

CERTIFICATE OF CURRENCY

Date: 6/09/23

Page: 1 of 12

**EA INSURANCE
PO BOX 5214
PINWOOD 3149**

**Your local office is:
Level 5
1 Southbank Boulevard
Southbank 3006**

**Local call 1300 650 540
Phone 1300 650 540**

Email insure@ansvar.com.au

Insured Name

FUSION AUSTRALIA LIMITED

Policy Number

03.080.0598610

Type of Policy

Public Liability

Period of Insurance

31/08/23 to 31/08/24 at L.S.T 4:00pm

Policy Status

Active Policy (Current)

This document shows your policy details as at the date printed and is to be read in conjunction with the policy wording. Should you have any queries please contact our office. Thank you for your continued coverage with Ansvar.

This certificate is provided for information purposes only and confers no rights upon the holder. It is not intended to amend, extend or alter the coverage afforded by the policy listed. It is provided as a summary only of the cover provided and is current only at the date of issue.

The Contract of Insurance consists of this Certificate and Company's Policy – to be read as one document



Policy Notes

Additional Insured:

FUSION PROPERTY PTY LTD
OPERATION CONNECT NETWORK
HAND TO HAND
WOMBAT WARDROBE
FUSION CONTRACTING
FUSION COMMUNITY CARE
FUSION TRAINING FACILITIES
FUSION CHRISTIAN STUDIES
FUSION BUILDING AND MAINTENANCE

Additional Comments:

Ansvar Insurance Ltd. General Public and Products Liability
Insurance Policy Wording

The Operations (activities/services) covered by this policy
are:

Youth and community organisation for socially at risk young
people in Australia, which seeks to build community and purpose.
Fusion Centres are established in response to research or local
needs

INTERESTED PARTIES:

- Orange City Council
- Commonwealth Department of Family & Community Services and
Indigenous Affairs in respect funding provided for Fusion's
work
- Sunshine Coast Regional Council in respect of in respect of
lease Q on SP 202537 (176 Ballinger Road, Buderim Qld 4556)
- Fusion Poatina Village Body Corporate Stratum Plan 120167 in
relation to Fusion Poatina
- Canterbury City Council
- Mornington Peninsula Shire
- Baptist Financial Services Australia Ltd as Mortgagee in
respect Trinity School, Poatina & Various lots Poatina
Village TAS 7302
- Philip & Anna Christodoulou as Owners of Shop 27 Kippax Fair
Shopping Centre, 48 Hardwick Crescent, Holt ACT 2615
- Medusa Investments Pty Ltd and Samuel Investments Pty Ltd -
Landlord 113B Station St, St Marys NSW
- Litsas Holdings Pty Ltd as Landlord of Unit 2/30-36 Primmer
Court, Kambah ACT 2606
- Michael Joseph Miller - Landlord 20 Hobart Street Richmond
NSW 2753, being the whole of the land contained in the folio
15/29418
- Magmate Australia ATF McKail Family Trust Landlord 20
Robertson Drive Mornington VIC
- RG & LG Davidson Pty Ltd ACN 172 761 933 of 9 Tulip Lane
Buderim in the State of Queensland ("Lessor") - Landlord 7 /
130 - 164 Brisbane Road Mooloolaba
- Thomas Michael Treston and Jeannine Grace Treston as Trustee
under instrument no 701452185 3/43 Burnett Street, Buderim
4556
- Wildwood Malua Bay Pty Limited A.C.N 097 703 789 as Trustee
for 3/43 Burnett Street Buderim QLD 4556
- Hornsby Shire Council - For 1-3 Jersey St, Hornsby, Sydney

North, NSW

- Deni Play On The Plains Festival Ltd ABN 50 125 560 509 - with regard to the annual Deniliquin Ute Muster in Riverina NSW.
- Deniliquin Ute Muster

ACTIVITIES

- * Drop in centres and Youth Cafes
- * Lunch time programs in schools
- * Accommodation programs for youth, families and high school Student who cannot stay at home while completing their education
- * Craft and social activities for isolated women and parenting
- * Mentoring and other special programs for teenagers who are not fitting into the school system
- * Employment training schemes
- * Outdoor education programs

Type of Cover c

d....

CLAIMS FOR MOLESTATION/SEXUAL ABUSE

This policy coverage limit applies in respect of Molestation/Sexual Abuse claims arising from any one claim and in the aggregate for all claims during the period of insurance.

KNOWN OFFENDERS MOLESTATION/SEXUAL ABUSE EXCLUSION

This policy does not cover the legal liability of the Insured to pay damages or compensation to any third party, or legal costs associated with any claim, in respect of an injury sustained by a third party in circumstances where;

- (a) that injury arises either directly or indirectly from sexual abuse; AND
- (b) the perpetrator of the sexual abuse was a representative, member, employee, or service provider of the insured; AND
- (c) the insured knew or ought reasonably to have known that the perpetrator of the sexual abuse had previously:
 - (i) committed sexual abuse; and/or
 - (ii) been convicted of sexual abuse; and/or
 - (iii) whilst being a representative, member, employee, or service provider of the insured; had been the subject of a prior complaint in respect of a sexual abuse, which has not been appropriately investigated.

"Sexual Abuse" includes any assault or abuse of a sexual nature, any type of molestation, indecent exposure, sexual harassment or intimidation, whether such act is the subject of criminal investigation or not.

"Injury" includes any physical, mental or psychological injury.

GUIDELINES TO ASSIST IN RISK MANAGEMENT

KNOWN OFFENDERS MOLESTATION/SEXUAL ABUSE EXCLUSIONS

The purpose of the guidelines is to offer some suggestions to effect compliance.

When engaging, or appointing new employees, representatives, members or service providers, please ensure that you have:

- (i) For non volunteers, inquired with two referees as to their suitability for the role or position;
- (ii) Inquired with their previous posting or employment as to



their suitability for the role or position;

- (iii) Inquired of them whether they have ever been convicted or investigated for sexual abuse, assault or a sexual offence of any kind;
- (iv) Asked them to sign an authority allowing you to conduct a search to determine whether they have a criminal record and have conducted this search;
- (v) Not placed unknown volunteers in a position of trust within their first six months of joining your organization
- (vi) The two-person rule in place at all times.

With existing employees, representatives, members or service providers, please ensure you:

- (i) Investigate fully any complaint regarding any alleged sexual abuse, assault or offence.
- (ii) If appropriate, remove that person from their role or position.

Skateboard ramp installed at Poatina Centre must meet the following conditions:

- The ramp meets all engineering and Australian Standards requirements;
- That ramp is used only whilst under supervision by a member of staff or volunteer of the Insured;
- Children under the age of 5 are prevented from using the facility;
- Any person is to only use the facility as part of an organised activity of the insured and whilst under supervision by a member of staff or volunteer of the Insured
- Protective equipment/gear must be worn whilst participating in the activity including a helmet, wrist guards, elbow and knee pads and appropriate shoes. Skateboarders who perform tricks should use heavy duty gear.
- The ramp is not accessible by members of the public in an unsupervised scenario.
- The Insured has published Terms and Conditions for the use of such a facility which incorporates the above safety measures by way of either a sign erected at the site or use of a waiver to be signed by the user before use.
- Home made ramps are unacceptable.

CLAIMS FOR PERSONAL INJURY TO LABOUR HIRE AND/OR SUBCONTRACTORS EXCESS ENDORSEMENT

It is hereby agreed and declared that any claims for personal

Injury to labour hire personnel, subcontractors or contractors who are performing services on behalf of the Insured will be subject to an excess of \$50,000 each and every claim.

CLAIMS FOR PERSONAL INJURY TO VOLUNTEERS EXCESS ENDORSEMENT

It is hereby agreed and declared that any claims for personal Injury to volunteers will be subject to an excess of \$1,250 each and every claim unless the Insured has an Voluntary Workers Personal Accident Policy with Ansvar Insurance Limited in which case the standard policy excess will apply.

CLAIMS FOR MOLESTATION/SEXUAL ABUSE - EXCESS ENDORSEMENT

It is hereby agreed and declared that in respect of any claim of

personal injury for sexual abuse an excess of \$10,000 each and every claim shall apply.



Location of Risk: ANYWHERE IN AUSTRALIA – TAS 7302

Type of Risk : 80 – Public Liability

Type of Cover	Broadform Liability	
	Sum Insured	Excess
Public Liability	\$20,000,000	\$2,500
Products Liability	\$20,000,000	\$2,500
Property in Care/Custody/Control limited to	\$250,000	
Molestation/Sexual Abuse limited to	\$5,000,000	

Endorsement

PS3 Claims – excess \$10,000
CLAIMS FOR MOLESTATION/SEXUAL ABUSE
 It is hereby agreed and declared that in respect of any claim of personal injury for sexual abuse an excess of \$10,000 each and every occurrence shall apply.

Additional Comments:

ADDITIONAL ACTIVITIES NOTED AS

Location of Risk: ANYWHERE IN AUSTRALIA – ACT 2902

Type of Risk : 80 – Public Liability

Type of Cover	Broadform Liability	
	Sum Insured	Excess
Public Liability	\$20,000,000	\$2,500
Products Liability	\$20,000,000	\$2,500
Property in Care/Custody/Control limited to	\$250,000	
Molestation/Sexual Abuse limited to	\$5,000,000	

Endorsement

PS3 Claims – excess \$10,000
CLAIMS FOR MOLESTATION/SEXUAL ABUSE
 It is hereby agreed and declared that in respect of any claim of personal injury for sexual abuse an excess of \$10,000 each and every occurrence shall apply.



Location of Risk: ANYWHERE IN AUSTRALIA – NSW 2194

Type of Risk : 80 – Public Liability

Type of Cover	Broadform Liability	
	Sum Insured	Excess
Public Liability	\$20,000,000	\$2,500
Products Liability	\$20,000,000	\$2,500
Property in Care/Custody/Control limited to	\$250,000	
Molestation/Sexual Abuse limited to	\$5,000,000	

Endorsement

PS3 Claims – excess \$10,000
CLAIMS FOR MOLESTATION/SEXUAL ABUSE
 It is hereby agreed and declared that in respect of any claim of personal injury for sexual abuse an excess of \$10,000 each and every occurrence shall apply.

Location of Risk: ANYWHERE IN AUSTRALIA – QLD 4130

Type of Risk : 80 – Public Liability

Type of Cover	Broadform Liability	
	Sum Insured	Excess
Public Liability	\$20,000,000	\$2,500
Products Liability	\$20,000,000	\$2,500
Property in Care/Custody/Control limited to	\$250,000	
Molestation/Sexual Abuse limited to	\$5,000,000	

Endorsement

PS3 Claims – excess \$10,000
CLAIMS FOR MOLESTATION/SEXUAL ABUSE
 It is hereby agreed and declared that in respect of any claim of personal injury for sexual abuse an excess of \$10,000 each and every occurrence shall apply.

Additional Comments:

- Home made ramps are unacceptable.



Location of Risk: ANYWHERE IN AUSTRALIA – WA 6532

Type of Risk : 80 – Public Liability

Type of Cover	Broadform Liability	
	Sum Insured	Excess
Public Liability	\$20,000,000	\$2,500
Products Liability	\$20,000,000	\$2,500
Property in Care/Custody/Control limited to	\$250,000	
Molestation/Sexual Abuse limited to	\$5,000,000	

Endorsement

PS3 Claims – excess \$10,000
CLAIMS FOR MOLESTATION/SEXUAL ABUSE
 It is hereby agreed and declared that in respect of any claim of personal injury for sexual abuse an excess of \$10,000 each and every occurrence shall apply.

Location of Risk: ANYWHERE IN AUSTRALIA – VIC 3000

Additional Comments:

Interested party for Jersey St, Hornsby
 & Noting Mornington Peninsula for 2 Cumberland Dr

Type of Risk : 80 – Public Liability

Type of Cover	Broadform Liability	
	Sum Insured	Excess
Public Liability	\$20,000,000	\$2,500
Products Liability	\$20,000,000	\$2,500
Property in Care/Custody/Control limited to	\$250,000	
Molestation/Sexual Abuse limited to	\$5,000,000	

Endorsement

PS3 Claims – excess \$10,000
CLAIMS FOR MOLESTATION/SEXUAL ABUSE
 It is hereby agreed and declared that in respect of any claim of personal injury for sexual abuse an excess of \$10,000 each and every occurrence shall apply.



Location of Risk: ANYWHERE IN AUSTRALIA – SA 5000

Type of Risk : 80 – Public Liability

Type of Cover	Broadform Liability	
	Sum Insured	Excess
Public Liability	\$20,000,000	\$2,500
Products Liability	\$20,000,000	\$2,500
Property in Care/Custody/Control limited to	\$250,000	
Molestation/Sexual Abuse limited to	\$5,000,000	

Endorsement

PS3 Claims – excess \$10,000
CLAIMS FOR MOLESTATION/SEXUAL ABUSE
 It is hereby agreed and declared that in respect of any claim of personal injury for sexual abuse an excess of \$10,000 each and every occurrence shall apply.