

SCHEDULE OF INSURANCE COVER

<u>Class of Insurance</u>	<u>Maximum Cover</u> \$	<u>Excess</u> \$
Industrial Special Risks (<i>Property Insurance</i>)		
Flood (\$20m any one event and in aggregate)	20,000,000	100
Fire, earthquake	Full Cover	100
Wind, rainwater, hail damage (to property in open air, including shade sails, Gates, fences, retaining walls, textile awnings and blinds)	100,000	100
Malicious damage	Full Cover	100
Burglary- forced entry	250,000	100
Theft - no signs of forced entry	250,000	500
Theft of property in the open air	50,000	500
Accidental damage	2,000,000	500
Loss of money (cover doubles for a fair/fete)	40,000	100
Glass	Replacement Value	100
Goods in transit (Cover limited to incidental movement within Lutheran properties)	60,000	100
Fusion of motors (5HP or under)	5,000	100
Loss of land value, Temporary accommodation expenses	250,000	100
Clearance of drains, exploratory costs	250,000	100
Landscaping	500,000	100
Extra costs of reinstatement	2,000,000	-
Business Interruption		
Increased cost of working	10,000,000	-
Claims preparation cost	500,000	-
Loss of gross revenue, including payroll (Aged Care \$40m)	10,000,000	-
Loss of rent	500,000	-
Closure by Public Authority (Infectious disease)	5,000,000	-
Isolation by landslide or flood	10,000,000	-
Liability Insurance		
Public Liability/Products Liability	100,000,000	5,000
Liability relating to molestation	5,000,000	50,000
Professional Indemnity (\$15,000,000 any one claim)	30,000,000	2,500
Directors and Officers	20,000,000	5,000
Directors and Officers Supplementary Legal Expenses (\$1,000,000 any one claim)	2,000,000	Individual 1,000 Organisation 5,000
Employment Practices Liability	2,000,000	10,000
Statutory Liability (\$2,000,000 any one claim)	4,000,000	Individual 1,000 Organisation 5,000
Corporate Crime	2,000,000	25,000
Corporate Travel	See Handbook	
Voluntary Workers	See Handbook	

N.B. ALL OF THE ABOVE COVERS ARE AUTOMATICALLY INCLUDED IN THE PREMIUM PAYABLE.