

**Lee Heron**

Authorised Representative  
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6 January 2022

## CERTIFICATE OF CURRENCY

This certificate is issued as a matter of information only and confers no rights upon the holder. It does not amend, extend or alter the coverage afforded by the policy/policies listed. It is provided as a summary only of the cover provided and is current only at the date of issue. For full particulars, reference must be made to the current policy wording.

### Group Personal Accident Insurance

**Insured Name:** Multicultural Affairs in the Department of Families, Fairness and Housing.  
**Insured Seniors Group:** Northern Region Indian Seniors Association of Victoria

**Period of Insurance:** From: 4:00pm on 31<sup>st</sup> December, 2021  
To: 4:00pm on 30<sup>th</sup> June, 2022  
Both Local Standard Time

**Business Description:** Principally the business, services and activities of all senior ethnic, multicultural and non for profit organisations (both incorporated and unincorporated), clubs and/or groups including their members, committees and/or volunteers for their respective rights, interests and liabilities.

**Insurer:** AFA Insurance on behalf of Zurich Australian Insurance Limited

**Section 1 – Personal Accident Cover:** Part A — Accidental Death and Capital Benefits  
18 to under 75 years - \$100,000 Events 1–19  
75 to under 90 years - \$20,000 Event 1 only

Part B — Weekly Injury Benefits  
18 to under 75 years - 100% of salary up to a maximum of \$500  
75 years to under 90 years – Not Insured

<b>Aggregate Limits of Liability:</b>	(a) All claims (except those referred to under (b) below	\$5,000,000
	(b) All claims relating directly to air travel in aircraft whose flights are not conducted in accordance with fixed schedules to and from fixed terminals over established routes	\$1,000,000

Please note this is a group policy which means all insured entities/persons are covered by a single contract of insurance sharing the same Public Liability, Products Liability and Group Personal Accident limit of liability and/or any sub-limits provided by the policy. This means that if applicable limit(s) of liability or sub-limits in respect of certain aspects of cover are exhausted by an occurrence or claim against some entities, then there may not be any cover remaining.

Yours faithfully,



**Lee Heron**

**Client Service Consultant**

The Trustee for HIFS Group is an Authorised Representative of Marsh Advantage Insurance (AFSL 238369) ABN 31 081 358 303  
Authorised Representative No: 1263839