

Group Liability for members of The Australian Ceramics Association



Public & Product Liability cover for paid members has been arranged and designed by Aon and provides you with cover in case a third party sues you for injury or property damage done to them by your activities, or from the products you sold.

Please note this policy is designed for members who have a revenue no greater than \$50,000 after tax, and who have never had a liability claim. While this cover can extend to activities of members, it is not designed for commercial operations. As per the limitations noted below.

Limits Provided:



Public Liability:

\$20,000,000
per occurrence



Product Liability:

\$20,000,000
per period of insurance



Excess

\$1000
per claim

The
**AUSTRALIAN
CERAMICS**
Association

Covered Activities Include:

- Teaching of craft groups to 20 persons or less
- Enterprises with up to two people assisting the insured in their declared activities
- Demonstration and exhibition of their craft
- Sales of craft via markets, exhibitions, studios, and online means

Covered activities does not include:

- Distributors selling products produced by third parties
- Exhibiting of other people's craft
- Firing services to others, except as part of your own workshops for students
- Employing or contracting others creating or teaching their own craft
- Sale or supply of imported products
- Enterprises with more than two (2) people assisting the Insured

Policy Highlights

- Cover extends anywhere in Australia
- Absolute Coronavirus Exclusion
- Service Providers Vicarious Liability
- Molestation/Sexual Abuse Exclusion
- Escape of fire Exclusion

Please review policy wording and policy schedule for full terms and conditions.

Insurer: SLE Worldwide Australia Pty Ltd

Duty of Disclosure

Before you enter into a contract of insurance, you have a duty under the Insurance Contracts Act 1984 (Clth) to disclose anything that you know, or could reasonably be expected to know, that may affect the insurer's decision to insure you and on what terms. You have that duty after proposal, and up until the time the insurer agrees to insure you. You have the same duty before you renew, extend, vary or reinstate a contract of insurance.

Get covered today:

For more information, contact The Australian Ceramics Association today.

australianceramics.com



Alternatively, you can contact the Aon NFP team

1800 123 266
au.nfp@aon.com