

<b>Date of issue</b>	28 February 2025
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**Important Notice: This Schedule should be read in conjunction with your Policy Wording, which together comprise your contract of insurance with the insurer. Please refer to both documents for full terms, conditions, exclusions and specific endorsements of your policy.**

### Vital Pack

<b>Aon Reference</b>	PRM 22DD1
<b>Insured</b>	Northwest Nepalese Community (Sydney) Inc
<b>Period of Insurance</b>	4:00 PM 05 March 2025 to 4:00 PM 05 March 2026
<b>Business Description</b>	Principally volunteer, community, charitable and not-for profit Organisations and all other associated and related activities including activities of volunteers as declared by you.

### General and Products Liability

<b>Business Description</b>	Principally volunteer, community, charitable and not-for profit Organisations and all other associated and related activities including activities of volunteers as declared by you.	
<b>Limit of Liability</b>	General Liability (any one occurrence)	\$20,000,000
	Products Liability (any one Occurrence and in the aggregate for any one Period of Insurance)	\$20,000,000
<b>Sub Limits of Liability</b>	Property in physical or legal care, custody & control endorsement limit:	\$ 250,000
	The policy covers the organisation, its employees & volunteers from their legal liability to third parties for personal injury and/or property damage if proven legally liable or negligent as defined in the policy	
<b>Geographical Limits</b>	Anywhere in the Commonwealth of Australia	
<b>Endorsement</b>	Molestation Endorsement:	
	The limit of the Insurer's liability in respect of any one Claim shall not exceed 1,000,000.	
	The total aggregate liability of the Insurer during any one Policy Period shall not exceed 1,000,000. Supplementary Payments shall be included within the Limit of Liability.	
	This Policy does not provide cover for legal liability arising out of or in any way connected with actual, threatened or perceived sexual assault, sexual harassment or molestation of any person arising from the operation or ownership of any school, religious organisation or child care centre.	