



Suite 194, 41/ 464-480 Kent Street, Sydney 2000
Telephone (02) 8272 4800 Facsimile (02) 9247 2411 Free Call 1800 252 263

February 4, 2020

INSURANCE ADVISERNET AUSTRALIA PTY LIMITED
P O BOX 1013
NARELLAN NSW 2567

Policy No: 10336556

SUMMARY of CURRENCY

THIS IS TO CERTIFY that in accordance with the authorisation granted under contract to the undersigned by certain Underwriters whose name and the proportions underwritten by them are listed below and who are bound each for his own part and not for one another, their Heirs, Executors and Administrators, to insure in accordance with the terms and conditions contained in the Policy and Policy Certificate or any subsequent Renewal Certificate or Endorsement Certificate.

Insured FELLOWSHIP SERVICE OFFICE INC. ON BEHALF OF NARCOTICS
ANONYMOUS - A.B.N. 31 240 710 035

Period Insured From 28 Feb 2020 to 28 Feb 2021
From Start Date until 4pm on the End Date

Cover Public & Products Liability

It is declared that the above numbered policy is current to the date shown unless cancelled subsequent to the issue of this certificate.

Yours faithfully,

Sally Stanley (via email)
Liability Underwriter



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TO WHOM IT MAY CONCERN

CERTIFICATE OF CURRENCY
EFFECTED THROUGH JUA UNDERWRITING AGENCY PTY LIMITED
(hereinafter called the Coverholder)

THIS CERTIFICATE OF INSURANCE confirms that in return for payment of the Premium shown in Schedule, Certain Underwriters at Lloyd's have agreed to insure you, in accordance with the wording attached to this Certificate.

You or your representative can obtain further details of the syndicate numbers and the proportions of this insurance for which each of the Underwriters at Lloyd's is liable by requesting them from the Coverholder shown above. The subscribing insurers' obligations under contract of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurers who for any reason does not satisfy all or part of its obligations.

In accepting this insurance, the Underwriters have relied on the information and statements that you have provided on the Proposal Form (or Declaration) the date of which is stated in the Schedule. You should read this Certificate carefully and if it is not correct contact the Coverholder. It is an important document and you should keep it in a safe place with all other papers relating to this insurance.

SCHEDULE

<u>Agreement Number</u>	B07233579-A20 Sec 1
<u>Policy Number</u>	10336556
<u>Date of Proposal</u>	11 Mar 2004
<u>Period of Insurance</u>	From 28 Feb 2020 to 28 Feb 2021 From Start Date until 4pm on the End Date
<u>Insured</u>	FELLOWSHIP SERVICE OFFICE INC. ON BEHALF OF NARCOTICS ANONYMOUS - A.B.N. 31 240 710 035
<u>Address</u>	AT & FROM UNIT 34, 122 MCEVOY STREET ALEXANDRIA NSW 2015
<u>Territorial Limits</u>	Third Party Jurisdictions covered by the Policy:

World-Wide but excluding any judgment award or settlement made within countries which operate under laws of the United States of America or Canada (or any order made anywhere in the world to enforce such judgment, award, settlement or proceedings either in whole or part) unless the Insured has requested that there shall be no such limitation and has accepted the terms offered by the Underwriters in granting such cover, which offer and acceptance must be signified by specific endorsement to this policy.

Ref: GLTL



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<u>Class of Business</u>	Public & Products Liability	
<u>Policy Wording</u>	SJC2012WW-AUS JUA	
<u>Underwriters</u>	CERTAIN UNDERWRITERS AT LLOYD'S One Lime Street, LONDON EC3M 7HA UK	100.00%
<u>Occupation</u>	SUPPORT ORGANISATION FOR EX SUBSTANCE ABUSERS	
<u>Limits of Indemnity</u>	PRODUCTS LIABILITY LIMIT	\$20,000,000
Sub Limits	PROPERTY IN CONTROL PUBLIC LIABILITY LIMIT	\$10,000 \$20,000,000

Conditions

INTERESTED PARTIES LIABILITY

The following parties are noted (for their respective rights & interests) as principals only in respect of those principal's vicarious liability

- IRAMOO COMMUNITY CENTRE, 84 HONOUR AVENUE, WYNDHAM VALE VIC 3024
- A & N FERLAUTO GROUP UNIT TRUST (LANDLORD)
- THE GIRL GUIDES ASSOCIATION OF NEW SOUTH WALES
- THE GIRL GUIDES ASSOCIATION - BYRON BAY
- THE MINISTER ADMINISTERING THE CROWN LANDS ACTS 1989 & NORTH SYDNEY COUNCIL
- THE PRESBYTERIAN CHURCH (NEW SOUTH WALES) PROPERTY TRUST BAPTIST CARE MAYFIELD COMMUNITY CENTRE
- THE UNITING CHURCH IN AUSTRALIA PROPERTY TRUST (NSW) 118 WOODLARK STREET, LISMORE NSW 2480

SEVERAL LIABILITY NOTICE

The subscribing (re)insurers' obligations under contracts of (re)insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing (re)insurers are not responsible for the subscription of any co-subscribing (re)insurer who for any reason does not satisfy all or part of its obligations.

NOTICE AS TO YOUR DUTY OF DISCLOSURE AND OUR PRIVACY POLICY

Section 21 of the Insurance Contracts Act 1984 requires intending insured parties to tell us everything they know (or could reasonably be expected to know in the circumstances) which is relevant to our decision to accept the insurance risk. This duty applies before a contract of insurance is entered into and before any such contract is varied or renewed. Each party named as an insured has the same duty. You do not have to tell us anything that reduces the risk, that is common knowledge, that we already know or in the ordinary course of business we ought to know or what we indicate we do not want to know. In the event of a failure to make disclosure as required, the Underwriter may reduce its liability with regard to a claim or refuse to pay the claim entirely, may cancel the contract of insurance and where the failure is fraudulent may avoid the contract of insurance from inception.

We are bound by the Australian Privacy Principles formulated pursuant to the Privacy Act (c'mwealth) 1988.

In our dealings with you we will need to collect your personal information, the primary purpose of which is for a decision to be made on the acceptance of your insurance risk and on what terms and to handle your insurance claims.

In considering your risk and handling your claims we may need to disclose your personal information to our underwriter principal, loss assessors/adjusters, forensic experts, lawyers, insurance reference bureaux and your insurance broker. We may also need to disclose your



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information to our auditors or ASIC or APRA pursuant to their industry supervisory role or to any claims review body to which you may refer a claim.

Where it is reasonable and practicable for us we will only collect your personal information from you. Where feasible your anonymity will be protected.

Secondary purposes for collecting your information are: to provide information to our insurer principals; compiling (anonymous) statistics; reporting to parties with a legal right to require such knowledge; recoveries from insurers and the general operation of our business.

Sensitive Information about your race or ethnic origin, political opinions or associations, religious beliefs or affiliations, trade/professional membership/associations, sexual preferences/practises, health information or personal information that discloses a criminal record is not collected by us unless you consent or collection is required by law.

We will not use or disclose your personal information for any purpose other than the primary purpose of collection and we will only use or disclose other personal information for any secondary purpose, where: that purpose is related to the primary purpose of collection and you would reasonably expect disclosure for the secondary purpose; you consent to its use; we suspect unlawful activity and it is a necessary part of our investigation; the use or disclosure is authorised by law; or necessary for the prevention, investigation and punishment of crime or breaches of the law; is necessary to protect the revenue or is necessary for court proceedings.

If the information is health information, it will only be used for a secondary purpose where it is necessary for research or compilation of health statistics or to lessen or prevent a serious and imminent threat to life, health or safety or you otherwise consent to its use.

We will take all reasonable steps to protect your personal information from misuse, loss, unauthorised access, modification or disclosure and to ensure that it is accurate, complete and up-to-date.

Upon request we will take reasonable steps to let you know, generally what sort of personal information we hold, for what purposes and how we collect, hold, use and disclose your information.

Also upon request, we will make your personal information available to you (subject to the terms of The Australian Privacy Principles) and allow you to provide information that corrects any information that is incorrect, incomplete or out-of-date and any complaint you may have in relation to a privacy matter may, at your option, be dealt with by our internal dispute resolution procedures.

Further information may be obtained from our Compliance Manager, at the address below and on tel 02 82724800 fax 02 92472411.

REF: EL142



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What to do if you have a complaint?

About Lloyd's

Lloyd's is the world's specialist insurance and reinsurance market, bringing together an outstanding concentration of underwriting expertise and talent.

In Australia, Lloyd's is proud to be a member of the Insurance Council of Australia. Lloyd's has adopted the General Insurance Code of Practice subject to certain specific qualifications. You can obtain a copy of the code at www.codeofpractice.com.au

Our aim is to provide the highest service to our Australian policyholders and, to this end, we have developed the following procedures for the fair handling of complaints from Lloyd's policyholders.

How can we help you?

There are established procedures for dealing with complaints and disputes regarding your policy or claim. Policyholders may be able to take advantage of the complaints service, as may third party motor vehicle claimants who are uninsured and where the amount in dispute is less than \$15,000.

Stage 1

Any enquiry or complaint relating to a Lloyd's policy or claim should be addressed to either your Lloyd's insurance intermediary ("the coverholder") or to the administrator handling your claim in the first instance – in most cases this will resolve your grievance.

They will respond to your complaint within 15 business days provided they have all necessary information and have completed any investigation required. Where further information, assessment or investigation is required, they will agree to reasonable alternative timeframes with you. You will also be kept informed of the progress of your complaint.

Stage 2

In the unlikely event that this does not resolve the matter or you are not satisfied with the way your complaint has been dealt with, you should contact:

Lloyd's Australia Limited
Level 9, 1 O'Connell St
Sydney NSW 2000
Telephone: (02) 8298 0783
Email: ldraustralia@lloyds.com

We will usually require the following information:

- Name, address and telephone number of the policyholder;
- Details of the policy concerned (policy and/or claim reference numbers, etc);
- Details of the insurance intermediary through whom the policy was obtained;
- Reasons why you are dissatisfied;
- Copies of any supporting documentation you believe may assist us in addressing your dispute appropriately.

Following receipt of your complaint, you will be advised whether your matter will be handled by Lloyd's Australia or the Lloyd's Complaints team in the UK, or what other avenues are available to you:

- Where your complaint is eligible for referral to the Australian Financial Complaints Authority (AFCA), your complaint will generally be reviewed by a person at Lloyd's Australia with appropriate authority to deal with your dispute.
- Where your complaint is not eligible for referral to AFCA, Lloyd's Australia will refer your complaint to the Lloyd's Complaints team in the UK if it falls within the jurisdiction of the UK Financial Ombudsman Service. They will review your complaint and liaise directly with you.
- For all other matters you will be advised of what other avenues may be available to you.

How long will the Stage 2 process take?

Your complaint will be acknowledged in writing within 5 business days of receipt, and you will be kept informed of the progress of our review of your complaint at least every 10 business days.

The length of time required to resolve a particular dispute will depend on the individual issues raised, however in most cases you will receive a full written response to your complaint within 15 business days of receipt, provided we have received all necessary information and have completed any investigation required.



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External Dispute Resolution

If your complaint is not resolved in a manner satisfactory to you or we do not resolve your complaint within 45 calendar days of receiving it at Stage 1, you may refer the matter AFCA as follows:

AFCA can be contacted by:
Post: GPO Box 3, Melbourne VIC 3001
Phone: 1800 931 678 [Email: info@afca.org.au](mailto:info@afca.org.au)

More information can be found on their website www.afca.org.au

AFCA is an independent body that operate nationally in Australia and aim to resolve disputes between you and your insurer. AFCA provides fair and independent financial services complaint resolution that is free to consumers. Your dispute must be referred to AFCA within 2 years of the date of our final decision. Determinations made by AFCA are binding upon us.

Customers not eligible for referral to AFCA, may be eligible for referral to the UK Financial Ombudsman Service. Such referral must occur within 6 months of the final decision by the Complaints team at Lloyd's. Further details will be provided with their final decision to you.

How much will this procedure cost you?

This service is free of charge to policyholders.

1 November 2018

IN WITNESS WHEREOF this Certificate has been signed at Sydney this Tuesday, 4 February 2020.

By

Coverholder