



JOBS AUSTRALIA BLANKET COVER INSURANCE PROGRAM:

2015 – 2016 INSURANCE GUIDE SUMMARY

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DISCLAIMER

JOBS AUSTRALIA DISCLAIMER

Jobs Australia is the policy holder in relation to all of the insurances covered in the Jobs Australia Blanket Cover Program and its CSIR Subscriber Blanket Cover Program. By paying to access this Program, your organisation is insured by virtue of being an insured name on the relevant insurance policies. Jobs Australia is responsible for premiums to the insurers under this arrangement. Your payment constitutes income to Jobs Australia, which does not hold money on trust for you or pool money in any way in relation to this cover.

If you request a copy of the terms and conditions of any product included in the Blanket Cover Programs you will be given a copy, without charge, within a reasonable time after the request.

If cover under one of the policies under the Blanket Covers ceases to apply to you, Jobs Australia is liable to the extent that it does not take reasonable steps to bring this to your attention. You can call Jardine Lloyd Thompson on (03) 9613 1423 to verify that you are covered by the policies.

Jobs Australia does not hold an Australian Financial Services License (AFSL). You should consider obtaining financial product advice about Jobs Australia's Blanket Cover from a person who is authorised to give such advice under an AFSL. You can contact Jardine Lloyd Thompson Pty Ltd, who are licensed to provide such advice, on (03) 9613 1423.

DUTY OF DISCLOSURE

In securing the range of insurances described in this document, Jobs Australia Limited has provided JLT with a great deal of information about the nature and extent of different activities conducted by Jobs Australia members throughout Australia. Provision of information which might reasonably be expected to affect the level and nature of risks which insurers are covering is a legal requirement of the Insurance Contracts Act (1984) which, if not met, could render relevant policies invalid.

JOBS AUSTRALIA BLANKET COVER INSURANCE PROGRAM INTRODUCTION

GENERAL INSURANCE PROGRAM OVERVIEW

The Blanket Cover Program was developed over 20 years ago in response to the difficulty many not-for-profits experienced in obtaining insurance cover that was both competitive in price and broad enough to cover the range of activities that many organisations undertook to provide services and assistance to disadvantaged people in their local communities. Today, the insurance program provides access to a broad and comprehensive suite of insurance

policies that are arranged by Jobs Australia's broker, Jardine Lloyd Thompson (JLT), and which enable member activities to be carried out with minimal risk.

The combined purchasing power of the Jobs Australia network enables its members and other community organisations to access the Master Policies contained in the Blanket Cover Program at a cost that is usually significantly lower than any individual member could obtain if it were to arrange and pay for similar insurance policies.

The level and scope of the insurance

policies provided under the Blanket Cover Program are generally far higher or broader than any individual member can obtain.

We are extremely proud of our partnership with Jobs Australia Limited as the preferred Insurance and Risk Management provider for all members.

WORKERS' COMPENSATION EXPERTISE AND INFLUENCE

JLT is one of Australia's leading workers' compensation consultancies, with a proven track record of adding value and exceeding client expectations. As a result of JLT's considerable experience in this area, Jobs Australia Members participating in the General Insurance Blanket Cover Program will be supported by a respected, market-leading advocate. Members will have access to the strong relationships which JLT holds with numerous regulators and insurers nationally to ensure an unrivalled level of influence.

Through the services outlined in this document, JLT aims to:

- Develop best practice injury and illness management processes to reduce claims costs
- Improve program performance through the engagement of specialist external resources
- Improve workforce culture by returning people to work in a safe, timely and durable manner
- Review your annual workers' compensation premium to attract savings.

JLT is committed to the highest levels of transparency in how we transact business, service our clients and earn income. Our partnership model of engagement means that we are receptive to working with our clients to design fair and commensurate remuneration models for the services we provide. The model proposed by JLT will provide Members with access to a dedicated team of specialists, at a cost which is designed to promote return on investment. All fees will be discussed and agreed mutually.

We are confident that a partnership between Jobs Australia and JLT will result in notable financial benefits for you, now and in the future.



DD Month YYYY

Dear NAME,

Jobs Australia Ltd (JA), together with our partners at Jardine Lloyd Thompson Pty Ltd (JLT) is delighted to have the opportunity to submit pricing and our capabilities in relation to servicing the needs of ORGANISATION NAME to enable them to access our bulk-buy insurance Program – The Blanket Cover Insurance Program.

Fees to subscribe to the Blanket Cover Insurance Program for the 2015/16 financial year will be:

\$0.00 + GST

Because the Program is renewed on a financial year basis, the amount above is pro-rata from the date you require coverage.

Assistance in relation to your Workers' Compensation is also available. If you would like us to arrange some alternative pricing, please let us know.

The following sections provide a summary of the Blanket Cover Insurance Program, including the policies that are included. For an in depth view of each of the insurances contained within the Program, an online version of the Member Manual can be found at the publications section of the Community Sector Blanket Cover section of our website.¹

If you would like to take up the Blanket Cover Insurance Program, please contact me.

Should you have any other queries in relation to this correspondence, please contact me at your convenience.



Ross Mackay
Chief Financial Officer
Jobs Australia Ltd

(03) 9349 3699
rmackay@ja.com.au

¹ www.ja.com.au/community-sector-blanket-cover/publications/blanket-cover-manual-201516-community-services

JOBS AUSTRALIA BLANKET COVER INSURANCE PROGRAM TABLE OF BENEFITS

Below is a detailed summary of the covers offered under the Jobs Australia Blanket Cover Insurance Program;

Class of Insurance	Policy Features	Policy Excess	Insurer
INDUSTRIAL SPECIAL RISKS	<p>Combined Section 1 & 2 Limit \$45,000,000</p> <p>Section 1 – sub limits</p> <p>Accidental Damage - \$1,000,000</p> <p>Burglary &/or Theft - \$500,000</p> <p>Money (incl. whilst in transit) - \$25,000</p> <p>Directors and/or employees property (limit per person) - \$25,000</p> <p>Removal of Debris - \$2,500,000</p> <p>Extra Costs of Reinstatement - provision (v) only - \$2,500,000</p> <p>Expediting Costs - \$200,000</p> <p>Fusion - \$20,000</p> <p>Loss of Land Value - \$500,000</p> <p>Landscaping and/or gardening - \$100,000</p> <p>Customs Duty - \$250,000</p> <p>Temporary Accommodation Expense \$50,000</p> <p>General Property - \$30,000</p> <p>Claims Preparation and Proving costs - \$250,000</p> <p>Spoilage - \$10,000</p> <p>Data Processing Equipment and Media Breakdown \$50,000</p> <p>Machinery Breakdown - \$100,000</p> <p>Pressure Vessel Explosion - \$25,000</p> <p>Legal Liability to make enquiries - \$1,000,000</p> <p>Works of Art - \$250,000</p> <p>Property in the Open Air - \$100,000</p> <p>Cost of clearing Blocked drains, Pipes, Filters & Pumps - \$50,000</p> <p>Exploratory Costs - \$50,000</p> <p>Theft of Property in the Open Air - \$25,000</p> <p>Security Systems and Alarms - \$10,000</p> <p>Glass – Replacement Value</p> <p>Decorative Animals/Birds/Fish - \$5,000</p> <p>Minimising Losses - \$20,000</p> <p>Statutory Inquiries - \$10,000</p> <p>Section 2 – sub limits</p> <p>Gross Profit (incl. payroll) - first loss basis - \$20,000,000</p> <p>Claims Preparation and Proving Costs - \$500,000</p> <p>Payroll – (insured 100% under Gross Profit)</p> <p>Additional Expenditure/Additional Increased</p> <p>Cost of Working - \$5,000,000</p> <p>Severance Pay – Not Insured</p> <p>Unspecified Suppliers/Customers (Aust. Only) - \$500,000</p> <p>Loss of Attraction –Drawcard Premises – Not Insured</p> <p>Loss of Attraction- General Area - Not Insured</p> <p>Public Utilities - \$250,000</p> <p>Accounts Receivable - \$100,000</p> <p>Rent Receivable - Not Insured</p> <p>Rent Payable - Not Insured</p> <p>Fines and Damages – \$25,000</p> <p>Temporary Accommodation Expenses - \$100,000</p> <p>Infectious or contagious diseases and the like (incl. suicide) - \$250,000 (in the annual aggregate)</p> <p>Royalties Receivable – Not Insured</p> <p>Trade Exhibitions – Not Insured</p> <p>Prevention of Access - \$250,000</p>	<p>\$1,000 each and every claim</p> <p>\$500 glass replacement</p> <p>\$25,000 Flood (QLD Only)</p> <p>\$50,000 named cyclone</p> <p>\$500 personal property of directors/ employees</p> <p>\$20,000 or 1% earthquake, subterranean fire or volcanic eruption</p>	CGU Insurance

Class of Insurance	Policy Features	Policy Excess	Insurer
PUBLIC & PRODUCTS LIABILITY	<p>Interest Insured: All sums which the insured shall be legally liable to pay to third parties by reason of:</p> <ul style="list-style-type: none"> - Death or Personal Injury - Loss or Damage to Property <p>Happening during the period of insurance and caused by an occurrence in connection with the Business</p> <p>Limit of Liability:</p> <ul style="list-style-type: none"> - General Liability \$20,000,000 any one occurrence - Product Liability \$20,000,000 any one occurrence - Care, Custody & Control \$250,000 - Molestation \$5,000,000 sub-limit <p>Territorial Limits: Worldwide excluding USA and Canada</p>	\$5,000 each and every occurrence	CGU Insurance
MANAGEMENT LIABILITY	<p>Scope of Cover: Legal Liability of directors and officers arising out of claims first made against the director or officer during the period of insurance for wrongful acts committed or alleged to have been committed.</p> <p>Limit of Liability: \$25,000,000 each loss and \$25,000,000 in the aggregate</p> <p>Emergency Costs 10% of limit</p> <p>Extended Reporting Period 90 days / 50% of expiring premium</p> <p>Crisis Cover \$100,000</p> <p>Preservation of Limit \$1,000,000 / \$3,000,000 in aggregate & every claim</p> <p>New Subsidiaries 20% of assets / 60 days</p> <p>Attendance at Inv. Costs \$25,000</p> <p>Employment Practices Liability - \$5,000,000 and in the aggregate</p> <p>Statutory Liability - \$1,000,000</p> <p>Employment Practices Liability \$5,000,000</p> <p>Crime Cover - \$2,000,000</p> <p>Cyber Liability - \$1,000,000</p> <p>Non-executive Directors - \$1,000,000 / \$1,000,000 aggregate</p> <p>Exclusions: 15% shareholder, Insolvency</p> <p>Retroactive Date: Unlimited excluding known claims & circumstances</p> <p>Jurisdictional Limit: Worldwide excluding USA & Canada</p>	<p>Directors – Nil</p> <p>All other Claims - \$15,000 each and every</p> <p>Crime - 10% each loss /min. \$5,000 max. \$100,000</p>	CGU Insurance
PROFESSIONAL INDEMNITY	<p>Scope of Cover: Civil liability arising out of a breach of professional duty in connection with the specified business giving rise to a claim made and notified to the insurer during the period of insurance.</p> <p>Extensions: Enquiries Cover up to \$250,000 sublimit</p> <p>Court attendance costs</p> <p>Compensatory Civil Penalties \$250,000 sublimit</p> <p>Reinstatement of the Policy Limit</p> <p>Claims Investigation Costs paid in addition to the Policy Limit for Australia and New Zealand Jurisdictions</p> <p>Includes Volunteers Workers</p> <p>Vicarious Liability for Medical Practitioners</p> <p>Vicarious Liability for placed personnel providing the Professional Services (as per above)</p> <p>Limit of Liability: \$20,000,000 any one claim and \$40,000,000 in the aggregate</p> <p>Retroactive Date: Unlimited excluding known claims & circumstances</p> <p>Jurisdictional Limit: Worldwide excluding USA and Canada</p>	\$4,000 each and every claim	CGU Insurance

Class of Insurance	Policy Features	Policy Excess	Insurer
MOTOR FLEET CONTINGENCY	<p>Scope of Cover: In the event that a privately insured vehicle owned by a Jobs Australia Member or Volunteer is used for the institution's business is involved in an accident and is comprehensively Insured by the registered owner, insurers agree to:</p> <p>a) Reimburse any excess payable</p> <p>b) Pay at the first renewal, the difference between the premium which would have been paid, had the accident not occurred and the premium payable as the result of the accident to a maximum amount of \$10,000</p> <p>Policy provides cover against legal liability for third party property damage arising out of the use of member organisation owned motor vehicles, or volunteer owned vehicles, whilst they are on Jobs Australia member organisation business.</p> <p>The policy does not cover damage to the vehicle owned by the member organisation; this would be covered under a separate vehicle comprehensive insurer declines such cover to a maximum amount of \$10,000.</p> <p>Limit of Liability: \$10,000 maximum limit any one loss \$30,000,000 any one loss in respect of third party property damage. Territorial Limit: Anywhere in the Commonwealth of Australia</p>	Excess – Nil	CGU Insurance
MARINE TRANSIT	<p>Interest Insured: Loss of or damage to interest insured. As per insurer's policy plus additional clauses.</p> <p>On interstate as described below, shipped by or for account of the assured or the insurance of which is under their control as selling or purchasing agent unless insured elsewhere prior to inception of this contract or to insurable interest being acquired – Office Equipment.</p> <p>Other interest held covered at rate and on conditional to be agreed.</p> <p>Conveyance: Road and/or rail and/or air and/or parcel post</p> <p>Limit any one Conveyance: \$100,000 conveyance \$100,000 Location Location: Australia</p>	Excess - Nil	CGU Insurance
PERSONAL ACCIDENT VOLUNTEERS	<p>Interest Insured Category 1: Cover under this policy shall only apply whilst participating in any program or service conducted by an organisation of Jobs Australia or member organisation, including necessary direct travel to and from or during such program.</p> <p>Interest Insured Category 2 & 3: Cover under this policy shall only apply whilst the insured person is actually engaged in unpaid work performed on behalf of the insured provided always that the policy shall apply only in respect of such officially organised by and under the control of the insured. Including any necessary direct travel to and from such voluntary work.</p> <p>Category Classification: CATEGORY 1 : ALL JOB SEEKERS / PARTICIPANTS OF THE INSURED CATEGORY 2 : ALL VOLUNTARY WORKERS OF THE INSURED CATEGORY 3 : BOARD MEMBERS OF JOBS AUSTRALIA MEMBER ORGANISATIONS</p> <p>Geographical Limit: Worldwide Aggregate Limit of Liability: \$5,000,000 Non-Scheduled Airflights/Charter/Helicopter aggregate limit of liability: \$200,000</p> <p>Sections Insured: A: CAPITAL BENEFITS (INJURY ONLY COVER) CATEGORY 1, 2, 3 CAPITAL SUM INSURED \$250,000 (1-30) B: WEEKLY BENEFIT - INJURY CATEGORY 2 & 3 WEEKLY BENEFITS - \$750 EXCL. PERIOD OF CLAIM - 1 WEEK BENEFIT PERIOD 104 WEEKS</p>	<p>Section A – Nil</p> <p>Section B – 1 Week</p> <p>Section D – 1 Week</p> <p>Section E - \$100</p>	QBE Insurance

Class of Insurance	Policy Features	Policy Excess	Insurer
PERSONAL ACCIDENT VOLUNTEERS (Cont.)	<p>D: INJURY ASSISTANCE BENEFITS CATEGORY 2 WEEKLY BENEFITS - \$200 EXCL. PERIOD OF CLAIM – 1 WEEK BENEFIT PERIOD – 52 WEEKS E: MEDICAL EXPENSES - AUSTRALIA ONLY (ACCIDENT ONLY COVER) CATEGORY 1 SUM INSURED - \$2,000 EXCESS - \$100 LIMITED TO 75% OF EXPENSES INCURRED</p>		
PERSONAL ACCIDENT EMPLOYEES	<p>Interest Insured Category 1: 24 Hours - cover shall apply 24 hours a day whilst the policy is in force Interest Insured Category 2: Cover under this policy shall only apply whilst the insured person is actually engaged in work performed on behalf of the insured provided always that the policy shall apply only in respect of such officially organised by and under the control of the insured including necessary direct travel to, from and during Category Classification: CATEGORY 1 - ALL FULL TIME EMPLOYEES OF THE INSURED CATEGORY 2 - CASUAL/PART TIME / LABOUR HIRE WORKING ON BEHALF OF THE INSURED Geographical Limit: Worldwide Aggregate Limit of Liability: \$5,000,000 Non-Scheduled Airflights/Charter/Helicopter aggregate limit of liability: \$200,000 Sections Insured: A: CAPITAL BENEFITS (INJURY ONLY COVER) CATEGORY 1, 2 CAPITAL SUM INSURED - \$200,000 (1-30)</p>	Excess - Nil	QBE Insurance
CORPORATE TRAVEL	<p>Interest Insured: BUSINESS & PRIVATE TRAVEL - ALL (IN EXCESS OF 50KMS) Cover under this Policy will apply while the insured person is engaged in authorised business travel. Cover shall commence from the time the insured person leaves his or her normal place of business or normal residence whichever is the point of departure for such travel and continue on a 24 hour basis until the insured person returns to his or her normal place of business or residence whichever first occurs. It does not include normal travel between the insured persons place of residence and place of business for the purpose of attending to or returning from work. Cover shall also include private travel in association with authorised business travel. Authorised business travel shall mean travel undertaken by the Insured Person on behalf of the Insured and/or authorised by the Insured but only where such travel is not longer than 6 months and involves an overseas journey or travel within their country of residence provided that within that country any such travel shall involve a trip with a destination in excess of 50kms. Geographical Limit: Worldwide Aggregate Limit of Liability: \$5,000,000 Sections Insured: A: CAPITAL BENEFITS (INJURY ONLY COVER) CATEGORY 1 CAPITAL SUM INSURED - \$500,000 (1-30) CATEGORY 1 WEEKLY BENEFITS - \$2,000 EXCL PERIOD OF CLAIM – 1 Week BENEFIT PERIOD – 156 Weeks C: WEEKLY BENEFITS - ILLNESS CATEGORY 1 WEEKLY BENEFITS - \$2,000</p>	Nil - Excess	QBE Insurance
Class of Insurance	Policy Features	Policy Excess	Insurer

<p>CORPORATE TRAVEL (Cont.)</p>	<p>EXCL PERIOD OF CLAIM 1 Week BENEFIT PERIOD 156 Weeks G: EMERGENCY TRAVEL ASSISTANCE CATEGORY 1 NOMINATED PERSONS H: BAGGAGE AND PERSONAL EFFECTS CATEGORY 1 OVERSEAS SUM INSURED - \$20,000 INTERSTATE SUM INSURED - \$20,000 INTRASTATE SUM INSURED - \$20,000 DEDUCTIBLE - Nil I: MONEY CATEGORY 1 OVERSEAS SUM INSURED - \$5,000 INTERSTATE SUM INSURED - \$5,000 INTRASTATE SUM INSURED - \$5,000 DEDUCTIBLE - Nil J: PERSONAL LIABILITY CATEGORY 1 LIMITS OF LIABILITY - \$10,000,00 DEDUCTIBLE - Nil K: KIDNAP AND RANSOM CATEGORY 1 SUM INSURED - \$500,000 L: LOSS OF TRAVEL DEPOSIT CATEGORY 1 SUM INSURED - \$20,000 Clauses: Section F - Overseas Medical and Additional Expenses On Page 12 of the Policy, the maximum compensation payable under: Compensation table - Overseas medical for the payable event: Medical (including hospital expenses) is unlimited up to a period of 24 months, subject to all other terms and conditions of the Policy. Section A: Death & Capital Benefits cover for spouses/dependent children. The maximum benefit payable under Section A as a result of an injury which occurs while on a journey to an accompanying spouse or travelling companion and/or dependent children will be \$250,000, as defined within the Compensation Table. The maximum benefit we will pay under this section of the policy in the event of the Death of accompanying dependent children as a result of an injury will be \$20,000. No benefits are payable under Section B or C to accompanying spouses or travelling companion and/or dependent children. These benefits are subject to the policy aggregate limit of liability.</p>		
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YOUR SERVICE TEAM

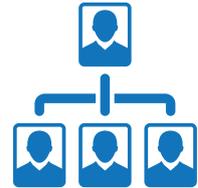
In the Q&A session we learned that you are looking to partner with a broker who will:

- Deliver prompt and proactive service on an ongoing basis, not just at renewal
- Ensure effective claims management
- Develop strong relationships with key people at Link Housing Limited.

The team that has been chosen to lead and service you will deliver market-leading results, industry experience, technical expertise, proven capability to deliver, market knowledge and presence and strategic thinking.

Lauren Malkin is your Account Manager and day-to-day point of contact for all insurance related matters. Lauren also oversees the coordination of JLT's resources for Link Housing

Limited's benefit, including claims management, risk consulting and placement. Lauren is being supported by a highly capable group of specialists.



Lauren Malkin – Account Manager for General Insurance Blanket Cover Program.
Account Manager, Enterprise Solutions

Lauren will coordinate the service requirements for the whole of Jobs Australia Members program and the delivery of JLT's wider offering to you.

Lauren has over 12 years industry experience having worked in a number of broking and management roles within international brokers in Victoria. Currently the Account Manager, Lauren is the broking partner for the Jobs Australia Blanket Cover Insurance Program, specialising in providing insurance products for all types of non-profit and community program organisations.

Client experience includes Jobs Australia (managing insurances for over 5 years), Skill Centred Queensland, Australian Institute of Training & Development and Recruitment & Consulting Services Australia.



Chris Jamieson – Transition Manager for Workers Compensation.
National Business Development Manager

Chris will oversee the transition process and implementation through to completion of Jobs Australia Members first renewal with JLT.

Chris has over 8 years' insurance experience and will utilise his project management experience to ensure the transition deliverables agreed by Jobs Australia Members are achieved.

Client experience includes Campbell Page, KU Children's Services, Lend Lease and Visy.



Mark Puskaric – Workers' Compensation Specialist for Jobs Australia Members.
Divisional Manager, Workers' Compensation

Mark will provide day to day management of the workers' compensation program for Jobs Australia Members.

Mark is a strategic and technical specialist in all facets of workers' compensation – from technical claims and injury management to policy structure and design. Mark works to identify and leverage financial opportunities associated with workers' compensation whilst promoting and driving cultural change within organisations for sustainable program performance.

Client experience includes Watpac, Visy, Campbell Page and QBE.

ADDITIONAL SERVICES PROVIDED BY JLT & JOBS AUSTRALIA

JLT BUILDING AND MOTOR VEHICLE FLEET

We recognise that every client has different requirements. That's why JLT can offer Members additional insurance solutions in particular for Owned Buildings and Motor Vehicle Fleet.

If you would like JLT to provide you with an obligation free quote please contact Lauren directly to discuss.

JLT CLAIMS SERVICE

We recognise that every client has different claims management requirements. Members no doubt require a claims plan that clearly identifies who deals with each aspect of a claim, what resources you have at your disposal, correct communications protocols and how the information necessary to lodge a claim will be captured. Immediately following appointment, we will spend time with you learning about your specific needs and agreeing a claims protocol arrangement that works for you.

We believe the fundamentals of a successful claim plan include:

1. Developing claims protocols
2. Regular (quarterly) claims meetings
3. An efficient, pre-established and systematic approach when a claim arises
4. An high performing claims team to represent Members and oversee successful claims management

JOBS AUSTRALIA'S COMMUNITY SECTOR INDUSTRIAL RELATIONS (CSIR) SERVICE: MEMBER SERVICES

Jobs Australia's CSIR Service provides an Industrial Relations/HRM Service for organisations in the not-for-profit community services sector. Our advisers can:

- help you to meet your obligations as an employer; and
- work with you to find timely and effective solutions to any industrial relations or human resource problems that might arise.
- We specialise in the community sector. We understand challenges faced by volunteer committees of management, managing on a shoestring, and community sector values. CSIR is provided by Jobs Australia to all kinds of community organisations throughout Australia.

Members of Jobs Australia's CSIR Service receive:

- **Professional IR/HRM Advice and Support** Our Industrial Relations advisers provide advice on industrial relations or human resource management issues, including hiring staff and drafting contracts, rates of pay, termination of employment and other employment conditions.
- **Representation in negotiations on employment matters** of your organisation in negotiations on employment matters, such as enterprise bargaining, performance management, unfair dismissal claims, and disputes (additional fees apply for labour intensive cases);
- **Awards, Pay Tables and Agreements** We provide updates, pay tables and guides to keep you informed of developments in awards, enterprise agreements and rates of pay of particular interest to the not-for-profit community sector;
- **Access to IR/HRM Publications and Resources** Advice for employers, informed by our in-depth understanding of the realities of the employment and community services sectors;
- **Training and Consultancy Services** - As well as our national program of workshops on topical IR/HRM issues, we also provide tailored programs on request for individual organisations or networks regarding good Industrial and HRM practice. Consultancy services are available for more complex HRM and IR issues such as enterprise bargaining or reviewing HR policies.

CLASSES OF INSURANCE AVAILABLE

The following types of insurance are available to you and includes those which you may have already purchased through Jardine Lloyd Thompson. It should be noted that this list does not include all types of policies available in the various insurance markets. Availability of some classes will be subject to prevailing market conditions.

As business is continually changing we recommend these areas be reviewed regularly to ensure that it is still appropriate for the Company to carry the risk.

Please indicate if you would like any additional information about any of these classes of insurance.

CLASS OF INSURANCE/RISK



PROPERTY

- Fidelity Guarantee
- Fire & Extraneous Perils
- Glass Breakage
- Houseowners/Householders
- House Inspection Guarantee
- Industrial Special Risks
- Money
- Multirisk/General Property
- Strata Plan
 - Domestic
 - Commercial
- Theft
- Crop Insurance



CONSEQUENTIAL LOSS/ BUSINESS INTERRUPTION

- Advance Profits
- Consequential Loss/Business Interruption



LIABILITY

- Association Liability
- Defamation
- Directors' & Officers' Liability
- Directors' & Officers' Supplementary Legal Expenses
- Employment Practices Liability
- Public Liability
- Products Liability
- Electronics Industry Errors & Omissions
- Intellectual Property/Patent Protection/ Copyright
- Management Liability
- Pollution/Environmental Impairment Liability
- Products Guarantee
- Products Recall
- Professional Indemnity
- Retroactive Liability
- Statutory Liability (Fines & Penalties)
- Superannuation Fund Trustees' Liability
- Umbrella Liability
- Warranty Indemnity



MOTOR

- Own Damage
- Third Party Property Damage
- Compulsory Third Party (CTP)



WORKERS' COMPENSATION

- Australian Capital Territory
- Extraterritorial
- New South Wales
- Northern Territory
- Queensland
- South Australia
- Tasmania
- Victoria
- Western Australia
- Work Cover Top-Up (NSW)
- Personal Injury (DIC) Liability (NZ.)



ENGINEERING

- Boiler & Pressure Vessel Explosion
- Boiler & Pressure Vessel Explosion
 - Business Interruption
 - Deterioration of Stock
- Machinery Breakdown
- Machinery Breakdown
 - Business Interruption
 - Deterioration of Stock



COMPUTER

- Computer Crime
- Computer & Electronic Equipment Breakdown
- Cyber Liability

MARINE

- Carriers' Liability
- Charterers' Liability
- Hull
- Owner Liabilities
- Non-Owner Liabilities
- Pleasure Craft
- Transit/Cargo
 - Inland
 - Overseas
- Protection & Indemnity
- Profits
- Strikes



CONSTRUCTION

- Bonds
- Performance Bonds
- Construction
 - Property
 - Liability
- Contract Penalties/Liquidated Damages
- Profits



AVIATION

- Hull
- Hull
 - Owner Liabilities
 - Non-Owner Liabilities
- Airport Owners/Hangar Keepers



EMPLOYEE BENEFITS

- Corporate Travel
- Disability
- Health Benefit Plans
- Journey Injury
 - (non-Workers' Compensation)
- Keyperson
- Life Assurance
- Loss of Licence
- Personal Accident/Sickness
- Salary Continuance
- Superannuation
 - Plans Management
 - Consulting Advice Only
- Trauma
- Voluntary Group Accident Schemes



MERGERS & ACQUISITIONS

- Mergers & Acquisitions Insurance



MISCELLANEOUS

- Bankers' Blanket
- Bonds
 - (Non-Construction)
 - Customs & Payment
 - Liquidator & Bankruptcy
- Cancellation/Abandonment
- Confiscation & Expropriation
- Credit
- Export Credit
- Extended Warranty
- Extortion
 - Kidnap & Ransom
 - Malicious Product Tamper
- Forged Share Transfer
- Jewellers' Block
- Livestock/Bloodstock/Farm Pack
- Loss of Licence
- Pluvius
- Political Risks (Assets & Contracts)
- Strikes – Non-Marine
- Taxation Audit

IMPORTANT INFORMATION**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 be expected to know, is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms. The same duty arises on renewal, extension, reinstatement - or variation of the policy. The disclosure required is especially important in matters relating to the physical risk, past claims, cancellation of insurance covers, the imposition of increased premiums, insolvency or criminal convictions. Disclosure is not limited to specific questions in a proposal or matters applying to the insured named in the policy but includes other relevant matters including past business or businesses or private insurances. If you breach the duty, even innocently, the insurer may be able to reduce its liability in respect of a claim or may cancel the contract. If the non-disclosure is fraudulent the insurer may also have the option of avoiding the policy from inception.

CHANGE OF RISK OR CIRCUMSTANCES

Please tell us about any changes to your circumstances or business, such as any alteration of risk, location changes, new or changed business activities, as they could affect your insurances.

AVERAGE CLAUSE – UNDER INSURANCE

Home buildings and contents, fire, business interruption, industrial special risks and other policies often contain an average clause. This means that you should insure for full value which may be replacement, indemnity or market value depending on the type of insurance cover arranged. If you are under insured your claim may be reduced in proportion to the amount of under-insurance.

UNREPORTED LOSSES

Please let us know whether there are any losses which have occurred that have not been reported to us/insurers, whether you intend making a claim or not.

NEW CLAIMS

Any quotation we have obtained on your behalf is based on the understanding that there will be no deterioration in the claims experience between the date insurers quoted their terms and the inception date of the cover. If claims do occur during this period, insurers have the right to revise the terms quoted or even withdraw their quotation.

HOLD HARMLESS AGREEMENTS, CONTRACTING OUT, REMOVAL OF SUBROGATION RIGHTS

You may prejudice your rights to a claim if, without prior agreement from your insurer, you make any agreement that could prevent the insurer from recovering the loss from a third party. These "hold harmless" clauses are often found in leases, licences and contracts for maintenance, supply, construction and repair.

WARRANTIES

Where any insurance is subject to a Warranty, there must be strict compliance with the stipulation in the Warranty. Failure to comply with any Warranties may invalidate policy cover and lead to non-payment of claims, even though the breach may not have any bearing on a particular claim.

INSURING THE INTEREST OF OTHER PARTIES

If you require the interest of another party to be covered by the policy, you MUST request this. Most policies will attempt to exclude indemnity to other parties (e.g. mortgagees, lessors, principals etc.) unless their interest is expressly noted on the policy.

SEVERAL LIABILITY

Where your policy cover is provided by more than one insurer it is important to note that each insurer is only responsible to the extent of their individual subscription and there is no obligation for that insurer to make up the shortfall of any other subscribing insurer in a claim or return premium payment.

CONFIRMATION OF TRANSACTION

You may contact us by telephone or in writing to confirm any transaction under your policy, such as renewals and endorsements. If necessary, we will obtain the information for you from the insurer.

COOLING OFF PERIOD FOR RETAIL CLIENTS

If you are a retail client as defined in the Corporations Act 2001 as amended (the 'Act'), you may be entitled to a minimum 14 day cooling-off period during which you may return the insurance policy and receive a refund of the insurance premium paid (less amounts lawfully deducted), subject to the requirements of the Act and the terms and conditions of your policy.

This does not affect any other cancellation rights you may have under your policy.

Please check your policy and schedule upon receipt to be sure you have the cover you require. If the cover does not meet your needs, please contact your JLT Client Risk Adviser for advice as to your rights.

REMUNERATION AND OTHER INCOME

Our principal remuneration for arranging insurance on your behalf is either by way of commission paid by the Insurer and/or a fee including a service fee and an administration fee to be paid by you. In the event of a mid-term broker appointment, JLT reserves the right to retain all commission, fees and charges.

In addition to the above the Jardine Lloyd Thompson Group may receive income from insurers as follows: interest earned on insurance monies passing through our bank accounts; profit commissions or profit shares paid by insurers on specific classes of business; administrative service fees or expense reimbursements for limited specific services we provide to insurers as part of the placing or claims process.

We will disclose any potential conflict of interest not included above which may occur and affect our relationship.

REFUND of PREMIUMS

In the event of any refund premium being allowed for the cancellation or adjustment of this insurance policy, JLT reserves the right to retain all brokerage, fees and charges

RECEIVING INFORMATION ABOUT OTHER PRODUCTS AND SERVICES

JLT may, from time to time, offer you information about products and services which may be of interest to you. Please notify us if you do not wish to receive such additional information.

PRIVACY POLICY

JLT is committed to the protection of your privacy and is bound by the National Privacy Principles for the handling of your information.

JLT's Privacy Policy can be examined by accessing our website (<http://www.jlta.com.au/>) or by obtaining a copy from your JLT Client Risk Adviser or the JLT Privacy Officer (at Jardine Lloyd Thompson Pty Ltd., 66 Clarence Street, Sydney, NSW, 2000: or on telephone number (02) 9290 8000).

SERVICE DIFFICULTIES

We would like to know if you are not satisfied with our services. If you have any difficulties please contact your JLT Client Risk Adviser or our Complaints Manager. JLT subscribes to the Financial Ombudsman Service Limited (1300 780 808), which is a free consumer service, and the General Insurance Broker's Code of Practice. Additional information is available from your local JLT office.



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