



Certificate of Currency

CLASS OF BUSINESS: Association Liability

POLICY NUMBER: P_AL/0/336175/21/M-1

INSURED NAME: Zonta International District 23

BUSINESS DESCRIPTION: Business Association

PERIOD: From: 1/07/2021 To: 1/07/2022

LIMIT OF INDEMNITY: \$2,000,000 Any one claim and in the aggregate

DEDUCTIBLES: Including Defence costs by the insured for each claim:

	Nil	Insuring Clause 2.1 (Directors and Officers)
\$	2,500	Insuring Clause 2.2 (a) (Professional Indemnity)
\$	2,500	Insuring Clause 2.2 (b) (Association Reimbursement)
\$	2,500	Insuring Clause 2.2 (c) (Association Liability)
\$	5,000	Insuring Clause 2.2 (d) (Employment Practices)
\$	2,500	Insuring Clause 2.2 (e) (Trustee)
\$	5,000	Insuring Clause 2.2 (f) (Crime)
\$	1,000	Insuring Clause 2.2 (g) (Taxation Investigation)

RETRO DATE: 22/06/2017

INSURER: DUAL Australia Pty Ltd on behalf of certain underwriters at Lloyd's

DATE ISSUED: 30/06/2021

SIGNATURE:

Damien Coates - Chief Executive Officer, DUAL Asia Pacific



LLOYD'S

Association Liability Insurance Policy

LLOYD'S

WE hereby agree, to the extent and in the manner hereinafter provided, to indemnify or otherwise pay you in respect of the contingencies or events specified in the Sections of the policy. However this policy only applies to those Sections as indicated in the Schedule attached to this policy.

The policy, Schedule, Exclusions and General Conditions shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of the policy, Schedule, Exclusions and General Conditions shall bear the same meaning wherever it may appear.

Please read **this policy** and, if it is incorrect, return it immediately for alteration.

A handwritten signature in black ink, appearing to be "R. P. L.", written over a horizontal line.

Signed by DUAL Australia Pty Ltd on behalf of certain underwriters at Lloyd's



Association Liability Schedule

All words in CAPITAL LETTERS within the policy or this schedule shall have the meaning given to them in Section 5 of the policy entitled "Definitions".

ITEM 1	POLICY NUMBER :	P_AL/0/336175/21/M-1	
ITEM 2	Name of INSURED :	Zonta International District 23	
		C/O: AJG - Brisbane Commercial	
	PROFESSIONAL BUSINESS:	Business Association	
ITEM 3	PERIOD OF INSURANCE:	From: 1/07/2021	To: 1/07/2022 both days at 4.00pm Australian Local Time
ITEM 4	LIMIT OF INDEMNITY :	\$ 2,000,000	
		For the sake of clarity, all Limits of Indemnity , represent one Limit of Indemnity under the policy. For the purposes of this policy only the below Insuring Clauses are active:	
		Included	All such claims under Section 2.2(a) Professional Indemnity
		Included	All such claims under Section 2.2(b) Association Reimbursement
		Included	All such claims under Section 2.2(c) Association Liability
		Included	All such claims under Section 2.2(d) Employment Practices
		Included	All such claims under Section 2.2(e) Trustee
		Included	All such claims under Section 2.2(f) Crime
		Included	All such claims under Section 2.2(g) Taxation Investigation
	SUBLIMITS :	If the Deductibles section states "Not Included", there is no cover under that Insuring Clause and/or Additional Benefit.	
		2.2(c)	Association Cover LIMIT OF INDEMNITY
		2.2(f)	Crime \$ 500,000
		2.2(g)	Taxation Investigation \$ 100,000
		4.3(a)	Official Investigations and Inquiries \$ 500,000
		4.3(b)	Official Investigations and Inquiries \$ 250,000
		4.10	OH&S Defence Costs \$ 1,000,000
		4.11	Statutory Liability \$ 250,000
		4.12	Public Relations \$ 100,000
		4.16	Crisis Containment \$ 100,000
		7.5	Pollution \$ 250,000
ITEM 5	DEDUCTIBLE :	Including Defence costs by the insured for each claim:	
		Nil	Insuring Clause 2.1 (Directors and Officers)
		\$ 2,500	Insuring Clause 2.2 (a) (Professional Indemnity)
		\$ 2,500	Insuring Clause 2.2 (b) (Association Reimbursement)
		\$ 2,500	Insuring Clause 2.2 (c) (Association Liability)
		\$ 5,000	Insuring Clause 2.2 (d) (Employment Practices)
		\$ 2,500	Insuring Clause 2.2 (e) (Trustee)
		\$ 5,000	Insuring Clause 2.2 (f) (Crime)
		\$ 1,000	Insuring Clause 2.2 (g) (Taxation Investigation)
ITEM 6	RETROACTIVE DATE :	22/06/2017	Excluding any known claims or circumstances
ITEM 7	Date of PROPOSAL:	30/06/2021	
ITEM 8	ADDITIONAL BENEFITS	3.1 Reinstatement of INDEMNITY LIMIT 3.2 Continuous Cover 3.3 Fraud and Dishonesty 3.4 Loss of Documents 3.5 Defamation 4.1 Heirs, Estates and Legal Representatives 4.2 Committees 4.3 Official Investigations and Inquiries 4.4 Automatic Reinstatement of the Limit of Liability For Non-Executive Directors 4.5 Discovery Period 4.6 Retirement Cover 4.7 Outside Directorship Cover 4.8 New Subsidiary Cover	



Association Liability Schedule

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- 4.9 Former Subsidiary Cover
- 4.10 Occupational Health and Safety
- 4.11 Statutory Liability Extension
- 4.12 Public Relations Cover
- 4.13 Order Of Payment
- 4.14 Positive Defence Costs For Claims
- 4.15 Continuous Cover
- 4.16 Crisis Containment
- 4.17 Emergency Defence Costs

ITEM 9 Optional Extensions: No optional extension to apply

ITEM 10 POLICY Wording: DUAL Australia Association Liability Wording 0509.pdf

ITEM 11 Endorsements attached at inception:

118AL Sanctions Limitation Exclusion

It is agreed that this policy is amended to include the following Exclusion.

WE will not cover the insured for or in connection with any claim arising out of or in any way connected with any matters where the provision of such benefit would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

Except as otherwise provided in this endorsement, the Insuring Clause and all other POLICY terms and conditions shall have full force and effect.

120AL Whistleblower Hotline Access Endorsement

It is agreed that this POLICY is amended to include the following Additional Benefit:

Whistleblower Hotline Access

The ASSOCIATION and their internal and external stakeholders are hereby entitled to access the DUAL WHISTLEBLOWER HOTLINE throughout the INSURANCE PERIOD.

DUAL WHISTLEBLOWER HOTLINE means the use of a dedicated toll-free number to report suspected incidents and misconduct. The dedicated toll-free number will be provided when the POLICY is purchased, together with a detailed fact sheet regarding how the insured can use the DUAL WHISTLEBLOWER HOTLINE.

Please note that for the purposes of this Endorsement only, terms appearing in capital letters have a defined meaning in the POLICY.

Except as otherwise provided in this Endorsement, the Insuring Clause and all other POLICY terms and conditions have full force and effect.

Lloyd's/AFCA Contact Information Endorsement

It is agreed that the following endorsement has been applied:

It is hereby noted and agreed that any reference to Lloyd's Australia address is amended to the following:

Lloyd's Australia Limited
Level 16
Suite 1603, 1 Macquarie Place
Sydney NSW 2000
Australia

Furthermore, it is hereby noted and agreed that any reference to the Financial Ombudsman Service (Australia) and its contact details are amended as follows:

Australian Financial Complaints Authority
Post: GPO Box 3
Melbourne VIC 3001
Phone: 1800 931 678
Email: info@afca.org.au

More information can be found on their website: www.afca.org.au

In all other respects, the policy remains unchanged.

CRCAL1 Cyber Risks Clarification Endorsement No. 1 (Affirmative Cover)

This Policy does not contain an exclusion relating to any Cyber Act or Cyber Incident; therefore, any amounts otherwise payable under this policy due to a Cyber Act or a Cyber Incident will be payable, subject to the terms, conditions, warranties, exclusions, and endorsements of this Policy.



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Definitions

Computer System means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the Insured or any other party.

Cyber Act means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.

Cyber Incident means:

1.1 any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System; or

1.2 any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any Computer System.

ITEM 12 Underwriters: DUAL Australia Pty Ltd on behalf of certain underwriters at Lloyd's

Unique Market Reference
Association Liability: B1736DU2100001
Date Issued: 30/06/2021

Signed:

Signed by DUAL Australia Pty Ltd on behalf of certain underwriters at Lloyd's