

*The Uniting Church in Australia Property Trust (Q.)*

Insurance Summary 2024-2025

December 2024







## Introduction

The Insurance Summary has been compiled by Aon Risk Services (Aon) and the Uniting Church Group Insurance team to provide a broad outline of Insurance Program of The Uniting Church in Australia Property Trust (Q.) and to offer general information and assistance in understanding the various insurances which have been arranged on UCAQ behalf.

It is important to recognise that various and multiple parts of the insurance program can be called upon to respond to incidents and claims and that the Directors' & Officers', Employees, Committee Members and Volunteers are all recognised as insured parties.

In addition to the information contained in the attached document, please find following an extract from [\*The Uniting Church in Australia Regulations \(1977\)\*](#):

### **INDEMNITY**

**4.11.2** (a) Any person acting under the express or implied authority of the Church and who is not an independent contractor shall be indemnified out of trust property against all liability for any matter or thing done or liability incurred except in the case of fraud, criminal act, gross negligence, or wilful misconduct.

## Named Insured

<b>Named Insured</b>	<p>The Uniting Church in Australia Property Trust (Q.), The Uniting Church in Australia, Queensland Synod, including property trusts, trusts, constituents, related associated bodies whether incorporated or unincorporated and/or affiliated bodies.</p>	
	<p>This includes:</p>	
	<p>Directors' &amp; Officers'</p>	<p>Employees</p>
	<p>Committee Members</p>	<p>Volunteers</p>
<b>Period of Insurance</b>	<p>From: 4.00 pm on 31 October 2024 Local Standard Time To: 4.00 pm on 31 October 2025 Local Standard Time</p>	

## Insurance Coverage Summary

Insurance Policy		Property Loss or Damage		Bodily Injury		Sexual Abuse	Pure Financial Loss (including defence)
		UCAQ Assets	External Parties	Internal Parties	External Parties		
Industrial Special Risks	Property damage	✓					
Machinery Breakdown	Material Damage	✓					
<i>Liability</i>	<i>Public &amp; Products Liability</i>		✓		✓	✓	
Financial Lines	Directors' & Officers' Liability						✓
	Crime	✓					✓
	Professional Indemnity						✓
	Cyber Liability						✓
Business Travel		✓	✓	✓	✓		
Personal Accident	Voluntary Workers			✓			
Marine Transit	General Policy	✓					
	Household Transits (Removals)	✓					
Contract Works	Material Loss or Damage & Liability	✓		✓	✓		
Motor Vehicle Fleet	Own Damage, Third Party Property & Supplementary Bodily Injury	✓	✓		✓		
Compulsory Third Party (CTP)	Bodily Injury			✓	✓		

Type of Insurance Coverage	Insurance Policy	Coverage Description	
Property Loss or Damage	Industrial Special Risks	<p>Industrial special risks insurance provides cover for physical loss or damage to UCAQ property because of, for example, fire, flood, storm, vandalism, earthquake, theft, or accidental damage.</p> <p>Coverage is for the costs of replacement or reinstatement in the event of damage. It also provides cover for business interruption (loss of income) because of property damage.</p>	
		<b>Congregation claim contribution</b>	<b>\$2,000</b>
	Electronic Equipment & Machinery Breakdown	<p>Electronic Equipment &amp; Machinery Breakdown Insurance provides cover for sudden and accidental damage electrical or mechanical equipment</p> <p>This insurance also includes loss or deterioration of refrigerated stock.</p>	
		<b>Congregation claim contribution</b>	<b>\$1,000</b>
	Motor Vehicle Fleet	<p>Motor Vehicle Insurance covers accident damage or theft of UCAQ vehicles based on the vehicles market value at the time of the accident. It also includes third party property damage and supplementary bodily injury caused by a UCAQ Motor Vehicle.</p>	
		<b>Congregation claim contribution</b>	<b>\$1,000</b>

Type of Insurance Coverage	Insurance Policy	Coverage Description
Liability	Public & Products Liability - \$20M	<p>Public Liability Insurance covers legal liability for bodily injury or property damage that a third party claims to have suffered because of UCAQ activities.</p> <p>Product liability insurance protects against claims of bodily injury or property damage caused by products sold or supplied through UCAQ.</p> <p>This includes cover for:</p> <ul style="list-style-type: none"> <li>• Costs and expenses incurred in the investigating and defending a claim.</li> <li>• Defamation, libel and slander</li> <li>• Physical and Sexual Abuse \$5,000,000 in the aggregate any one Period of Insurance.</li> <li>•</li> </ul> <p>N.B The activities listed below are excluded:</p> <ol style="list-style-type: none"> <li>a) Equestrian Sports, Rodeos and any ancillary events.</li> <li>b) flying or any other aerial activity including but not limited to bungee or BASE jumping, hang gliding, hot air ballooning, parasailing, paragliding or sky diving, but not including travelling as a passenger in a properly licensed aircraft.</li> <li>c) caving, mountain or ice climbing, low or high ropes courses and/or flying foxes, zip or slack lining.</li> <li>d) water skiing, jet skiing, white water rafting or kayaking, canyoning, ocean kayaking, scuba, cave or free diving, kite surfing or wake boarding.</li> <li>e) Motorsport, go-karting, motocross events, BMX racing, land windsurfing and quad biking.</li> <li>f) Australian or American Football, Rugby Union or League, Soccer, Boxing, Wrestling or any other Combat Sports, Gymnastics, Hockey (Field or Ice), Lacrosse; and g) Bobsledding, Snowboarding, Skiing, Sledding.</li> </ol>
	<b>Congregation claim contribution</b>	<b>\$10,000</b>

Type of Insurance Coverage	Insurance Policy	Coverage Description
Marine Transit	General Policy	Marine Transit Insurance provides cover for loss and/or damage to goods whilst in transit. This includes removals for Ministry Agents when changing placements.
	Household Transits	
	<b>Congregation claim contribution</b>	<b>\$300</b>
Contract Works	Material Loss or Damage & Liability	Contract Works & Liability Insurance covers for loss, destruction or damage of construction works less than \$2 Million if a contractor does not provide their own insurance cover. Declaration of the construction is required prior to the works beginning.
	<b>Congregation claim contribution</b>	<b>\$500</b>
Compulsory Third Party (CTP)	Bodily Injury	Compulsory Third Party (CTP) Insurance is a statutory insurance (included as part of Queensland vehicle registration) and provides cover for bodily injury caused by a motor vehicle. What is covered? <ul style="list-style-type: none"> <li>• Lump sum prescribed compensation.</li> <li>• Medical expenses.</li> <li>• Rehabilitation costs.</li> </ul>
	<b>Congregation claim contribution</b>	<b>\$NIL</b>



Type of Insurance Coverage	Insurance Policy	Coverage Description	
Financial Lines (Pure Financial Loss)	Directors' & Officers' Liability	Directors' & Officers' Liability Insurance provides cover for UCAQ Directors, Officers, Committee Members, Employees, Church Council or Volunteers for their legal liability for wrongful acts committed whilst acting in their capacity as a Directors, Officers, Committee Members, Employees, Church Council or Volunteers.	
	<b>Congregation claim contribution</b>	<b>\$25,000</b>	
	Professional Indemnity	Professional Indemnity Insurance covers legal liability to compensate third parties for loss sustained by them arising out of failure of professional duties by UCAQ in the conduct of UCAQ activities.	
	<b>Congregation claim contribution</b>	<b>\$2,500</b>	
	Crime	Crime Insurance provides cover for the loss of money, securities and other property as a result of an act of fraud or dishonesty committed by any employee acting alone or in collusion with others. This insurance also includes cover for:	
		<ul style="list-style-type: none"> <li>• Forgery Coverage</li> <li>• Computer Fraud Coverage</li> <li>• Funds Transfer Fraud Coverage</li> <li>• Counterfeit Currency Fraud Coverage</li> </ul>	<ul style="list-style-type: none"> <li>• Credit Card Fraud Coverage</li> <li>• Identity Fraud Coverage</li> <li>• Crisis Expenses Coverage</li> </ul>
	<b>Congregation claim contribution</b>	<b>\$25,000</b>	

Type of Insurance Coverage	Insurance Policy	Coverage Description
Accident & Health	Volunteers Personal Accident	<p>Personal Accident Insurance covers UCAQ approved Voluntary Workers and Work Experience Students for accidental death, injury, permanent or temporary disability as result of an accident</p> <p>Benefits are payable as a lump sum for death, injury, permanent disability, and weekly benefits for temporary disability for normal weekly earnings.</p>
	<b>Congregation claim contribution</b>	<p><b>\$50 non-Medicare medical expenses</b> <b>N.B. some weekly benefits have a 7-day waiting period</b></p>
	Business Travel	<p>Business Travel Insurance protects UCAQ and its directors, officers and employees while undertaking domestic or international travel against financial disruption caused by serious accidents, illness and delays. It can also protect money, travel documents and personal belongings whilst travelling in a business capacity.</p> <p>What is covered?</p> <p>Medical, evacuation and additional expenses</p> <ul style="list-style-type: none"> <li>• Cancellation and disruption</li> <li>• Baggage and travel documents</li> <li>• Political and natural disaster evacuation</li> <li>• Accidental death and disability</li> <li>• Rental and personal vehicle excess</li> <li>• Alternative employee/Resumption of assignment</li> <li>• Kidnap and ransom/Extortion.</li> <li>• Hijack and detention.</li> <li>• Personal liability</li> <li>• Emergency Assistance</li> </ul> <p>Limited coverage is included for spouse or dependent children who accompany an UCAQ director, officer or employee whilst on an authorised business trip. This policy does not cover leisure travel.</p>
	<b>Congregation claim contribution</b>	<p><b>Various policy limits and excess periods apply to different benefits please contact the insurance team for more details.</b></p>

## Disclosure and Renewal

### 1) Duty of Disclosure

When you apply for an insurance policy, or renew or extend your existing policy, you must tell the insurer everything about you and your situation that is relevant or could reasonably be expected to be relevant to the insurer's decision to insure you.

### 2) Insurance Renewal Questionnaire

The UCAQ Annual Insurance Renewal Questionnaire which is sent to all congregations during June/July each year, ensures that the information presented to potential insurance companies is accurate and up to date. The document includes questions about contents values at each property, numbers of volunteers, new activities and any incidents or potential claims not already notified to the insurance team.

All Property building values are reviewed by independent valuers annually either by means of a physical inspection where there has been a significant change or otherwise construction industry linked indexation.

Completion of the insurance renewal questionnaire fulfils a congregation's duty of disclosure obligations.



## Insurance Program Summary 2024/2025

# Contacts

### **Renewal and policies queries**

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### **New claims and claim enquiries**

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