

This Certificate of Currency is a summary of cover provided under the policy, current as at the date of issue. The certificate is provided for information purposes and does not amend, extend or alter the cover provided by the policy. For full particulars, reference must be made to the current policy wording.

Named Insured

State Government of Victoria funded Community Service Organisations

Organisation

U3A Bendigo Incorporated

Period of Insurance

From: 1/07/2023 at 12:00 AM Australian Eastern Standard Time

To: 30/06/2024 at 11:59 PM Australian Eastern Standard Time

Type of Policy

Directors and Officers Liability incorporating Entity Liability

Policy Number

CSO005155-CSO-D&O of Master Policy Number CSO-DO-2023

Interest Insured

a) Indemnifying Directors and Officers against loss arising out of any Claim, by reason of any Wrongful Act committed by them, in their capacity as a Director or Officer, first made against them jointly or severally during the Policy Period and notified to the Insurer during the Policy Period

b) Indemnifying the funded Organisation as Named Insured against loss arising out of any Claim first made against it and notified to the Insurer by reason of any Wrongful Act committed by an Officer of the Named Insured whilst acting in that capacity

Limit of Liability

\$20,000,000 any one claim and in the aggregate in any one Period of Insurance per organisation, subject to non-accumulation and sub-limits, inclusive of legal costs and expenses

Retroactive Date

1 January 1992

Territorial Limits

Anywhere in Australia but only in respect of activities connected with the business of the Named Insured in Victoria and not in respect of the Insured's interstate operations unless otherwise agreed and endorsed in writing by VMIA

For and on behalf of Victorian Managed Insurance Authority



Angela Kelly

Chief Insurance Officer

15/06/2023

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From: 1/07/2023 at 12:00 AM Australian Eastern Standard Time

To: 30/06/2024 at 11:59 PM Australian Eastern Standard Time

Type of Policy

Entity Fidelity

Policy Number

CSO05155-CSO-EF of Master Policy Number CSO-EF-2023

Business

All authorised activities of Community Service Organisations originating within Victoria (irrespective of how the activities may be funded)

Interest Insured

To reimburse the Named Insured for loss of money, bullion, negotiable and non-negotiable instruments, goods or other items owned by the Named Insured or in the care, custody and control of the Named Insured and for which the Named Insured is legally liable and which loss directly results from any dishonest or fraudulent act committed by an Employee during the Period of Insurance and is notified to VMIA during the Period of Insurance

Limit of Liability

\$100,000 any one claim and in the aggregate any one Period of Insurance per organisation, subject to non-accumulation

Retroactive Date

30 June 2007

Excess

Nil

Territorial Limits

Anywhere in Australia but only in respect of activities connected with the Business of the Named Insured in Victoria and not in respect of the Insured's interstate operations unless otherwise agreed by VMIA

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Chief Insurance Officer

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Type of Policy

Medical Indemnity

Policy Number

CSO005155-CSO-MI of Master Policy Number CSO-MI-2023

Business

All authorised activities of Community Service Organisations originating within Victoria (irrespective of how the activities may be fund

Interest Insured

Legal liability of the Named Insured to pay compensation in respect of third party claims first made against the Named Insured and which are notified to VMIA during the Period of Insurance for breach of professional duty arising out of the negligent provision of health care services and resulting in bodily or Mental injury or death.

Please note that the Named Insured shall use its best endeavours to ensure that all consultants and doctors providing medical services for or using the facilities of the Named Insured shall maintain their own insurance against liability for breach of professional duty

Limit of Liability

\$20,000,000 any one claim and in the aggregate in any one Period of Insurance per organisation, subject to non-accumulation.

Territorial Limits

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Type of Policy

Personal Accident

Policy Number

CSO005155-CSO-PA of Master Policy Number CSO-PA-2023

Insured Persons

Category A

Members of Boards and Committees of Management, patrons and voluntary workers (including volunteers of tenants groups who receive direct Victorian Government funding)

Category B

Work experience participants, individuals involved in job training, work training participants (disabled and able bodied) and job seekers

Scope of Cover

The coverage afforded by this policy shall only apply whilst the Insured Person is engaged in voluntary work and/or activities organised and/or authorised by and under the control of the Named Insured including direct and uninterrupted travel to and from such work and/or activities.

Age Limit

Insured Persons aged between 12 and 100 years of age

Sum Insured

Benefit	Each Insured Person
Lump Sum Benefits – Death & Capital Benefits	\$250,000 maximum benefit (refer to Policy Wording for full details)
Weekly Injury Benefits	100% of weekly earnings to a maximum \$2,000 per week

Aggregate Limit of Liability

\$5,000,000 in respect of all claims in any one Period of Insurance, except

\$1,000,000 in respect of non-scheduled aircraft or charter flights

Territorial Limits

Australia Wide

For and on behalf of Victorian Managed Insurance Authority



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Type of Policy

Professional Indemnity

Policy Number

CSO005155-CSO-PI of Master Policy Number CSO-PI-2023

Interest Insured

Legal liability of the Named Insured to pay compensation in respect of third party claims first made against the Named Insured during the Period of Insurance for breach of professional duty arising out of any negligent act, error, misstatement, misleading statement or omission by the Named Insured committed in the course of the Business of the Named Insured

Limit of Liability

\$20,000,000 any one claim and in the aggregate in any one Period of Insurance per organisation, subject to non-accumulation

Retroactive Date

1 January 1987

Territorial Limits

Anywhere in Australia but only in respect of activities connected with the Business of the Named Insured in Victoria and not in respect of the Insured's interstate operation unless otherwise agreed by VMIA

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Type of Policy

Volunteer Care Givers Property Damage (limited circumstances only)

Policy Number

CSO005155-CSO-PTY of Master Policy Number CSO-PTY-2023

Insured Persons

Volunteer home based caregivers

Business

All activities authorised by the Named Insured in providing home based care and other foster care services

Interest Insured

Loss or damage to the property of the Insured Person caused by acts of malicious damage or theft, or accidental damage directly or indirectly caused by any person or persons under the care of the Insured Person during the Period of Insurance, provided that no other insurance policy responds

Limit of Liability

\$1,000,000 in the aggregate in any one Period of Insurance per organisation, subject to non-accumulation

Excess

Nil

Territorial Limits

Anywhere in Australia but only in respect of activities connected with the Business of the Named Insured in Victoria and not in respect of the Insured's interstate operations unless otherwise agreed by VMIA For and on behalf of Victorian Managed Insurance Authority

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Angela Kelly

Chief Insurance Officer

15/06/2023

**VMIA is the Victorian
Government's insurer
and risk adviser**

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Insurance Authority



Victorian Managed Insurance Authority (VMIA) acknowledges the Traditional Custodians of the land on which we do business, and we pay our respects to Elders past, present and emerging. We acknowledge the important contribution that Aboriginal and Torres Strait Islander peoples make in creating a thriving Victoria.

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Type of Policy

Public & Products Liability

Policy Number

CSO005155-CSO-PPL of Master Policy Number CSO-PPL-2023

Business

All authorised activities of Community Service Organisations originating within Victoria, (irrespective of how the activities may be funded)

Interest Insured

Legal liability to Third Parties for Personal Injury or Property Damage or Advertising Liability happening during the Period of Insurance and arising out of an Occurrence in connection with the Business of the Named Insured

Limit of Liability

Public Liability \$20,000,000 any one occurrence and in the annual aggregate any one Period of Insurance

Product Liability \$20,000,000 any one occurrence and in the annual aggregate any one Period of Insurance

Territorial Limits

Anywhere in Australia but only in respect of activities connected with the Business of the Named Insured in Victoria and not in respect of the Insured's interstate operations unless otherwise agreed by VMIA.

For and on behalf of Victorian Managed Insurance Authority



Angela Kelly

Chief Insurance Officer

15/06/2023