PERILS INSURED:

Insured's legal liability for bodily injury and/or property damage occurring in connection with the Market including the erection of signs and/or banners away from the market.

This extends to include the liability of Stall Holders Only.

Please note we are providing indemnity in respect of your market activities only. If you have contracted into liability, for example with the Property Owner, that is not as a result of your negligence in a Market activity, then this policy will not respond.

LIMITS OF INDEMNITY:

Public Liability - \$10,000,000 any one occurrence
Products Liability - \$10,000,000 any one period of insurance

MAJOR EXCLUSIONS:

The cover provided herein excludes:-

- * Excluding property owners liability
- * Liquor liability
- * Claims arising from forcible ejection by third party security guards
- * Injury (whilst performing) to performers/actors/singers/entertainers/participants and the like (where applicable)
- * Damage to the ground, pitch, grass area, carpets, rugs and the like due to normal use, wear and tear or abuse.
- * Product liability for all second hand electrical goods and toys
- * Product liability for cosmetic and beauty products
- * Product liability for medicines, potions, oils, fragrances and soaps**
- * Amusement rides of any kind
- * Massage, manipulation of muscle, chiropractic or similar
- * Hazardous, flammable or dangerous goods
- * Cross liability for the council. Can include them as an interested party

only.

**Coverage for these products may be considered if their ingredients are predominantly natural

CONDITIONS:

- * Please ensure the market has evidence of insurance for those Stallholders who have their own
- * Market to be patrolled and toilets checked on an hourly basis
- * A first aid kit to be available at all times
- * Please ensure that the claims handling procedures and incident reports are in place before the markets commencement

DEDUCTIBLE:

\$1,000 each and every claim

MASTER POLICY NO: B08752011FB05002

INSURER

Note that in effecting this contract we are acting under the authority given to us by Lloyds of London and acting as Agent for the Insurer and not the Insured.

YOUR DUTY OF DISCLOSURE

Before you enter into a contract of general insurance with an Insurer, you have a duty under the Insurance Contracts Act 1984 to disclose to the Insurer every matter that you know, or could reasonably expect to know, is relevant to the Insurer's decision whether to accept the risk of the insurance and, if so, on what terms.

You have the same duty to disclose those matters to the Insurer before you renew, extend, vary or reinstate a contract of general insurance.

- Your duty however does not require disclosure of matter -
- That diminishes the risk to be undertaken by the Insurer;
 - That is of common knowledge;
 - That your Insurer knows or, in the ordinary course of his business ought to know;
 - As to which compliance with your duty is waived by the Insurer.

NON-DISCLOSURE

If you fail to comply with your duty of disclosure, the Insurer may be entitled to reduce their liability under the contract in respect of a claim or may cancel the contract.

If your non-disclosure is fraudulent, the Insurer may also have the option of avoiding the contract from its inception.

AMENDMENTS TO COVER:

Any amendments to cover must be agreed to, by us, in writing. Any closing Instructions that we receive do not supersede this schedule of cover.

REMUNERATION

Please note that we treat our remuneration as fully earned when we issue you with a tax invoice, unless we have a written agreement with you that varies this statement. You agree that we may retain all our commission, fees and other remuneration in full in the event of any mid-term cancellation of a policy or further downward adjustment or premium. You also agree that the Insurer and Freeman McMurrick may offset such remuneration from any premium refund you are entitled to.

YOUR PREMIUM CALCULATION

The key factors that affect your premium are reflected in the questions asked in the proposal document and the information sought at the time of taking out your Insurance. For any sensitive information that you have collected, we rely on you to have obtained their consent on these matters.

GENERAL INSURANCE CODE OF PRACTICE

Freeman McMurrick is bound by the General Insurance Code of Practice and have processes are in place to adhere to the requirements of the Code.

Refer to www.codeofpractice.com.au for details of the code

COMPLAINT AND DISPUTE RESOLUTION

Any enquiry or complaint relating to your Lloyds policy or a claim should be address to your Client Relationship Manager or via an email sent to Freeman McMurrick Pty Ltds mailbox - freemcm@freemanmurrick.com.au in the first instance.

If your complaint is not satisfactorily and promptly resolved, please contact Freeman McMurrick Pty Ltds National Complaints Manager Level 29, 201 Kent Street, Sydney NSW 2000 who will attempt to resolve it in accordance with our Complaints and Disputes Handling Policy. You may obtain a copy of this policy from our website: www.freemanmurrick.com.au

If after 10 days you are still not satisfied with the outcome determined, you should contact Lloyds Underwriters General Representative in Australia, Suite 2, Level 21, Angel Place, 123 Pitt Street, Sydney, NSW 2000 Telephone No. (02) 9223 1433 Facsimile Number: (02) 9223 1466. or email: peter@lloydsaustralia.com.au. Alternatively, if your concern is with the Insurer, you may contact the General Insurance Division of the Financial Ombudsman Service on 1300 780 808.

READ OUR FINANCIAL SERVICES GUIDE OR OUR RETAINER AGREEMENT WITH YOU

Please take time to read our Financial Services Guide or your retainer agreement carefully as they contain some very important information about the products and services Freeman McMurrick Pty Ltd provides. They also explain how we and our representatives may be remunerated and contain details of how we manage conflicts of interest.

Our Financial Services Guide is available at www.freemanmurrick.com.au or contact your Broker Manager to obtain a hard copy.

PRIVACY STATEMENT

Lloyds and its agents are bound by the obligations of the Privacy Act 1988 as amended by the Privacy Amendment (Private Sector) Act 2000 (the Act). This sets out basic standards relating to the collection, use, disclosure and handling of personal information. Personal information is essentially information or an opinion about a living individual whose identity is apparent or can reasonably be ascertained from the information

or opinion. Information will be obtained from individuals directly where possible. Sometimes it may be collected indirectly (e.g. from your representatives).

Only information necessary for the arrangement and administration of Lloyds business by Lloyds, its agents and their representatives will be collected. This includes information necessary to accept the risk, to assess a claim, to determine competitive and appropriate premiums, etc.. Lloyds and its agents disclose personal information to third parties who they believe are necessary to assist them in doing the above. These parties will only use the personal information for the purposes we provided it to them for (or if required by law).

When you give Lloyds and its agents personal information about other individuals, we rely on you to have made or make them aware that you will or may provide their personal information to us, the types of third parties we may provide it to, the relevant purposes we and the third parties we disclose it to, will use it for, and how they can access it. If it is sensitive information we rely on you to have obtained their consent on these matters. If you have not done or will not do either of these things, you must tell us before you provide the relevant information. You are entitled to access your information if you wish and request correction if required. You may also opt out of receiving materials sent by Lloyds by contacting Freeman McMurrick Pty Ltd via an email sent to - freemcm@freemanmcmurrick.com.au

Freeman McMurrick are committed to protecting your privacy. For more information about Freeman McMurricks privacy policy, please refer to our website www.freemanmcmurrick.com.au

FINANCIAL HARDSHIP:

Freeman McMurrick has procedures and processes in place to comply with the ACCC and ASIC Debt Collection Guideline: For Collectors and Creditors.

GOODS AND SERVICES TAX

In accordance with the Australian Taxation Office requirements, a GST registered Insured, with an input tax credit entitlement on an insurance policy premium, has to notify the insurance company of their ABN and the input tax credit percentage entitlement at any time at or before a claim is first notified. 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.