

Aon Risk Services Australia Limited

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ACN 000 434 720 ABN 17 000 434 720

N.A.R.P.A.C.A.
PO Box 1227
TOOWOOMBA QLD 4350

CLIENT COVERAGE SUMMARY

If you have any queries please contact :
Aon Insurance Services
Suite 44 The Exchange 194 Varsity Parade
VARSITY LAKES QLD 4227

Your contact is Emma Wallace

Phone 07 5553 8900 Fax 07 5553 8999

Client Name : N.A.R.P.A.C.A.
Class of Insurance : COMMERCIAL
Period of Insurance : From - 1st March 2009
: To - 1st March 2010

COVERING (Summary Only)

GENERAL POLICY INFORMATION

THE INSURED: PERFORMING ARTS GROUPS WHILST HIRING AND UTILISING
THE FACILITIES OF MEMBERS OF THE NORTHERN AUSTRALIA
REGIONAL PERFORMING ARTS CENTRES ASSOCIATION INC,
AND MEMBERS OF THE NORTHERN AUSTRALIAN REGIONAL
PERFORMING ARTS CENTRES ASSOCIATION INC FOR THEIR
RESPECTIVE RIGHTS AND INTERESTS
AND OTHERS AS MAY BE DEFINED IN THE POLICY
DOCUMENT

THE BUSINESS: PERFORMING ARTS GROUP

When renewing your policy with us, please take a moment to check
that the amount and terms of cover provided by the policy continue
to be suitable and the details on your new client coverage
summary are correct. This coverage summary should be attached
to your policy document and you can obtain a further copy of the
policy at any time, without charge, by phoning us on the
number shown.

This policy does not include Worker's Compensation Insurance.
Employers are reminded that Worker's Compensation Insurance is
compulsory and that they should obtain separate insurance cover for
Worker's Compensation.

COOLING OFF PERIOD

If you decide that you do not wish to continue with this policy, you have twenty-one days after the commencement of this insurance to request cancellation. We will provide you with a full refund of premium paid, provided you have not made a claim under the policy.

GENERAL INSURANCE CODE OF PRACTICE

Most general insurance companies in Australia are signatories to the General Insurance Code of Practice. The Code has been developed to raise service standards, improve the way claims and complaints are handled and improve consumers' understanding of insurance. If you would like more information about the Code, please go to www.codeofpractice.com.au

DISPUTE RESOLUTION PROCESS

Each insurer has its own complaints area, so if you have a complaint relating to the insurance policy or any service that has been provided, please contact us at Aon and we will provide you with information on how to contact the insurer. If you are not satisfied with the way the insurer has handled your complaint, the insurer will provide you with details of the available external dispute services, such as the Financial Ombudsman Service, if it is applicable to your dispute.

If you have a complaint regarding Aon's services, please contact your Aon Client Relationship Manager or your local Aon office.

IMPORTANT NOTICE AFFECTING YOUR POLICY**Terrorism Cover**

The Commonwealth government has enacted the Terrorism Insurance Act 2003 (the 'Act'). Under the Act, insurance policies covering certain commercial property in Australia (known as 'eligible property') are now deemed to cover terrorism risks as defined in the Act ('terrorism cover'). To that extent, this cover overrides the Terrorism Exclusion contained in the policy.

The policies in question consist of Industrial Special Risks (including associated Business Interruption), Commercial Property, and Contract Works policies, together with some Public Liability and some Farm policies. Commercial package policies (such as a Business Insurance Policy) are also included, but only in relation to the cover they provide for commercial buildings and/or their contents, for Business Interruption, and for Public Liability. The Act does NOT apply to certain types of property, for example property used principally and primarily for domestic purposes.

Terrorism cover is automatically included in policies in the above categories that are in force on 1 July 2003, or which commence or renew on or after that date. If you have such a policy with us, it will therefore include terrorism cover up to the sum insured and subject otherwise to the terms, conditions, exceptions and limitations of the

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N.A.R.P.A.C.A.
COMMERCIAL

FASHION PARADE
REVIEW

PARTICIPATION EXCLUSION: THE INSURER SHALL NOT BE LIABLE FOR CLAIMS IN RESPECT OF PERSONAL INJURY TO A PARTICIPANT IN ANY SPORTING ACTIVITY, GAME, COMPETITION, CONTEST, RACE OR PERFORMANCE OR THE PRACTICE, DEMONSTRATION OR TRIAL THEREOF (WHETHER SUPERVISED OR UNSUPERVISED) INCLUDING BUT NOT LIMITED TO EQUESTRIAN OR GYMNASTIC ACTIVITY AND THE USE OF FIREARMS, MISSILES OR EXPLOSIVES OF ANY NATURE OR DESCRIPTION.

ENDORSEMENTS:

4. 2 LIABILITY FOR PROPERTY IN YOUR PHYSICAL OR LEGAL CONTROL
LIMIT OF LIABILITY - \$ 10,000
DEDUCTIBLE: \$ 1,000 APPLIES TO CLAIMS FOR PHYSICAL OR
LEGAL CONTROL EXTENSION

4. 5 VOLUNTARY WORKERS INCLUDED
The definition of 'The Insured' in paragraph 1.2 is extended to include the following:

1.2.11 Any person acting in a Voluntary Capacity in connection with The Business and with The Insured's consent but only for liability in respect of which The Insured would have been entitled to indemnity if the claim had been made against The Insured.

For the purposes of this endorsement, 'Voluntary Capacity' does not include any person engaged under a contract of service or apprenticeship with The Insured.

All the terms, conditions and limitations of the Policy apply except to the extent that the definition of The Insured in paragraph 1.2 is hereby extended.

THE POLICY DEFINITION OF THE INSURED IS AMENDED TO INCLUDE VOLUNTARY WORKERS ACTING IN AN HONORARY CAPACITY FOR AND ON BEHALF OF THE INSURED

THE POLICY WILL BE SUBJECT TO PAYMENT OF A MINIMUM DEPOSIT PREMIUM AT THE COMMENCEMENT OF THE POLICY PERIOD AND WILL BE SUBJECT TO ADJUSTMENT ON THE NUMBER OF CONTRACTS EFFECTED AT A RATE OF:

PLEASE NOTE NO LONGER ABLE TO OFFER \$5,000,000

\$10,000,000

FIRST DAY DURATION OF HIRE AGREEMENT	\$350.00 + CHARGES
EACH ADDITIONAL DAY OR PART THEREOF	\$175.00 + CHARGES
PER PERFORMANCE/EVENT	

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\$20,000,000

FIRST DAY DURATION OF HIRE AGREEMENT	\$425.00 + CHARGES
EACH ADDITIONAL DAY OR PART THEREOF	\$250.00 + CHARGES
PER PERFORMANCE/EVENT	

LIABILITY : GROUP WAGES/SIZE ANZSIC CODE

INSURER	POLICY NUMBER	PROPORTION
VERO INSURANCE LIMITED A.B.N. 48 005 297 807 465 VICTORIA AVENUE CHATSWOOD NSW 2067	CPF7C009723QLD	37.5000%
CGU INSURANCE LIMITED A.B.N. 27 004 478 371 485 LATROBE STREET MELBOURNE VIC 3000	CPF7C009723QLD	37.5000%
ALLIANZ AUSTRALIA GENERAL INSURANCE LTD A.B.N. 15 000 122 850 2 MARKET STREET SYDNEY NSW 2000	CPF7C009723QLD	25.0000%