

# Rainbow Coast Insurance Brokers P/L

ABN 12 629 572 363

AFSL 513862

Trading as Rainbow Coast Insurance Brokers

31 Collie Street  
ALBANY WA 6330

Tel: (08) 9841 8577

Email: rcib@rcib.com.au

**Attention:** To Whom It May Concern

## CERTIFICATE OF CURRENCY

**From:** Sheelagh McDonagh

We hereby confirm that we have arranged the insurance cover mentioned below:

ALBANY HISTORICAL SOCIETY INC  
PO BOX 411  
ALBANY WA 6330

**Date:** 28/01/2022

**Our Reference:** ALBAN HIST

### ENDORSEMENT

Page 1 of 3

**Class of Policy:** Business Insurance  
**Insurer:** QBE INSURANCE (AUSTRALIA) LIMITED  
200 ST GEORGES TCE, PERTH WA 6000  
ABN: 78 003 191 035  
**The Insured:** ALBANY HISTORICAL SOCIETY INC

**Policy No:** 171A853895BPK  
**Invoice No:** 032790  
**Period of Cover:**  
From 31/01/2022  
to 31/01/2023 at 4:00 pm

#### Details:

See attached schedule for a description of the risk insured

#### IMPORTANT INFORMATION

The Proposal/Declaration:

- is to be received and accepted by the Insurer  
 has been received and accepted by the Insurer

The total premium as at the above date is:

- to be paid by the Insured  
 part paid by the Insured  
 paid in full by the Insured  
 paid by monthly direct debit

Premium Funding

- This policy is premium funded

Please note that the policy defined above is subject to the receipt of the Proposal Declaration and acceptance by the Insurer (if not already completed and accepted) and subject to the full receipt and clearance of the total premium payable by the insured.

## Schedule of Insurance

<b>Class of Policy:</b> Business Insurance	<b>Policy No:</b> 171A853895BPK
<b>The Insured:</b> ALBANY HISTORICAL SOCIETY INC	<b>Invoice No:</b> 032790
	<b>Our Ref:</b> ALBAN HIST

### QBE BUSINESS PACKAGE

Insured Name ALBANY HISTORICAL SOCIETY INC

### BROADFORM LIABILITY SECTION

Number of Employees 5  
Property Owners Only? No

**Limit of Liability**  
Liability \$ 20,000,000  
Goods in Physical Control \$ 250,000

**Excess**  
Property Damage Excess \$ 500

### SFT POLICY WORDING QM485

#### APPLICABLE POLICY WORDING

When BUSINESS PACK INSURANCE is shown on the Policy Schedule Commercial/Retail/Industrial Policy wording QM485-1121 applies. When TRADES PACK INSURANCE is shown on the Policy Schedule QBE Trade Policy QM207-0421 applies. When OFFICE PACK INSURANCE is shown on the Policy Schedule QBE Office Policy QM208-1221 applies.

### ASL LIABILITY OPERATIONAL SITUATIONS

#### LISTING OF SITUATIONS YOU OPERATE FROM

Notwithstanding the territorial limits noted in the policy we acknowledge the following situations from which you operate your business: Address

- 1) Old Goal Museum: 267 Stirling Terrace, Albany WA 6330
- 2) Police House: 37 Duke Street, Albany WA 6330
- 3) Patrick Taylor Cottage: 39 Duke Street, Albany WA 6330
- 4) Albany Historical Society: Nind Street, SpencerPark WA 6330

### SFT POLICY WORDING QM485

#### APPLICABLE POLICY WORDING

When BUSINESS PACK INSURANCE is shown on the Policy Schedule Commercial/Retail/Industrial Policy wording QM485-1121 applies. When TRADES PACK INSURANCE is shown on the Policy Schedule QBE Trade Policy QM207-0421 applies. When OFFICE PACK INSURANCE is shown on the Policy Schedule QBE Office Policy QM208-1221 applies.

### TERRORISM INSURANCE ACT - APPLICATION TO THIS POLICY

QBE Australia has determined that this policy (or part of it) is a policy to which the Terrorism Insurance Act 2003 applies. We have reinsured our liability under the Act with the Commonwealth Government reinsurer, the Australian Reinsurance Pool Corporation (ARPC). As a consequence, we are required to pay a premium to the ARPC and that amount (together with the cost of that part of the cover provided by us and administrative costs associated with the legislation) is reflected in the premium charged to you.

As with any other part of our premium, it is subject to Government taxes and charges such as GST, stamp duty and, where applicable, levies.

### TERRORISM EXCLUSION ENDORSEMENT

Notwithstanding anything contained in this Policy or any endorsement attached to the contrary it is agreed that this Policy excludes death, injury, illness, loss, damage, liability, cost or expense directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with any act of terrorism, as defined herein, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

**Class of Policy:** Business Insurance  
**The Insured:** ALBANY HISTORICAL SOCIETY INC

**Policy No:** 171A853895BPK  
**Invoice No:** 032790  
**Our Ref:** ALBAN HIST

An act of terrorism includes any act, or preparation in respect of action, or threat of action designed to influence the government de jure or de facto of any nation or any political division thereof, or in pursuit of political, religious, ideological or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or de facto, and which:

- 1) involves violence against one or more persons; or
- 2) involves damage to property; or
- 3) endangers life other than that of the person committing the action; or
- 4) creates a risk to health or safety of the public or a section of the public;  
or
- 5) is designed to interfere with or to disrupt an electronic system.

This Policy also excludes death, injury, illness, loss, damage, liability, cost or expense directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with any action in controlling, preventing, suppressing, retaliating against, or responding to any act of terrorism.

#### **ASBESTOS EXCLUSION ENDORSEMENT**

This exclusion applies to the Public and Products Liability cover section. This policy does not cover Liability resulting from the existence, mining, handling, processing, manufacture, sale, distribution, storage or use of asbestos, asbestos products and/or products containing asbestos.

#### **OUR AGREEMENT**

We agree to provide You with the insurance cover set out in each of the Policy sections which You select and which are listed in the Schedule. You have paid or agree to pay to us the Premium set out in the current Schedule.

The insurance cover is in force for the Period of Cover set out in the Schedule. We will cover You for loss, damage and liability occurring during that Period of Cover, subject to the provisions of the Policy. We will not pay any more than the sum insured or limit of liability for each section which is shown in the Schedule.

We will not pay the Excesses shown in the Schedule. If any loss or damage leads to a claim under more than one Section of this Policy, You must pay the highest applicable Excess, but You need to pay only one Excess.