

Cover Summary

Liability

When negotiating the terms of your insurance program, we provided the following information to your insurers. It is common to all your insurance policies, unless specifically stated otherwise in any of the cover summaries that are part of this document. It's important that you notify us of any changes to these details to ensure that you're adequately protected.

Insurer

Miramar Underwriting Agency Pty Ltd
Underwriter: Lloyds of London

100.00%

Policy Number

Ref: LI-295097

Reference Number

P602560147/8

Period Of Insurance

From: 08/10/2024

To: 01/08/2025

From 4PM to 4PM both local time and standard time.

Insured

Street Science Pty Ltd and The Trustee for Liddell Education Discretionary Trust

Anzsic Rating: 90020190 Producer - Creative Arts - Own Account (Internal Use Only)

ABN: 29 680 939 842
Year Established: 2012
Business Activities: Principally Educational Workshops / Shows for children and sales of science resources
Products Sold and/or Distributed: Science kits
Estimated annual turnover: \$1,885,000
Percentage split of turnover per state:

NSW	VIC	QLD	SA	WA	ACT	TAS	NT	OS
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100%

Number of full time employees: 16
Number of part time employees: 4
Total number of employees: 20
Stamp duty exempt: No
NSW small business stamp duty exemption declaration completed: No

Insured Situation

Unit 10, 11 Buchanan Rd Banyo QLD 4014 & Unit 4, 5 Navigator Place, HENDRA QLD 4011

Liability

Provides cover for all amounts which you become legally liable to pay as compensation (other than fines, penalties etc) for personal injury and/or property damage as a result of an occurrence in connection with your business for public and/or products liability as defined in the policy wording.

Interested Party:

5 Navigator Hendra Pty Ltd" ACN 159 751 827 as landlord for 4/5 Navigator Place, Hendra.

Limit of Liability:

Property in Physical/Legal Control:

Refer to additional schedule page

Refer Benefits

Policy Excess

Property Damage:

Refer to additional schedule page

Personal Injury:

As per Policy

All Other Claims:

Refer to additional schedule page

Worker to Worker:

Refer to additional schedule page

Contracts or Agreements:

No

It is important that you advise our office before you enter into any contracts.

Many contracts contain: -

- Insurance, hold harmless, indemnity clauses & guarantees;
- Conditions that will waive the insurers rights of recovery;
- Circumstances where you assume liability for others;

Entering into such contracts may limit cover and/or reduce or exclude the amount you are able to claim under this policy. Please contact your Adviser to discuss further.

Special Notes

Additional Policy Information

Endorsed effective 8/10/2024 to update the insured name to include:

- Street Science Pty Ltd (ABN 29 680 939 842)

In all other aspects this policy remains unaltered

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Business Details:	Educational Workshops/Shows for children and adults of a science nature. Supply and Sale of Science Kits.
Class of Business:	General & Products Liability
Geographical Limits:	Worldwide Excluding: North America; North Korea; Iran; Cuba; Russia, Belarus and Annexed Regions of Ukraine.
Policy Wording:	Miramar General and Products Liability Insurance Policy Wording- MIR GPL 0524
Limits of Indemnity	
General Liability	\$20,000,000
Products Liability	\$20,000,000
General Liability- In respect of any one claim or series of claims arising out of any one Occurrence	
Products Liability- In respect of any one claim or series of claims arising out of any one Occurrence and in the aggregate during the Period of insurance	
Sub-Limits	
Property in Your Care, Custody or Control	\$250,000 In respect of any one claim or series of claims arising out of any one Occurrence
Excesses	
Excess	Description
\$2,500	Each and every claim and inclusive of costs, other than:
\$25,000	Each and every claim in relation to Injury to Contracted Employees or Workers

Applicable Endorsements

Despite anything contained elsewhere in the Policy, the following Endorsements apply to the Policy. In the event of any conflict between these Endorsements and other clauses in the Policy, these Endorsements will take precedence:

MIR165 - MOLESTATION EXCLUSION

Despite anything contained elsewhere in the Policy under 3. General Exclusions, the following exclusion is added and applies as follows:

We will not indemnify You for any liability for Personal Injury arising out of or caused by or in connection with sexual assault, sexual abuse or molestation of any person by:

- a. You;
- b. any of Your employees; or
- c. any person acting on Your behalf.
- d. any of your members, clients or customers;
- e. any person either known or unknown to You.

We shall have no obligation to defend any action, suit or proceeding against You either directly or vicariously seeking damages for such Personal Injury.

Other than as set out above, the terms, conditions, exclusions and limitations contained in the Policy remain unaltered.

MIR180 - PERSONAL INJURY TO CONTRACTED EMPLOYEES OR WORKERS EXCESS

Despite anything contained elsewhere in the Policy, where this Excess is shown in the Schedule that amount shall apply

to each and every Occurrence in respect of Personal Injury to Contracted Employees and / or Workers' Compensation Subrogation Claims inclusive of Defence Costs and Supplementary Payments.

For the purpose of the application of this Excess, the term 'Contracted Employee or Worker' means Your employees and any hired labourers, contractors or sub-contractors or any employee of any hired labourers, contractors or sub-contractors, whilst engaged by You to replace or supplement your workforce thus performing work on Your behalf or for Your benefit. The term 'Contracted Employee or Worker' does not include occasional maintenance or repair contractors specifically engaged for such occasional maintenance or repair.

Other than as set out above, the terms, conditions, exclusions and limits contained in the Policy remain unaltered.

MIR110 - BREACH OF PROFESSIONAL DUTY EXCLUSION

Despite anything contained elsewhere in the Policy under 3. General Exclusions, General Exclusion 5 Breach of Professional Duty is deleted and replaced as follows:

We will not indemnify You for any liability arising out of any breach of duty owed in a professional capacity by You and/or person(s) for whose breaches You may be held legally liable.

Other than as set out above, the terms, conditions, exclusions and limitations contained in the Policy remain unaltered.

Other Insurable Risks and Services

The list below is a summary of the types of insurance you can buy through Insurance Advisernet. It doesn't include every type of insurance available or covers you've already taken out, but is intended to help you decide what type of protection you may require. If you need any additional information, please contact us.

Asset Protection	Excess of Loss	Marine Professional Indemnity
Association Liability	Fleet Motor	Medical Indemnity/Malpractice
Aviation	General Property	Money
Bond/Surety/Guarantee	Glass	Mortgage Protection
Builders Warranty	Goods In Transit	Personal Accident & Illness
Burglary/Theft	Group Personal Accident	Plant & Machinery
Business Interruption	Home & Contents	Pleasure Craft
Cancellation & Abandonment	Home Business	Private Motor
Caravan & Trailer	Household Removals	Prize Indemnity
Carriers Cargo	Industrial Special Risks	Product Recall/Guarantee
Commercial Motor	Information Technology Liability	Professional Indemnity
Contract Works/Construction	Investment Managers Liability	Property
Corporate Travel	Journey Injury	Shipbuilders Warranty
Crime	Landlords	Statutory Liability
Crop	Legal Expenses	Strata Plan
Cyber	Liability	Tax Audit
Deductible Buy Down	Livestock/Bloodstock	Trade Credit
Directors & Officers Liability	Machinery Breakdown	Travel
Electronic Equipment Breakdown	Management Liability	Umbrella Liability
Employee Dishonesty/Fidelity Guarantee	Marine Cargo	Voluntary Workers
Engineering	Marine Hull	Workers Compensation (ACT/NT/TAS/WA)
	Marine P&I	

Not all these covers may apply to your particular circumstances. However, we recommend that you review this list regularly to ensure your insurance cover continues to meet your needs. Additionally, if you're exposed to risk that isn't included in your current insurance program or listed above, we're happy to look for an available solution on your behalf.

Your Duty

According to the *Insurance Contracts Act 1984 (ICA)*, you and everyone who is insured under your policy must comply with a relevant duty.

The duty requires that, at a minimum, you answer all questions the insurer asks of you honestly. In addition, you may be required to tell the insurer about certain matters which will help them decide whether to insure you and on what terms.

You have this duty until the insurer agrees to insure you, and before they agree to renew your policy. You also have the same duty when you extend, change or reinstate an insurance policy.

The duty that applies can vary according to the type of insurance policy. The ICA specifically defines certain insurance policies as Consumer Insurance Contracts. In these circumstances, you have a duty to take reasonable care not to make a misrepresentation to the insurer when answering their questions. This means you must answer all questions fully, accurately and to the best of your knowledge. If you fail to do so, there may be consequences – these are outlined below.

For all other insurance policies not defined as Consumer Insurance Contracts, you have a duty to tell the insurer every matter that you know, or could reasonably be expected to know, is relevant to their decision to accept the risk of the insurance and on what terms.

If you (or anyone who is an insured, or a proposed insured, under the policy) make a misrepresentation, or if you don't tell the insurer something that you're required to disclose, they may cancel your policy or reduce the amount they pay you in the event of a claim, or both.

If the misrepresentation or failure is fraudulent, the insurer may refuse to pay a claim and treat the policy as if it never existed.

If you apply for insurance on behalf of other insureds, you need to explain the duty to them. We don't do this unless specifically agreed in writing. If you're providing information for other insureds, you confirm you have their authority to do so, and that the information provided is what they've told you in response to the duty obligations.

If in doubt about your duty, it's better to tell us. We can help you determine what you need to disclose to the insurer in order to meet your duty.

If your policy is renewable, the insurer may ask you further questions which are relevant to their decision whether to renew your policy. They may provide a copy of what you've previously told them and ask you to tell them if anything has changed. If you don't tell them about any relevant changes, they'll take this to mean there have been no changes.

Your duty is an important issue. If you don't understand how it works or the impact of non-compliance, please contact your adviser to discuss further.

General Questions:

Please complete the following questions. Your and/or any potential Insurer may ask subsequent questions based on the responses below.

- In the past 5 years have you had any insurance declined, cancelled, proposal or application rejected, renewal refused, had any claim rejected, had any special term, condition, warranty or excesses imposed by an Insurer? No
- In the past 5 years have you or any Partner or other Director been declared bankrupt, been placed into receivership or liquidation been involved in any Company or Business that became insolvent or entered administration or receivership or had any threats to life or property (whether private or business)? No
- In the past 10 years have you or any other Partner, Director or Owner been charged with or convicted of any criminal offence, (other than minor traffic convictions) in connection to crimes related to drugs, dishonesty, arson, theft, fraud or violence against persons or property, had penalties imposed or been liable for any civil offence or pecuniary penalty exceeding \$5,000? No
- In the past 5 years have you lodged any claims, notified an Insurer of a potential claim, had any claims made against you or aware of any incident that may give rise to a claim? No
- Do you authorise us to give to, or obtain from, other Insurer's or any relevant Third Party, in accordance with our Privacy Policy, any information relating to insurance or claim information held by you or any Insured Persons, Office Holders, Directors, Businesses or Corporations? Yes
- Are you aware of any matter, or any exceptional circumstance not covered above, that relates to the risk to be insured that you have not already told us about, and that you know or should know may affect the Insurer's decision to insure you? No

- I/We consent to IA's Privacy Policy and acknowledge our Duty of Disclosure under the Insurance Contracts Act 1984 (as amended), to disclose to the Insurer every matter that I/We may know, or could reasonably be expected to know, that is relevant to the Insurer's decision whether to accept the risk of the insurance and, if so, on what terms. Failure to comply with the above may result in the cancellation of the policy or a claim being declined or reduced.

Yes

Privacy Notice

We're committed to protecting your privacy in accordance with the Privacy Act 1988 (Cth) (Privacy Act) and the Australian Privacy Principles (APPs). Where required, we'll provide you with a collection notice which outlines how we collect, disclose and handle your personal information.

You can also refer to our Privacy Policy for more information about our privacy practices. This includes how we collect, use or disclose information, how to complain about a breach of Australian Privacy Principles, and how such a complaint will be handled. To read our Privacy Policy, ask us for a copy or visit www.insuranceadviser.net.

Client Acknowledgement

I/we acknowledge that:

- All answers and statements made in the cover summary forming part of this insurance proposal are true and accurate in every respect.
- No information has been withheld which is likely to affect an insurer's decision about rating or accepting my/our insurances.
- The insurer reserves the right to decline my application.
- The insurer and/or Insurance Advisernet Australia Pty Ltd will rely on this acknowledgement.