

# ACS FINANCIAL PTY LTD

ABN 91 332 765 503

INSURANCE SERVICES

AFSL: 247388

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Surrey Hills  
VIC 3127

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## CERTIFICATE OF CURRENCY

We hereby confirm that we have arranged the insurance cover mentioned below:

A Sense Of Hope  
19 Wormwell Court  
CABOOLTURE QLD 4510

Date: 24/11/2025

Our Reference: ASENSEOFHQ

RENEWAL

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**Class of Policy:** Professional Indemnity for Independent Churches

**Insurer:** Dual Australia Pty Ltd

ABN: 16 107 553 257

**The Insured:** A Sense Of Hope

**Policy No:** PI 05164

**Invoice No:** 199384

**Period of Cover:**

From 30/09/2025  
to 30/09/2026 at 4:00 pm

### Details:

See attached schedule for a description of the risk insured

### IMPORTANT INFORMATION

The Proposal/Declaration:

- ☐ is to be received and accepted by the Insurer
- ☒ has been received and accepted by the Insurer

The total premium as at the above date is:

- ☐ to be paid by the Insured
- ☐ part paid by the Insured
- ☐ paid in full by the Insured
- ☐ paid by monthly direct debit

Premium Funding

- ☒ This policy is premium funded

Please note that the policy defined above is subject to the receipt of the Proposal Declaration and acceptance by the Insurer (if not already completed and accepted) and subject to the full receipt and clearance of the total premium payable by the insured.

## Schedule of Insurance or Protection

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<b>Class of Policy or Protection</b>	Professional Indemnity for Independent Churches	<b>Policy/Protection No</b>	PI 05164
<b>Insured/Member</b>	A Sense Of Hope	<b>Invoice No:</b>	199384
		<b>Our Ref:</b>	ASENSEOFHQ

### PROFESSIONAL INDEMNITY INSURANCE

**Limit:** \$1,000,000 any one claim and \$3,000,000 in the aggregate during the Insurance Period

**Retroactive Date** 18/07/2025

**Professional Business Practice:** Religious or academic education or instruction; pastoral counselling services; pastoral care; missionary work; child care services (Sunday school, youth group and play group programs only, excluding formal education centres); social welfare and/or community charity services being distribution of food parcels, distribution of clothing and the arrangements of emergency temporary accommodation; outreach services

For the purposes of this Policy the definition of "religious or academic education or instruction" shall NOT include sporting activities, outward bound activities and/or school camps.

**Excess:** \$750 Excluding DEFENCE COSTS by the INSURED for each claim

**Automatic Extensions:** Defamation  
Loss of Documents  
Intellectual Property  
Automatic Reinstatement  
Estates and Legal Representatives  
Joint Venture Liability  
Public Relations (\$100,000 sub-limit)  
Fraud and Dishonesty  
Defence Costs in Addition  
Attendance at Inquiries (\$500,000 sub-limit)  
Principals Previous Business  
Subcontractors, Consultants & Agents  
Fidelity (\$50,000 sub-limit)  
Court Attendance Costs  
Extended Continuous Cover  
Run-off cover for Insured entity or Subsidiary (former Subsidiary)  
Former Principal  
Emergency Defence Costs  
Free Legal Consultation

**Jurisdictional Limits:** Worldwide excluding North America

**Exclusions:** Prior Known Facts  
Assumed Liability  
Liability to Employees  
Liability as Occupier  
Bodily Injury (write back for Professional Business)  
Property Damage (write back for Professional Business)  
Products Liability  
Pollution  
Radioactivity/Nuclear  
War/Terrorism  
Trading Debts  
Associates  
Asbestos & Toxic Mould  
Investment Advice/Performance  
Molestation  
Medical Treatment

## Schedule of Insurance or Protection

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Fines and Penalties & Non-Compensatory  
Prescription Drugs  
Sanctions Limitation Exclusion  
Intellectual Property  
Excluded Activities  
Infrastructure, Manufacturing and Financial  
Performance Obligation  
Directors and Officers

### **Cyber Risks Clarification Endorsement No. 1 (Affirmative Cover)**

This Policy does not contain an exclusion relating to any Cyber Act or Cyber Incident; therefore, any amounts otherwise payable under this policy due to a Cyber Act or a Cyber Incident will be payable, subject to the terms, conditions, warranties, exclusions, and endorsements of this Policy.

#### **Definitions**

Computer System means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the Insured or any other party.

Cyber Act means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.

Cyber Incident means:

- 1..1 any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System; or
- 1..2 any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any Computer System.

Except as otherwise provided in this endorsement, the Insuring Clause and all other POLICY terms and conditions shall have full force and effect.

**Wording:** Dual Australia ACS Independent Churches Policy Wording 09.22

**Insurer:** Dual Australia Pty Ltd on behalf of certain underwriters at Lloyd's

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**IMPORTANT NOTICES****Your Reasonable Duty Not to Make a Misrepresentation**

Before You take out, renew, change or vary a contract of general insurance with an Insurer, You must answer their questions truthfully and provide the Insurer with any information that could affect their decision to insure You, or the terms of your policy. This is referred to as Your 'Reasonable Duty Not to Make a Misrepresentation'.

**Your reasonable duty not to make a misrepresentation when entering into an insurance contract:**

When applying to take out insurance we will ask You certain questions. When answering these questions, You must be honest, and You have a duty under the Insurance Contracts Act 1984 to tell us anything:

Known to You; and

Which a reasonable person in the circumstances would include in answer to any questions.

Your answers will be used to help the Insurer decide whether to insure You and anyone else under this policy, and on what terms.

It is important that You understand You are answering the questions on behalf of yourself and anyone else that You would like to be covered by the policy.

The same duty applies until We agree to any variations, extensions, reinstatements or renewal of an insurance contract.

**Non-disclosure and its consequences**

If You do not answer our questions in this way, the Insurer may be entitled to reduce the amount they would pay to You if You make a claim, cancel Your insurance contract, or both.

If Your non-disclosure is fraudulent, the Insurer may refuse to pay Your claim and treat the contract as if it never existed.

**What You are not required to disclose**

You are not required to disclose any matter:

That diminishes the risk to be undertaken by the Insurer;

That is of common knowledge;

That the Insurer knows or should know in the ordinary course of the insurance business; and

Where the Insurer waives Your Reasonable Duty Not to Make a Misrepresentation.

**"Reasonable Precautions"**

You must take all reasonable precautions for the maintenance and safety of property insured. The insurer will not be liable for any loss, damage, injury or liability arising from a deliberate or fraudulent act committed by you or on your behalf.

**Average OR Under-Insurance**

When your policy contains an average clause, you must insure for the full value of the property. The insurer will only pay for a loss you claim in proportion to the amount of cover you have, and you will be responsible for the rest of the loss you actually suffer.

**Third Party Interests**

The policy will only provide cover for YOUR interest in the property insured and does not cover the interest of any third party (eg. financier, lessor) unless you have informed us of them, and they are noted on the schedule.

**Subrogation Agreements**

Where another person is liable to compensate you for any loss or damage otherwise covered by the policy, but you have agreed with that person either before or after the loss or damage occurred that you would not seek to recover any monies from that person, the insurer will not cover you under the policy for any such loss or damage. Therefore, you MUST NOT agree to give away any of your rights because this will affect the insurer's right to recover under subrogation from other parties.

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**Claims Made Policies**

A Claims Made policy covers you for claims, or circumstances which may give rise to a claim, reported to the insurer while the policy is in force. If you become aware of a claim or potential claim you need to notify us in writing immediately. If you become aware of a claim/circumstance and you do not notify us of it during the policy period, you could be uninsured or face a reduced payout from your insurer in respect of that claim. Once the policy has expired you are not covered, except for matters notified before expiry.

**Excess**

An excess is the sum of money the insurer will not pay in respect of a claim.

**Cancellation**

If you no longer require cover, you can cancel at any time. There is no charge for cancellation on expiry of your policy, prior to renewal. If you cancel at any other time, we will refund an amount calculated on the basis of:

- Your contribution to the insurance premiums paid for the balance of the policy year;
- An administration fee may apply

**If You Have a Complaint**

ACS Financial has an effective disputes/incidents/complaints handling process which is set out in the 'ACS Financial Dispute Handling Policy and Procedure'. Individuals can make a complaint by writing to the Compliance Officer. The Complaints Process is published on our website at [www.acsfinancial.com.au/customer-portal](http://www.acsfinancial.com.au/customer-portal) > Privacy & Complaints. Alternatively, call 1800 646 777 to request a copy.

**Privacy Statement**

We are committed to ensuring the confidentiality and security of your personal information. A copy of the 'ACS Group Privacy Policy' detailing our handling of personal information is available upon request or by accessing our website [www.acsfinancial.com.au/customer-portal](http://www.acsfinancial.com.au/customer-portal) > Privacy & Complaints. ACS Financial collects personal information for the purposes set out in the ACS Group Privacy Policy. If you do not provide some or all of the information requested by us, we may not be able to accept your application (or renewal application) to use our services. You may request access to information held about you and/or complain about a breach of the Australian Privacy Principles, and find out how ACS Group will deal with a privacy complaint by contacting the ACS Group Compliance Officer as set out in the ACS Group Privacy Policy.