

Landcare Community Environment Package

The Insured:

Landcare Tasmania Inc

Abels Bay/Eggs and Bacon Bay Coastcare Group Inc
Albion Heights Landcare Group
Algona Reserve Landcare
Allens Rivulet and Sandfly Landcare Group
Alonnah Coastcare Group
Andara Wildlife Sanctuary
Australian Plant Society Tasmania Inc.
Beechford Residents and Property Owners Association Inc.
Bellingham Progress Association Inc.
Bicheno Landcare
Blackmans Bay Landcare
Bream Creek Community Market Garden
Brent Street Reserve Landcare
Bridgewater Foreshore Landcare Group
Bruny Island Environment Network (BIEN)
Burnie Field Naturalists Club Inc.
Castle Forbes Bay Landcare Group
Cemetery Point Coast Care Group
Central Highlands Tasmania Wildlife Group
Central North Field Naturalists
Circular Head Landcare Group
Claremont Coast Care
Colynn Landcare
Community Garden at Sulphur Creek
Coningham and Lower Snug Community Association
Conservation Landholders Tasmania,
Cooe Point to Camdale Coastcare
Deloraine Landcare Group
Derwent Avenue Group
Dolphin Sands Community Association
Dover Landcare
Eaglehawk Neck Coastcare Group
Earth Ocean Network
East Tamar Landcare
Ellendale Landcare Group
Esmerelda Enterprises Environmental
Far South Coastcare
Friends of Adventure Bay
Friends of Burnie Penguins Inc.
Friends of Collinsvale
Friends of East Buttons Beach
Friends of Falmouth Foreshore
Friends of Fernglade
Friends of Franklin Forest
Friends of Frascati Community Garden
Friends of Garden Island Creek
Friends of Huon Island
Friends of Longley-Area Group
Friends of Mt Nelson Bushcare Group
Friends of Old Beach Foreshore
Friends of Preolenna
Friends of Ralphs Bay
Friends of Randalls Bay Coastcare
Friends of Reid Street Reserve Inc.
Friends of Remnant Heathlands of Wynyard (FORHOW)
Friends of Riverside
Friends of Rocky Hills Inc
Friends of Sandy Bay Rivulet
Friends of the Leven
Friends of Triabunna Reserves

Furneaux Landcare
GANDALF
Glen Huon - She Oak Hills Landcare
Glenorchy Reconciliation Group Inc.
Goodwood Gardeners
Gorse Be Gone
Hawthorn Landcare Friends
Hillwood Progress Association Incorporated
Howden Landcare Group
Huon Valley Regenerative Farming
Huon Valley Roamers
Inala Nature Foundation
Jubilee Creek Bushcare Group
Kettering Landcare / Coastcare Group
King Island Field Naturalists
King Island Landcare
Kingborough Landcare Network
Kingston Beach Coastcare
Lagunta Association
Latrobe Landcare Group Inc
Launceston Field Naturalists Club
Leap Farm
Lewisham Landcare
Liena Water Catchment Rehabilitation Group
Little Musselroe Landcare Group
Live Well Tasmania
Low Head Community Garden
Lulworth Community Association
Marion Bay Coastcare Inc
Meehan Range Trail Groomers
Midlands Tree Committee
Milford Forest
Mount Roland Land Care Inc
Mt Rumney Landcare Inc.
nipaluna Nursery
North Bruny Land and Coast Care (Friends of North Bruny Inc)
North East Bioregional Network
North East Tasmania Field Naturalist Club Inc.
North Esk at St Leonards Rivercare and Landcare Group
North West Environment Centre Inc.
Notley Hills Landcare
Oldina Landcare Group Inc.
Orford Community Group
Pademelon Park Wildlife Refuge
Penguin Rehab and Release
Penna Landcare Group Inc.
Permaculture Tasmania
Perth-Evandale Landcare Group Inc.
Plasticwise Taroona
Port Cygnet Land and Watercare
Premaydena Garden
Primrose Sands Landcare
Quamby Bend Landcare Group
Raptor Care North West
Raven Hill Park
Regenerative Agriculture Network Tasmania (RANT)
Reveg the Ridge
Riana Cat Project
Risen Group
Riverside Rivercare
Rossarden Landcare Group
SETAC Landcare Group
Seymour Community Action Group (SCAGI)
Soil First Tasmania
Sorell Landcare
Southern Beaches Landcare/Coastcare Inc.
Sulphur Creek / Preservation Bay Coastcare Group
Tam O'Shanter Landcare Group

Tarooma Environment Network
 Tasman Landcare Group
 Tasmanian Bushland Garden
 Tasmanian Canoe Club - Willow Busters
 Tasmanian Climate Collective
 Tasmanian Field Naturalists Club
 Tasmanian Platypus Conservation Group
 Tasmanian Wildlife Rehabilitation Council Incorporated
 The Friends Of Knopwood Hill Land Care
 Threatened Plants Tasmania Inc.
 TRAC Kingborough Landcare Group
 Tramway Hill Landcare Group
 Transition Tamar
 Tullah Landcare Group
 Turners Beach Coastcare Inc
 Turners Beach Friends of the Dunes
 Ulverstone Coastcare
 Understorey Network Inc.
 Upper Huon Wildlife Monitoring Group
 Waterworks Valley Landcare Group
 Wattle Group Inc
 West Pine Ag Pty Ltd
 West Tamar Historical Society
 West Tamar Landcare
 Westbury Town Common Landcare Group
 White Beach Coast Care
 Wind Song
 Wombat Rescue Tasmania Inc.
 Wynyard Landcare
 Bayview Bush Babies Inc.
 Bellerive Bluff Land and Coastcare
 Bellerive-Howrah Coastcare Group
 Black Goat Reserve Landcare
 Clarence Climate Action
 Franklin Landcare Group
 Glebe Hill Bushland Reserve Landcare Group
 Lauderdale Coast Care
 Limekiln Point Landcare Inc
 Mortimer Bay Coastcare
 One Community Together Clarence Plains
 Pipe Clay Coastcare
 Ringarooma Landcare Group
 Rokeby Hills Community Landcare Group Inc
 Rubicon Coast and Landcare Inc.
 Seven Mile Beach Coastcare Group
 Tranmere Clarence Plains Land and Coastcare Inc. (TACPLACI)
 Woodend Wildlife Rehab
 Landcare Tasmania
 Our Patch
 Friends of Apex Point
 Regenerative Project
 Kermadie River Landcare Group
 Upper Meander Catchment Landcare Group Inc.
 Snug Land and Coast Care Group
 The Free Radicals Landcare Group
 Pacific Black Duck Conservation Group
 Rainbow Lorikeet Management Group
 Haley Family Landcare Group Franklin
 Petchays Bay Anti-Gorse Association
 Wildwood Landcare Group

The Business:

Landcare, Coastcare, Bush Regeneration, Bushcare, Dunecare, Catchment Management, Creekcure, Climate Action, Community Gardens, Community Progress Associations, Conservation, Friends Of, Land and Pest Management, Preservation, Property Owners, Historical, Transition Towns, Environmental Consultants (Individual and Group), Residents Associations, Rivercare, River Restoration, Sustainable Farming (Non-Commercial), Sustainability, Wildlife Rescue and Rehabilitation and other associated Environment Groups

Interested Parties:	Nil Advised	
Period of Insurance:	From 01/04/2023 to 01/04/2024 at 4.00pm local standard time	
Sub Groups:	As noted above	
Sections Insured:	Public and Products Liability	Taken
	Personal Accident & Voluntary Workers	Taken
	Association Liability	Not Taken

Public & Products Liability

Limit of Liability:	Public Liability any one occurrence	\$	20,000,000
	Products Liability in the aggregate during the policy period	\$	20,000,000
Deductible/Excess:	Each and every claim, any one occurrence inclusive of costs and expenses	\$	250
	Each and every claim, any one occurrence inclusive of costs and expenses with respect to Personal Injury to Labour Hire, Personnel & Contractors Excess	\$	\$10,000
Sub-Limits of Liability:	Advertising Liability	\$	250,000
	Property in care, custody or control extension	\$	250,000
	United States of America Jurisdiction		Not Included
Automatic Extensions:	Advertising Liability		Included
	Costs and Expenses in Addition		Included
	Cross Liabilities		Included
	Indemnity to Others		Included
	Liability for Conduct of Contractors, Consultants or Agents		Included
	Products Clarification		Included
	Property in Care, Custody or Control Extension		Included
	Trade Fairs, Shows and Markets		Included

Territorial Limits: Worldwide

Jurisdiction: Worldwide excluding United States of America

Endorsements: **END-GL-2020-012**
Event Endorsement
The following is included in the **Policy**:
Keystone will not indemnify the **Insured** for any **Personal Injury** or **Property Damage** arising directly or indirectly from or in connection with any:
a. cancellation or non-appearance; or
b. inflatables; or
c. participation in contact sports; or
d. pyrotechnics; or
e. mechanical amusement rides; or
f. temporary elevated seating; or
g. firearms.
In all other respects the **Policy** remains unaltered.

END-GL-2020-014
Tree Lopping Endorsement
The following is included in the **Policy**:
Keystone will not indemnify the **Insured** for any **Personal Injury** or **Property Damage** arising directly or indirectly from or in connection with any tree lopping, cutting, or removal where the tree involved exceeds five metres in height.

In all other respects the **Policy** remains unaltered.

END-GL-2020-073
Participation Endorsement – Unless Agreed by Keystone
The following is included in the **Policy**:
Keystone will not indemnify the **Insured** for any **Personal Injury** or **Property Damage** arising directly or indirectly from or in connection with any participation in any sporting event or activity unless agreed by **Keystone**.

In all other respects the **Policy** remains unaltered.

END-GL-2020-033
Activities Endorsement
The following is included in the **Policy**:
Unless otherwise agreed in writing, **Keystone** will not indemnify the **Insured** for any **Personal Injury** or **Property Damage** arising directly or indirectly from or in connection:
a. the provision of any burning activities by the **Insured** or on the **Insured's behalf**; or

- b. creating or ploughing of firebreaks however this exclusion does not apply to the removal of fallen branches; or
- c.
 - i) advice as to the use of herbicides, pesticides and fertilisers; or
 - ii) the application of herbicides, pesticides and fertilisers
 unless that advice or application is in accordance with the manufacturer's instructions.
- d. baiting pests unless agreed to by **Keystone** in writing; or
- e. the possession or use of firearms unless agreed to by **Keystone** in writing. In the event that **Keystone** has agreed in writing to the possession or use of firearms:
 - i) under no circumstance will indemnity be granted in respect of liability arising out of any non-compliance with statutory obligations, bylaws and/or regulations imposed by all relevant public authorities for the ownership, use and/or storage of firearms; and
 - ii) **Keystone's** total liability will not exceed \$1,000,000 for any one **Occurrence** and all payments will be part of and not in addition to the **Limit of Liability**; or
- f. chain sawing unless the user has completed a certified 'operate and maintain chainsaws' course; or
- g. bike repairs; or
- h. camping. For the avoidance of doubt day this exclusion does not apply to daytime excursions; or
- i. SCUBA diving.

In all other respects the **Policy** remains unaltered.

END-GL-2020-074

Contract Works Endorsement

The following definition is included in the **Policy**:

Contract Works Activities Definition

Contract Works Activities means:

1. refurbishment, renovation, alteration or addition works; or
2. construction, erection or demolition works in relation to any buildings including associated mechanical and engineering activities; or
3. installation, testing, commissioning or maintenance of any equipment or computer networks; or
4. pipelaying, cable laying, tunnelling, piling, blasting, demolition; or
5. manhole construction, reinstatement of trench works, diversion; or
6. maintenance of existing underground pipeline and cable systems and other underground work; or
7. overhead erection, installation and construction of telecommunication transmission lines or cables.

The following is included in the **Policy**:

Keystone will not indemnify the **Insured** for any **Personal Injury** or **Property Damage** arising directly or indirectly from or in connection with any **Contract Works Activities** by the **Insured** or on the **Insured's** behalf.

This exclusion does not apply to work undertaken by the **Insured** or on the **Insured's** behalf that is described in 1 of the definition of **Contract Works Activities** in connection with premises that are:

- a. owned or occupied by the **Insured**; or
- b. rented or leased to the **Insured**

provided that:

- a. such work is not described in subparagraph paragraphs 2, 3, 4, 5, 6, or 7 of the definition of **Contract Works Activities**; and
- b. the total contract value for any such works does not exceed \$50,000.

In all other respects the **Policy** remains unaltered.

END-GL-2020-004

Contractors', Consultants' and Agents' \$10,000,000 Insurance Requirement Endorsement

The following is included in the **Policy**:

The **Insured** must take reasonable steps to ensure that any contractors, consultants or agents used have their own general liability insurance for no less than \$10,000,000. Reasonable steps include obtaining a certificate of insurance from each contractor, consultant or agent at the commencement of their role and annually thereafter.

In all other respects the **Policy** remains unaltered.

Extensions: Conditions/Extensions as per policy

Exclusions: Exclusions as per policy

Policy Wording: Keystone Public and Products Liability Wording 05/2021

Policy Number: NPP-47588-GL

Insurer Panel:	Underwriting Agency:	Keystone Underwriting Agency Pty Ltd	100%
	<i>Underwritten By:</i>	<i>Certain Underwriters at Lloyd's Unique Market Reference: B1306501362300 Level 16, 1 Macquarie Street Sydney NSW 2000</i>	<i>100%</i>

Voluntary Workers Personal Accident

Scope of Cover:	Cover under the policy applies whilst a Covered Person is engaged in association activities on behalf of the Policyholder including necessary direct travel to and from such activities. Provided always that any voluntary work is officially organised by and under the control of the Policyholder.			
Sections of Cover:	Benefits:	Sum Insured		
	Section 1 – Personal Accident & Sickness:			
	Event 1 – Accidental Death and Permanent Total Disablement (PTD) Benefits 1-18 and 21	\$	100,000	
	Weekly Accident Compensation (TTD) Benefits 19-20	\$	85% of the volunteer's salary to \$1,000	
Aggregate Limit of Liability:	Any One Period of Insurance (A)	\$	2,500,000	
Deferral Period:	Each loss event			7 days
Weekly Accident Compensation Period:	104 weeks from the date the Volunteer first becomes entitled to receive weekly compensation.			
Automatic Extensions:		Compensation Amount	Deferral Period	Compensation Period
	Bed Care	Included	\$500 per week	48 hours
	Corporate Image Protection	Included	\$15,000	N/A
	Disappearance	Included	N/A	N/A
	Emergency Home Help	Included	\$250 per week	7 days
	Exposure	Included	N/A	N/A
	Funeral Expense	Included	\$10,000	N/A
	Home/Car Modifications	Included	\$15,000	N/A
	Non-Medical Medical Expenses	Included	\$15,000	\$100
	Out-of-Pocket Expenses – Non-Income Earners	Included	\$5,000	N/A
	Pharmaceutical Expenses	Included	\$5,000	N/A
	Student Tutorial Costs	Included	\$250 per week	N/A
Conditions:	Premium is Minimum & Deposit If this insurance is cancelled, no refund will be given.			
Geographical Limits:	Anywhere within Australia			
Endorsements:	Personal Vehicle Excess Benefit: END-AS-2020-004 The following is included in the policy: Keystone will do the following listed below if a Volunteer uses his/her personal motor vehicle for voluntary work and is involved in a collision for which he/she becomes legally liable. The maximum amount Keystone will pay under this Endorsement in respect to any one collision for a. and b. below combined is \$1,000. The maximum amount Keystone will pay under this Endorsement in respect to any one collision for c. below is \$500 per week to a maximum of \$2,000: a. reimburse an amount up to and including the prescribed excess or claim below the excess that would have been payable under the Volunteer's comprehensive motor vehicle policy of insurance relative to the damaged vehicle, and which is not legally recoverable from any other source; and/or b. reimburse any substantial cumulative loss of any no-claim allowance not otherwise recoverable which may occur resulting from accidental damage to the Volunteer's vehicle; and/or c. pay a weekly benefit to the Volunteer for the cost of hiring a similar motor vehicle in the event that they have lost total use of the damaged vehicle as a result of a collision.			

The **Volunteer** must supply **Keystone** with the following in the event of a claim regarding a **Volunteer's** personal motor vehicle:

a. receipts (or copies) for the claim or excess paid and the name of the firm which carried out the repairs on the **Volunteer's** personal motor vehicle; and b. a letter from the **Volunteer's** motor vehicle insurer stating the amount of the excess paid and the amount of any no-claim bonus forfeited.

In all other respects the **Policy** remains unaltered.

Exclusions:	Exclusions as per policy		
Policy Wording:	Keystone Voluntary Workers Accident Insurance Wording 04/2022		
Policy Number:	NPP-47588-VW		
Insurer Panel:	Underwriting Agency:	Keystone Underwriting Agency Pty Ltd	100%
	<i>Underwritten By:</i>	<i>Certain Underwriters at Lloyd's Unique Market Reference: B1306501362300 Level 16, 1 Macquarie Street Sydney NSW 2000</i>	<i>100%</i>

Yes

IMPORTANT NOTICES

We have prepared this document to assist you to understand important issues relating to your insurances. Please contact our office if you have any questions or require further advice/assistance.

YOUR POLICY DOCUMENTATION

The policy wordings and other documentation should be read carefully to ensure that the cover provided is right for you. If you do not comply with the policy terms and conditions the insurer may be able to cancel the policy and/or refuse to pay or reduce a claim. You should carefully monitor and review your insurance contract to ensure it continues to be adequate during the period of insurance. If any information is incorrect or unclear, make sure that you tell us.

YOUR DUTY OF DISCLOSURE

Every insured under this policy must comply with the duty of disclosure obligations. The duty requires you to tell the insurer certain matters which will help it decide whether to insure you and if so, on what terms.

This duty commences when you first apply for your policy as well as on renewal, variation, extension or reinstatement. The type of duty that applies can vary according to the type of policy.

To assist us in protecting your interests, it is important that you tell us every matter that you know or could reasonably be expected to know, is relevant to the insurer's decision whether to insure you. We will then assist you in determining what needs to be disclosed to the insured in order to meet your duty.

When you answer any question asked by the insurer, you must give honest and complete answers. Examples of matters that should be disclosed are:

- Any claims that you have made in recent years for the particular type of insurance
- Cancellation, avoidance of, or a refusal to renew your policy by an insurer
- Any unusual feature of the insured risk that may increase the likelihood of a claim

If any insured under the policy does not comply with this duty, the insurer may cancel the policy and/or reduce the amount it pays in the event of a claim. If the failure to comply with the duty is fraudulent, the insurer may treat the policy as if it never existed and pay nothing.

PRIVACY

We are committed to protecting your privacy. We use the information you provide to us to assist and advise on your insurance needs. We provide your information to insurance companies and agents that provide insurance quotes and offer insurance terms to you or the companies that deal with your insurance claim (such as loss assessors and claims administrators). Your information may be given to an overseas insurer (eg. Lloyds of London) if we are seeking insurance terms from an overseas insurer, or to reinsurers who are located overseas. We will try to tell you where those companies are located at the time of advising you. We do not trade, rent or sell your information.

MISREPRESENTATION

If any insured under the policy makes a misrepresentation the insurer may cancel the policy and/or reduce the amount it pays in the event of a claim. If the misrepresentation is fraudulent, the insurer may treat the policy as if it never existed and pay nothing.

CONTRACTUAL LIABILITIES

Contractual liabilities are largely excluded from cover unless advised to the insurers. Leasing and hiring agreements, agency and product distribution agreements and construction contracts will often contain liabilities not easily recognised and should always be referred to us to ensure that the relevant cover is in place.

COOLING OFF RIGHTS

You may have a statutory cooling-off right to return your policy. The Product Disclosure Statement or policy document issued by the insurer tells you what the cooling-off right is. You must notify us electronically or in writing within the period noted in your Product Disclosure Statement or policy document.

Irrespective of any cooling-off period you may still have cancellation rights under your policy. If you want to return or cancel your policy, contact us so we may assist.

UNDERINSURANCE, AVERAGE OR CO-INSURANCE

The insurer requires you to insure for the full value or maximum potential risk. If you do not do so, and you are underinsured, they may pay you less in the event of a claim. These are often called "average" or "co-insurance" clauses.

If you do not want to bear a proportion of any loss, you must ensure that your sum insured is adequate to cover the full potential of any loss. If your policy provides "new for old" cover, please ensure that the sum insured is the cost of replacing the lost or damaged property with new property.

WAIVER OF RIGHTS

Some policies have a clause which limits or excludes claims where the insured has limited its rights to recover a loss from another party, in circumstances where that other party is responsible for the loss. This can occur where the insured has entered into a contract limiting liability.

If you have entered into, or propose to enter into a contract which may limit rights against another contracting party, please let us know so that we can advise you about how the agreement affects or may affect your cover.

ADDITIONAL INSURED AND NOTING INTERESTS

If a person is to be named on your policy or insured as a co-insured or joint insured, notify us immediately so we can request this in advance from the insurer. Your property and liability policies will not provide automatic cover for the insurable interest of other parties (e.g., mortgagees, lessors).

Check with us whether the insurer will include someone else as an insured or note their interests before you agree to this in a contract or lease. We cannot guarantee that an insurer will agree to include someone as an insured under your policy or to note their interests on your policy.

CLAIMS OCCURRING POLICIES

Most of your policies do not provide indemnity in respect of events that occurred before the insurance commenced. They cover events that occur during the policy period.

CLAIMS MADE POLICIES

Some policies (e.g. professional indemnity insurance) provide cover on a "claims made" basis. This means that claims first advised to you (or made against you) and reported to your insurer during the policy period are insured under that policy, irrespective of when the incident causing the claim occurred. If you become aware of circumstances which could give rise to a claim, notify the insurer during the policy period.

Report all incidents that may give rise to a claim against you to the insurers immediately after they come to your attention and before the policy expires.

INSURER SOLVENCY

We do not warrant or guarantee the current or ongoing solvency or financial viability of the insurer because we have no control over the insurer's performance and this can be affected by many complex commercial and economic factors.

UTMOST GOOD FAITH

Every policy is based on the principle of utmost good faith. Both the insured and the insurer must act towards the other party, in respect of any matter arising under the contract, with utmost good faith. If you fail to do so it may prejudice your rights under the policy and in particular, any claim.

UNAUTHORISED FOREIGN INSURERS

If one or more of the insurance companies concerned with a particular policy is an Unauthorised Foreign Insurer (UFI) we will notify you.

A UFI is an insurer that is not located in Australia or authorised under the Insurance Act 1973 to conduct insurance business in Australia. Such insurers are not subject to the provisions of the Act, which establishes a system of financial supervision of general insurers in Australia that is monitored by the Australian Prudential Regulation Authority (APRA).

CANCELLATIONS

If there is a refund of premium as a result of a cancellation or adjustment to a policy, we reserve the right to retain the remuneration earned prior to the alteration. If we don't do this we will not be properly paid for the services provided to you.