

Apex Australia

Aon Risk Services

Insurance Period 30 September 2014 to 30 September 2015

Assets - Industrial Special Risks

Policy Coverage – Assets and Location must be noted.

- Fire & Perils, Rain, Hail, Water damage, Accidental Damage, Earthquake, Removal of Debris, Extra Costs of Reinstatement.
- Glass, Flood , Works of Art
- Portable Bars, Marquees, Data projectors, Laptops, Amusement and Merry Go Round Trains, including Transit
- Consequential Loss – (First Loss basis Revenue), Claims Preparation Costs, Additional Increased Costs of Working

Assets - Industrial Special Risks

Key Policy Limits – Any one loss.

- Burglary \$50,000
- Theft Without Forcible Entry \$5,000
- Money \$20,000
- Money – \$50,000 Location with \$500,000 plus asset values
- Storm Damage/Theft of Marquees \$15,000
- Portable Bars, Trailer Contents, Electronic Equipment in Transit
\$10,000 any one item, \$50,000 any one loss
- Flood \$500,000

Assets - Industrial Special Risks

Excess

- \$1,000 each & every claim, except
 - Storm/Flood \$2,500
 - Fire/Storm Damage Marquees \$1,000
 - Vacant premises over 120 days \$5,000

Insurer – Ansvar Insurance Limited

Claims – Contact Aon

Public & Products Liability

Legal liability for personal injury or damage to property as a result of an occurrence and happening in connection with the business or as a result of the products sold or supplied by the Insured.

Policy Limits

- Public Liability \$50,000,000
- Products Liability \$50,000,000

Excess

- \$1,000 each & every claim, except Member to Member, Labour Hire, Contractors \$5,000, Volunteers \$1,250.

Insurer – Ansvar Insurance Limited.

Claims – Contact Aon.

Apex Insured Activities - Liability

Canoeing*	Baseball	Swimming*	Traffic Marshals
Skating/Skiing*	Water Polo*	Tennis	Crowd Control during events
Abseiling	Basketball	Fishing	Event Promotions, Management
Archery*	Netball	Muddy water family fishing	Jumping Castles (not for hire)
Carpet Bowls	Cricket	Golf	Biathlon
Cycling	Futsal (Indoor Soccer)	Ten-Pin Bowling	Charity/Postie Bike Rides
Squash	Soccer	Kayaking*	Stalls Selling Food and Beverages etc. during events
Dancing	AGM	Skiing*	Movie screenings
Camping	Car Boot Sales	Expeditions	Community work such as Libraries, Aged/Childcare, RSPCA or Animal Shelters etc.
Clean Up Australia	Art Shows	Volleyball	B & S Balls
Farm Cows	Trail/Motor Bikes	Charity BBQs	Teen Fashion Awards
Controlled Campfires	Agriculture Society Shows	Amusement trains	Ride on Lawnmower Race
Badminton	Carols by Candlelight	Poker Run	High School Public Speaking and Debates.

* QLD Youth Camps only subject to risk management plans implementation.

Public & Products Liability

Key Recommendations

- Minors – Risk Management and Supervision
 - Entertainment, Play Equipment
- Exclusions
 - Hazardous Activities - Bungee Jumping, Parascending, Hang-Gliding, Parachuting, Base Jumping, White Water Rafting, Motor Races, Rallies and like events.
 - Sporting Activities – Participation
 - Alcohol, Drugs and Breach of Laws Exclusion
- Report Every Incident Regardless of Severity
- Non Apex Organisations – Cannot be covered under Apex.
- Third Party Services – Check and Confirm Insurance

Motor Vehicle

Policy Coverage

- Insured Vehicle – Own Damage (Market Value)
- Third Party Property Damage and/or Personal Injury \$30,000,000

Excess

- \$500 each & every claim, except
- Dry Hire of Vehicles \$1,000
- Dry Hire of Cool Rooms \$400

Insurer – Allianz Australia Insurance Limited

Claims – Call Allianz on 13 10 13, Policy Number 1960972099VFT.

Any issues contact Aon

Motor Vehicle Insurance

Key Policy Benefits

Hire car upto 30 days for vehicles up to two tonnes eg sedans, four wheel drives, utilities, wagons, goods carrying vehicles.	\$50,000
Towing Charges	\$10,000
Locks & Keys	\$5,000
Personal Property	\$2,000
Medical Expenses	\$500
Removal of Debris	\$10,000
Repairer of Your Preference	

Voluntary Workers Personal Accident

Policy Coverage

Injury to voluntary worker/s who are engaged in voluntary work on behalf of Apex Australia , including necessary direct travel to and from such voluntary work.

Insurer - Ace Insurance Limited

Claims – Contact Aon

Voluntary Workers Personal Accident

Key Policy Benefits

Capital Benefits	\$100,000	Dental	\$250/ teeth up to \$1,000
Injury resulting in surgery	\$20,000	Bedcare	\$250/day up to 14 days.
Weekly Injury benefits	\$750/week/104 weeks	Travel expenses	\$15,000
Fractured Bones	\$3000	Home Help	\$25/26 weeks
Funeral Expenses	\$7,500	Non Medicare Medical Expenses	\$2,500
Tutorial	\$250/26 weeks	Tuition	\$750/6 months

Aon Contact

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Questions