

Lee Heron

Authorised Representative
Marsh Advantage Insurance Pty Ltd
ABN 31 081 358 303
Collins Square, 727 Collins Street
Melbourne VIC 3000
Tel 61 3 9603 2154; Fax 61 3 9670 8581
lee.heron@marshadvantage.com
www.marshadvantage.com.au

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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 30 th June, 2022 To: 4:00pm on 30 th June, 2023 Both Local Standard Time
Policy Number:	5593533
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

Aggregate Limits of Liability:	(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 (Dip F.S. (Brok), ANZIIF (Snr Assoc), QPIB)

Senior Account Manager | Marsh Advantage Insurance

M: +61 0439 503 015 | E: lee.heron@marshadvantage.com

The Trustee for HIFS Group is an Authorised Representative of Marsh Advantage Insurance (AFSL 238369) ABN 31 081 358 303

Authorised Representative No: 1263839