

Client Number 181-09927
Broker Gary Thomas

Material Damage Insurance

This schedule forms part of the Policy Wording. Please refer to the Policy Document for the full terms, conditions and exclusions relating to this insurance.

The Insured NZ Playcentre Federation	Client No 181-09927	Cover No 1463060-017-01
The Insurer Ando Insurance Group Limited as agent for The Hollard Insurance Company	% of cover 100	Insurer Policy No ANDOMSP15365
Period of Insurance	From 01/06/20 to 01/06/21 at 4:00pm; Local Standard Time	

SCHEDULE OF PROPERTY INSURED

Location

Business Activity Provision of Childcare Facilities and Services

Buildings	Agreed Replacement Value	\$183,656,705
Plant	Agreed Replacement Value	\$24,099,000

Location Total \$207,755,705

Total Sum Insured \$207,755,705

POLICY DETAILS

Insurer Ando Insurance Group Limited as agent for The Hollard Insurance Company

Policy Wording Crombie Lockwood Ando Agreed Material Damage Policy Wording February 2016

To obtain a copy of this policy wording please visit www.crombielockwood.co.nz/policy-documents and enter the following code in the search engine MDAND0216.

Standard Material Damage Policy Clauses (AND0 022016)

MD01 Acts of Civil Authorities	Included
MD02 Alternative Residential Accommodation - \$50,000 per unit per	Included

event	
MD03 Capital Additions	\$100,000
MD04 Change of Temperature	Included
MD05 Claims Assessment	Included
MD06 Constructive Total Loss	Included
MD07 Contractual Value	Included
MD08 Cover Plus	Included
MD09 Designation of Property	Included
MD10 Excess	Included
MD11 Expediting Costs	Included
MD12 General Average	Included
MD13 Goods and Services Tax (GST)	Included
MD14 Gradual Damage	\$10,000
MD15 Hazardous Substance Emergency Charges	\$50,000
MD16 Hazardous Substance Emergency Expenses	Included
MD17 Keys and Locks	Included
MD18 Landslip and Subsidence	\$500,000
MD19 Mechanical or Electrical Breakdown	\$10,000
MD20 Money	
- Section A	\$20,000
- Section B	\$5,000
MD21 Other Interests	Included
MD22 Other Premises Storage	Included
MD23 Professional Fees	Included
MD24 Property in a Motor Vehicle or Storage Container	Included
MD25 Property in the Care Custody or Control of the Insured	Included
MD26 Property in the Course of Construction	\$250,000
MD27 Property Sold	Included
MD28 Protection Costs	Included
MD29 Redundant Plant	Included
MD30 Redundant Stock	Included
MD31 Reinstatement of Amount of Insurance	Included
MD32 Reinstatement of Memorandum	Included
MD33 Removal of Debris	Included
MD34 Repair or Reinstatement by Insured	Included
MD35 Reservoirs, Tunnels and Bridges	\$100,000
MD36 Residential Property - Natural Disaster Damage	Included
MD37 Restoration and Reproduction Costs	Included
MD38 Rewards	Included
MD39 Smoke Damage	Included
MD40 Spoilage	\$5,000
MD41 Temporary Removal	Included
MD42 Theft	Included
MD43 Transit of Property	\$20,000
MD44 Undamaged Foundations	Included
MD45 Unharmed Property	Included
Optional Material Damage Policy Clauses (ANDO 022016)	
MD46 Computer Breakdown	Excluded
MD47 Floor Space Ratio	Excluded
MD48 Pressure Vessel Clause	Included
MD49 Seasonal Stock Increase	Excluded

MD50 Stock Declaration Conditions
MD51 Sustainable Rebuilding Costs

Excluded
Included

ENDORSEMENTS AND / OR CLAUSES

Building Margin Clause 115% included for non natural disaster perils
Loss Limit: The maximum combined sum insured in respect of all Plant, Stock and Miscellaneous Items is Replacement Value up to \$250,000 per site. Stock is on Indemnity Value Terms.
Indemnity Value applies to Shade Sails
Aggregate sum insured to apply to Buildings without a supporting valuation unless otherwise noted of \$500,000

GENERAL COMMENTS

Building, Plant & Location Details are as per attached spreadsheet

EXCESSES

Standard Policy Excesses (ANDO 022016)

Standard	\$5,000
Burglary	\$5,000
Theft	\$5,000
Money	\$500
Damage caused by Landslip or Subsidence	\$5,000

Wainoni Playcentre Building - Malicious Damage Excess \$10,000

MacAndrew Playcentre - Flood Excess \$15,000

Natural Disaster

Earthquake, volcanic activity, hydrothermal activity, subterranean fire, tsunami, geothermal activity, or fire caused by any of these.

For the Regions of Northland, Auckland, Waikato, Bay of Plenty, Taranaki, Otago, Southland

1% of the Location Sum Insured, Minimum \$1,000

For Pre 1936 Building Risks For the Regions of Northland, Auckland, Waikato, Bay of Plenty, Taranaki, Otago, Southland

5% of the Location Sum Insured, Minimum \$5,000

For the Rest of New Zealand

5% of the Location Sum Insured, Minimum \$5,000

For Pre 1936 building risks For The Rest of New Zealand. This applies where the Building was constructed prior to 1935, or where the Plant, Stock or Other Property is located in any building constructed prior to 1935.

10% of the Location Sum Insured, Minimum \$10,000

The Natural Disaster Excess - applies to the combined Material Damage and Business Interruption loss

from any one event at each Location. Where the insured property is residential property covered by EQC, the amount of the Natural Disaster Excess is reduced by the amount of the payment from EQC.

"Location Sum Insured" - For the application of Natural Disaster Excess this means the Insured Property sum insured at each Location.

Region - the areas of land in the Regions and Districts as defined in the Local Government New Zealand (LGNZ) Regional and Districts boundaries map.

INSURER RATINGS

Insurer	Cover (%)	Rating	Agency
Ando Insurance Group Limited as agent for The Hollard Insurance Company	100	A-	AMB

The A.M. Best (AMB) insurer financial strength rating scale is:

Secure Ratings		Vulnerable Ratings			
A++ & A+	(Superior)	B & B-	(Fair)	D	(Poor)
A & A-	(Excellent)	C++ & C+	(Marginal)	E	(Under Regulatory Supervision)
B++ & B+	(Good)	C & C-	(Weak)	F	(In Liquidation)
				S	(Suspended)

The rating scale above is in summary form. The full version of this rating scale can be obtained from the A.M. Best website.

Business Interruption Insurance

This schedule forms part of the Policy Wording. Please refer to that wording for the full terms, conditions and exclusions relating to this insurance.

The Insured

NZ Playcentre Federation

Client No

181-099Z7

Cover No

1463060-017-02

The Insurer

Ando Insurance Group Limited as agent for The Hollard Insurance Company

% of Cover

100

Insurer Policy No

ANDOMSP15365

Period of Cover

From 01/06/20 to 01/06/21 at 4:00pm; Local Standard Time

SCHEDULE OF ITEMS INSURED

Location

All Locations

Business Activity

Provision of Childcare Facilities and Services

Schedule of Items Insured

Gross Profit

Gross Revenue

Gross Rentals and Management Fees Receivable

Payroll - Dual Basis

Wages

Additional Increased Costs of Working

Severance and Redundancy Payments

Accounts Receivable

Key Money or Goodwill

Claim Preparation Costs

Redeployment Expenses

Location Sum Insured

\$0

Items Insured Notes

Loss Limit: The maximum combined sum insured in respect of Gross Profit, Gross Rentals, Wages, Reinstatement of Records, Accounts Receivable, Claims Preparation Costs is \$100,000 per site unless a higher limit is noted.

Indemnity Period

18 Months

Total Sum Insured

\$0

POLICY DETAILS

Policy Wording Crombie Lockwood Ando Agreed Business Interruption Policy Wording
February 2016

To obtain a copy of this policy wording please visit www.crombielockwood.co.nz/policy-documents and enter the following code in the search engine BIAN0216.

Standard Business Interruption Policy Clauses (AND0 022016)

BI01 Accumulated Stocks	Included
BI02 Acts of Civil Authorities	Included
BI03 Alternative Index	Included
BI04 Certification of Particulars	Included
BI05 Contractual and Legal Commitments	\$100,000
BI06 Cover Plus	Included
BI07 Customers and / or Suppliers Premises	Included
BI08 Departments	Included
BI09 Deterioration of Undamaged Stock	Included
BI10 Fumes, Gases, and Toxic Chemicals	Included
BI11 New Business	Included
BI12 Prevention of Access	Included
BI13 Provision of Services	Included
BI14 Reduced Margin	Included
BI15 Reinstatement of Amount of Insurance	Included
BI16 Salvage Sale	Included
BI17 Turnover Elsewhere After Damage	Included
BI18 Upwards Adjustment	Included

Important Note (AND0 022016)

The maximum liability of the Insurer under one or under a combination of the following clauses for any one loss is

BI01 Acts of Civil Authorities	10% of the Business Interruption sum insured
BI07 Customers and / or Suppliers Premises	10% of the Business Interruption sum insured
BI12 Prevention of Access	10% of the Business Interruption sum insured
BI13 Provision of Services	10% of the Business Interruption sum insured

ENDORSEMENTS AND / OR CLAUSES

GENERAL COMMENTS

Annual Turnover \$14,000,000

EXCESS / DEFERMENT PERIODS

Natural Disaster

Refer to Material Damage
Natural Disaster Excess

Business Interruption Deferment Periods

The following clauses have a Deferment Period as noted for any loss arising from Natural Disaster (Earthquake, volcanic activity, hydrothermal activity, subterranean fire, tsunami, geothermal activity, or fire caused by any of these):

BI01 Acts of Civil Authorities	7 days
BI07 Customers and /or Suppliers Premises	7 days
BI12 Prevention of Access	7 days
BI13 Provision of Services	7 days

The following clauses have a Deferment Period as noted for any loss caused by perils other than Natural Disaster:

BI01 Acts of Civil Authorities	24 hours
BI07 Customers and / or Suppliers Premises	24 hours
BI12 Prevention of Access	24 hours
BI13 Provision of Services	24 hours

Deferment Period means the period for which you are not insured.

The Indemnity Period specified commences after the expiration of the Deferment Period specified.

INSURER RATINGS

Insurer	Cover (%)	Rating	Agency
Ando Insurance Group Limited as agent for The Hollard Insurance Company	100	A-	AMB

The A.M. Best (AMB) insurer financial strength rating scale is:

Secure Ratings	Vulnerable Ratings	
A++ & A+ (Superior)	B & B- (Fair)	D (Poor)
A & A- (Excellent)	C++ & C+ (Marginal)	E (Under Regulatory Supervision)
B++ & B+ (Good)	C & C- (Weak)	F (In Liquidation)
		S (Suspended)

The rating scale above is in summary form. The full version of this rating scale can be obtained from the A.M. Best website.

Commercial Vehicle Insurance

This is the summary of the cover provided by your policy. Please refer to the policy document for the full terms, conditions and exclusions relating to this insurance.

The Insured

NZ Playcentre Federation

Client No

181-099Z7

Cover No

1463060-017-06

The Insurer

Ando Insurance Group Limited as agent for The Hollard Insurance Company

% of cover

100

Insurer Policy No

ANDOMSP15365

Period of Cover

From 01/06/20 to 01/06/21 at 4:00pm; Local Standard Time

DETAILS OF INSURANCE

Covering

Motor vehicles and items of mobile plant (as detailed below)

Situation

Anywhere in New Zealand including interisland transit

Business Activity

Preschool Education

Section 1: Vehicle Insured

Year	Vehicle Description	Reg No	Cover	Value
2010	Mazda 6 S/W	FKH197	Comprehensive	\$16,500
2012	Mazda GSX	GFF199	Comprehensive	\$16,000

Total Sum Insured

\$32,500

Interested Party

Flexi Lease (a division of VFL Limited)

Section 2: Legal Liability

Limit of Liability

\$10,000,000

POLICY DETAILS

Policy Wording

Crombie Lockwood Ando Agreed Commercial Motor Vehicle Policy Wording February 2016

To obtain a copy of this policy wording please visit www.crombielockwood.co.nz/policy-documents and enter the following code in the search engine CMAND0216.

Automatic Extensions Section 1 (AND0 022016)

2.1 Car Sharing Agreement	Included
2.2 Claims Preparation Costs	\$10,000
2.3 Cleaning Up Costs	\$100,000
2.4 Costs Associated with Theft	\$10,000
2.5 Death by Accident	\$10,000
2.6 Disability Modifications	\$10,000
2.7 Emergency Accommodation and Travel	\$10,000
2.8 Employees' Vehicles	\$100,000
2.9 Funeral Expenses	\$10,000
2.10 Goods in Transit	\$20,000
2.11 Hired Use	Included
2.12 Hoists	\$20,000
2.13 Ingestion of Foreign Objects	Included
2.14 Keys & Locks	\$10,000
2.15 Rewards	\$10,000
2.16 Salvage and Safety	Included
2.17 Signwriting	\$10,000
2.18 Tyre Damage	\$10,000
2.19 Uninsured Third Party Protection	\$5,000
2.20 Windscreens and Window Glass	Included
2.21 Condemned Buildings and Carparks - maximum of \$200 per day and \$5,000 per vehicle for any one event	Included
2.22 Sets	Included

Optional Extensions Section 1 (AND0 022016)

3.1 Driving Hours	Excluded
3.2 Loss of Use	Excluded
- Maximum Daily Limit	
- Maximum Total Limit	
3.3 Vehicle Plant and Vehicle Fitout Replacement Value	Excluded
- Maximum Limit any one Insured Vehicle	

Automatic Extensions Section 2 (AND0 022016)

2.1 Cleaning Up Charges	\$50,000
2.2 Damage to Leased Property	Included
2.3 Defence Costs	\$20,000
2.4 Exemplary Damages	\$1,000,000
2.5 Financial Charge	Included
2.6 Forest and Rural Fires	\$500,000
2.7 Marine Liability	Included
2.8 Passengers Liability	Included
2.9 Principal's Indemnity	Included
2.10 Rented or Borrowed Vehicles	\$150,000
- Consequential Loss	\$75,000
2.11 Vibration and Weight Damage	\$500,000
2.12 Reparation Payments	Included

Optional Extensions Section 2 (AND0 022016)

3.1 Towing for Reward	Excluded
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Automatic Extensions Section 1 and 2 (AND0 022016)

4.1 Additions and Deletions	\$250,000
4.2 Breach of Condition	Included
4.3 Cover Plus	Included
4.4 Fire Service Costs	\$50,000
4.5 Invalidation	Included
4.6 Release of Liability	Included
4.7 Several Liability	Included
4.8 Subrogation Waiver (any insured)	Included
4.9 Waiver of Subrogation (Group of Companies)	Included

Optional Extensions Section 1 and 2 (ANDO 022016)

5.1 Burning Cost	Excluded
- Multiplier	
- Maximum Premium Percentage	
- Minimum Retained Premium Percentage	
5.2 Profit Share	Excluded

Most of the Automatic Extensions shown above apply to comprehensive cover only. For details of the Automatic Extensions for non-comprehensive cover please refer to your policy wording.

ENDORSEMENTS AND / OR CLAUSES

It is agreed that the following exclusion is added and applies to both section 1 and section 2 of the policy:

Sanctions

This policy does not insure any liability where the provision of such indemnity or payment of such claim would expose the *Insurer* to any sanction, prohibition or restriction under United Nations resolutions or trade or economic sanctions, laws, or regulations of the European Union, United Kingdom, United States of America, Australia or New Zealand.

It is agreed that the following exclusions are added and apply to section 2 of the policy:

Asbestos

Section 2 of this policy does not insure any actual or alleged liability whatsoever in respect of any loss or losses directly or indirectly arising out of, resulting from or in consequence of asbestos, in whatever form or quantity.

Pollution

Section 2 of this policy does not insure any liability arising directly or indirectly from the discharge, dispersal, release, or escape of a product, by-product, smoke, vapour, soot, hazardous substance, liquid, gas, waste, irritant, contaminant or pollutant.

However this exclusion shall not apply if the discharge, dispersal, release, or escape of a product, by-product, smoke, vapour, soot, hazardous substance, liquid, gas, waste, irritant, contaminant or pollutant was identifiable, unexpected and unintended by the *Insured* and takes place in its entirety at a specific time and place.

DEDUCTIBLES / EXCESSES

Standard Excesses

Standard Excess (Section 1)	1% of the Vehicle Sum Insured, Minimum \$500
Plus additional underage / inexperienced driver excesses:	
- Drivers aged over 25 years with less than 1 years driving experience	\$500
- Drivers aged 21 up to 25 years	\$500
- Drivers aged under 21 years	\$1,000
Tyre Damage	Nil
Windscreen and Window Glass	Nil
Fire	Nil
Theft, conversion or attempted theft or conversion	Nil
Costs associated with theft waiting period	3 days
Loss of Use waiting period	7 days
Standard Excess (Section 2)	Nil
Vibration & Weight Damage	\$2,000
Exemplary Damages	\$5,000

INSURER RATINGS

Insurer	Cover (%)	Rating	Agency
Ando Insurance Group Limited as agent for The Hollard Insurance Company	100	A-	AMB

The A.M. Best (AMB) insurer financial strength rating scale is:

Secure Ratings		Vulnerable Ratings			
A++ & A+	(Superior)	B & B-	(Fair)	D	(Poor)
A & A-	(Excellent)	C++ & C+	(Marginal)	E	(Under Regulatory Supervision)
B++ & B+	(Good)	C & C-	(Weak)	F	(In Liquidation)
				S	(Suspended)

The rating scale above is in summary form. The full version of this rating scale can be obtained from the A.M. Best website.

Intellectual property	Included
Joint venture liability	Included
Loss of documents	Included
New subsidiary	Included
Public relations expenses	\$25,000

ENDORSEMENTS AND / OR CLAUSES

Molestation Endorsement:

We will cover the Insured for Defence Costs arising from a Claim that would be covered by this policy but for the Molestation Exclusion. The most We will pay for all such Defence Costs covered under this extension during the Period of Insurance is \$100,000. The Excess applies to this extension.

Volunteers and Contractors as Insureds:

The definition of Employee extends to include volunteers and contractors, not otherwise insured, and only in respect of Professional Services performed for and on behalf of the Insured.

DEDUCTIBLES / EXCESSES

Standard	Each and every claim including costs	\$5,000
Disciplinary proceedings costs		\$1,000

INSURER RATINGS

Insurer	Cover (%)	Rating	Agency
IAG New Zealand Limited	100	AA-	S&P

The Standard & Poor's (S&P) Insurer financial strength rating scale is:

AAA	(Extremely Strong)	BBB	(Good)	CCC	(Very Weak)
AA	(Very Strong)	BB	(Marginal)	CC	(Extremely Weak)
A	(Strong)	B	(Weak)	NR	(Not Rated)
				R	(Regulatory Supervision)

Note: The ratings from "AA" to "CCC" may be modified by the addition of a plus (+) or minus (-) sign to show relative standing within the major rating categories.

The ratings scale above is in summary form. The full version of this rating scale can be obtained from the Standard and Poor's website.

Association Liability Insurance

This is a summary of the cover provided by your policy. Please refer to the policy document for the full terms, conditions and exclusions relating to this insurance.

The Insured

NZ Playcentre Federation Incorporated, Playcentre Federation Limited

Client No

181-099Z7

Cover No

1463060-017-08

The Insurer

IAG New Zealand Limited

% of Cover

100

Insurer Policy No

Period of Cover

From 01/06/20 to 01/06/21 at 4:00pm; Local Standard Time

DETAILS OF INSURANCE

Business Activity

Promotion of business management support services provided by member playcentres; Provision of early childhood education programmes to children and parently education programmes to parents.

Limit of Indemnity

Any one Claim and in the aggregate

Associations Liability

\$2,000,000

Professional Indemnity

\$2,000,000

Territory

Worldwide

Jurisdiction

New Zealand Only

Retroactive Date

As per expiry

POLICY DETAILS

Policy Wording

NZI Associations Liability (AL 1018)

Policy Extensions

Advancement of defence costs

Amount payable for
Defence Costs

Automatic reinstatement
Committees

Continuity of cover	
Court attendance costs	\$20,000
Dishonesty of employees	
Emergency defence costs	10% of the amount payable for Defence Costs
Employment liability	
Estates, legal representatives and spousal liability	
Extended reporting period	
Fair Trading Act	
Health and safety defence costs	Amount payable for Defence Costs
Intellectual property	
Insured versus insured	
Investigations and inquiries	Amount payable for Defence Costs
Joint venture	
Loss of documents	
New subsidiary	
Outside position	
Public relations expenses	\$25,000
Punitive or exemplary damages (\$1,000,000 or the limit of indemnity, whichever is the lesser)	The greater of \$10,000 or the Excess specified in the Schedule

ENDORSEMENTS AND / OR CLAUSES

4.2 Bodily Injury:

This policy does not cover any claim arising from or in connection with bodily injury, sickness, disease, disability, or death. This exclusion does not apply to shock, fright, mental anguish or mental injury.

Insolvency Exclusion:

This policy does not cover any Claim arising from or in connection with the insolvency of the Association. Automatic Extension 3.10 'Extended Reporting Period' is deleted from this policy.

Molestation Endorsement:

We will cover the Insured for Defence Costs arising from a Claim that would be covered by this policy but for the Molestation Exclusion.

The most We will pay for all such Defence Costs covered under this extension during the Period of Insurance is \$100,000. The Excess applies to this extension.

DEDUCTIBLES / EXCESSES

Officers/Individuals	Each and every claim including costs	\$2,000
Entity Reimbursement	Each and every claim including costs	\$2,000
Professional Indemnity	Each and every claim including costs	\$2,000

INSURER RATINGS

Insurer	Cover (%)	Rating	Agency
IAG New Zealand Limited	100	AA-	S&P

The Standard & Poor's (S&P) Insurer financial strength rating scale is:

AAA	(Extremely Strong)	BBB	(Good)	CCC	(Very Weak)
AA	(Very Strong)	BB	(Marginal)	CC	(Extremely Weak)
A	(Strong)	B	(Weak)	NR	(Not Rated)
				R	(Regulatory Supervision)

Note: The ratings from "AA" to "CCC" may be modified by the addition of a plus (+) or minus (-) sign to show relative standing within the major rating categories.

The ratings scale above is in summary form. The full version of this rating scale can be obtained from the Standard and Poor's website.

Management Liability Insurance – Management Shield

This is a summary of the cover provided by your policy. Please refer to the policy document for the full terms, conditions and exclusions relating to this insurance.

The Insured

NZ Playcentre Federation & Associated 32 Playcentre Associations (Shared Limits)

Client No

181-09927

Cover No

1463060-017-04

The Insurer

IAG New Zealand Limited

% of Cover

100

Insurer Policy No

6000113079

Period of Cover

From 01/06/20 to 01/06/21 at 4:00pm; Local Standard Time

Business Activity

Promotion of business management support services provided by member playcentres; Provision of early childhood education programmes to children and parenting education programmes to parents.

GENERAL LIABILITY

Public Liability Limit

Any one Occurrence

\$5,000,000

Products Liability Limit

In the Aggregate

\$5,000,000

Territory

New Zealand Only

Jurisdiction

New Zealand Only

Policy Wording

GL0318

Automatic Extensions

Advertising Liability

\$1,000,000

Business Advice or Service

Included

Business Travel To A Non-Territorial Country

Included

Care, Custody or Control

\$500,000

Drones

\$1,000,000

Goods Lifted or Carried By Crane

\$250,000

Hot Works Away From Your Premises

Included

Innkeeper's Liability

Included

Landlord's Liability

Included

Lost or Stolen Keys

Included

Product Withdrawal Costs

\$100,000

Punitive or Exemplary Damages

\$1,000,000

Service/Repair - Machinery

\$250,000

Service/Repair - Vehicle and Watercraft	\$500,000
Tenant's Liability	Included
Underground Services	Included
Vehicles/Mobile Plant Liability	Included
Vibration and Removal of Support	\$500,000

Optional Coverage Clauses

Property Being Worked On	Excluded
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Extensions

Drones	\$1,000,000
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Endorsements and/or Clauses

Business Advice or Service Exclusion 2: It is agreed that Automatic Coverage Clause 3.1 Business Advise or Service is deleted.

Cross Liability Exclusion: It is agreed that Policy Condition 6.4 (Cross Liability) is deleted from this policy.

Volunteers - Amendment To Definition 1.4 (Insured): It is noted and agreed that Definition 1.4 (Insured) is amended to include the following definition; (h) volunteers but only while they are engaged by, and working in New Zealand for an entity referred to in (a), (b), or (c) above, provided that they are not otherwise insured. Policy Condition 6.4 (Cross Liability) does not apply in respect of such volunteers.

Hall Hirers Liability Endorsement: It is agreed that the definition of Insured is extended to include the following definition; (i) Any individual or family whose child attends a playcentre. Provided that cover only applies; (i) in respect of their legal liability for Property Damage to property leased by the named Insured; and (ii) in respect of their short term hire of any premises leased by the named Insured; and (iii) such individual or family are not otherwise insured. Policy Condition 6.4 (Cross Liability) does not apply in respect of such members. It is further agreed that an excess of \$1,000 shall apply in respect of any claim or Occurrence under this extension. In all other respects this Policy remains unaltered.

General Comments

Policy Wording: Lumley Management Shield 0318 LUM1549/3 Applies

Excess

General Liability	\$500
Advertising Liability	\$1,000
Care, Custody or Control	\$1,000
Drones	\$1,000
Product Withdrawal Costs	\$2,500
Property Being Worked Upon	\$1,000
Service/Repair - Machinery	\$2,500
Service/Repair - Vehicle and Watercraft	\$1,000
Underground Services	\$2,500
Vibration and Removal of Support	\$5,000
Goods Lifted or Carried by Cranes	\$2,500
Hall Hirers Liability	\$1,000

DIRECTORS' & OFFICERS'

Limit of Indemnity	Any one Claim and in the aggregate	\$0
Territory		New Zealand Only

Jurisdiction	New Zealand Only
Retroactive Date	Per exp policy
Policy Wording	

Endorsements and/or Clauses

DIRECTORS & OFFICERS SECTION IS EXCLUDED

Excess

Standard	Each and every claim including costs	\$1,000
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STATUTORY LIABILITY

Limit of Indemnity	Any one Claim and in the aggregate	\$2,000,000
Defence Costs Sum Insured	Any one Claim and in the aggregate	\$2,000,000
Territory		New Zealand Only
Jurisdiction		New Zealand Only
Retroactive Date		Per exp policy
Policy Wording		NZSL0318

Endorsements and/or Clauses

Volunteers - Amendment to Definition 1.6 (Insured):

It is noted and agreed that Definition 1.6 (Insured) is extended to include as Insured parties volunteers engaged by the Insured entity specified in the Schedule, but only while they are working in New Zealand for and on behalf of that entity in connection with the Insured's Business and provided that they are not otherwise insured. In all other respects this Policy remains unaltered.

Contractors Extension - Statutory Liability:

It is noted and agreed that this Policy extends to include as Insured parties contractors engaged by the Insured entity specified in the Schedule, but only while they are working in New Zealand for and on behalf of that entity in connection with the Insured's Business and provided that they are not otherwise insured. In all other respects this Policy remains unaltered.

General Comments

Policy Wording: Lumley Management Shield 0318 LUM1549/3 Applies

Excess

Standard	Each and every claim including costs	\$500
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Health & Safety Act: It is noted and agreed claims under the Health & Safety at Work Act 2015 when the Excess each and every claim shall be \$1,000.

EMPLOYERS LIABILITY

Limit of Indemnity	Any one Claim and in the aggregate	\$2,000,000
Territory		New Zealand Only
Jurisdiction		New Zealand Only
Retroactive Date		Per exp policy
Policy Wording		NZEL0318

General Comments

Policy Wording: Lumley Management Shield 0318 LUM1549/3 Applies

Excess

Standard	Each and every claim including costs	\$500
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EMPLOYMENT DISPUTES

Limit of Indemnity	Any one Claim and in the aggregate	\$500,000
Territory		New Zealand Only
Jurisdiction		New Zealand Only
Retroactive Date		Per exp policy
Policy Wording		NZEPL0318

Endorsements and/or Clauses

Additional Defence Costs Endorsement:

1. It is agreed that subject to the terms and conditions of the Policy and to the terms of this Additional Defence Costs Endorsement ("this Endorsement"), the Insured shall be entitled to additional cover under this Endorsement for a sum up to 20% of the Limit of Liability or \$2,000,000, whichever is the lesser ("Additional Defence Costs Cover").

2. This Additional Defence Costs Cover will only arise:

(a) In the event that a charge under s9 of the Law Reform Act 1936 ("a Charge") exists and/or is asserted by any party who has made a Claim against the Insured and this Charge prevents Lumley from making payments under the Policy which, but for the Charge, would have been made; and

(b) The anticipated Loss arising from notified Claim(s) and/or Charge(s) exceeds the Limit of Liability under the Policy; and

(c) There is no indemnity in respect of Costs and Expenses provided to the Insured under any other insurance policy.

3. The Additional Defence Costs Cover is limited only to Costs and Expenses and does not provide indemnity to the Insured for liability to pay any damages or compensation.

4. Where Lumley's limit of liability in respect of any Claim is sub-limited to an amount less than the Limit of Liability by the terms and conditions of the Policy, the Additional Defence Costs Cover is calculated at 20% of Lumley's sub-limited limit of Liability in respect of such Claim and is inclusive within the Additional Defence Costs Cover.

General Comments

Policy Wording: Lumley Management Shield 0318 LUM1549/3 Applies

Excess

Standard	Each and every claim including costs	\$2,500
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FIDELITY

Limit of Indemnity	Any one Claim and in the aggregate	\$100,000
Territory		New Zealand Only
Jurisdiction		New Zealand Only
Retroactive Date		Per exp policy
Policy Wording		FI0318

Endorsements and/or Clauses

Retroactive Date Endorsement:

Lumley shall not be liable to make any payment for any loss arising out of or connected with a single act or series of related acts of the Theft, fraud, dishonesty or criminal damage committed by any Employee (acting alone or in collusion with others), prior to the retroactive date, if any, specified in the Schedule.

Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, conditions, provisions, agreements or limitations of the above-mentioned Policy other than as above stated.

General Comments

Fidelity is replaced with Crime

Policy Wording: Lumley Management Shield 0318 LUM1549/3 Applies

Excess

Standard	Each and every claim including costs	\$5,000
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INTERNET LIABILITY

Limit of Indemnity	Any one Claim and in the aggregate	\$500,000
Territory		New Zealand Only
Jurisdiction		New Zealand Only
Retroactive Date		Per exp policy
Policy Wording		IL0318

Endorsements and/or Clauses

Territory/Jurisdiction - Deletion of Extension:

It is agreed that Automatic extension 3.13 Territory/Jurisdiction (USA and Canada) is deleted from the policy.

It is further agreed that the following are added to the Exclusions:

4.18 Territorial Limit Exclusion

We shall not be liable to indemnify You in respect of any Liability arising out of any Claim arising from any act, error or omission that occurred outside the territorial limits specified in the Schedule.

4.19 Jurisdiction Exclusion

We shall not be liable to indemnify You in respect of any Liability arising out of any Claim:

(a) in respect of legal action or litigation first brought in a court outside the jurisdiction of the countries stated in the Schedule; or

(b) in respect of any legal action or litigation brought in a court within the jurisdiction of the countries stated in the Schedule to enforce a judgment handed down in a court outside the jurisdiction of the countries stated in the Schedule whether by way of a reciprocal agreement or otherwise; or

(c) in respect of any legal action in which the proper law to be applied to the issue or any of them in that action is that of a country other than the Jurisdiction stated in the Schedule.

Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, conditions, provisions, agreements or limitations of the above mentioned Policy other than as above stated.

Additional Defence Costs Endorsement:

1. It is noted and agreed that subject to the terms and conditions of the Policy and to the terms of this Additional Defence Costs Endorsement ("this Endorsement"), the Insured shall be entitled to additional cover under this Endorsement for a sum up to 20% of the Limit of Liability or \$2,000,000, whichever is the lesser ("Additional Defence Costs Cover").

2. This Additional Defence Costs Cover will only arise:

(a) In the event that a charge under s9 of the Law Reform Act 1936 ("a Charge") exists and/or is asserted by any party who has made a Claim against the Insured and this Charge prevents Lumley from making payments under the Policy which, but for the Charge, would have been made; and

(b) The anticipated Loss arising from notified Claim(s) and/or Charge(s) exceeds the Limit of Liability under the Policy; and

(c) There is no indemnity in respect of Costs and Expenses provided to the Insured under any other insurance policy.

3. The Additional Defence Costs Cover is limited only to Costs and Expenses and shall not provide indemnity to the Insured for liability to pay any damages or compensation.

Where Lumley's limit of liability in respect of any Claim is sub-limited to an amount less than the Limit of Liability by the terms and conditions of the Policy, the Additional Defence Costs Cover is calculated at 20% of Lumley's sub-limited limit of liability in respect of such Claim and is inclusive within the Additional Defence Costs Cover.

General Comments

Policy Wording: Lumley Management Shield 0318 LUM1549/3 Applies

Excess

Standard Each and every claim including costs \$1,000

LEGAL PROSECUTION DEFENCE

Limit of Indemnity Any one Claim and in the aggregate \$500,000
Territory New Zealand Only
Jurisdiction New Zealand Only
Retroactive Date Per exp policy
Policy Wording LE0318

General Comments

Policy Wording: Lumley Management Shield 0318 LUM1549/3 Applies

Excess

Standard Each and every claim including costs \$1,000

INSURER RATINGS

Insurer	Cover (%)	Rating	Agency
IAG New Zealand Limited		AA-	S&P

The Standard & Poor's (S&P) Insurer financial strength rating scale is:

AAA	(Extremely Strong)	BBB	(Good)	CCC	(Very Weak)
AA	(Very Strong)	BB	(Marginal)	CC	(Extremely Weak)
A	(Strong)	B	(Weak)	NR	(Not Rated)
				R	(Regulatory Supervision)

Note: The ratings from "AA" to "CCC" may be modified by the addition of a plus (+) or minus (-) sign to show relative standing within the major rating categories.

The ratings scale above is in summary form. The full version of this rating scale can be obtained from the Standard and Poor's website.

Cyber Liability Insurance

This is the summary of the cover provided by your policy. Please refer to the policy document for the full terms, conditions and exclusions relating to this insurance.

The Insured

NZ Playcentre Federation Incorporated, Playcentre Publications Limited

Client No

181-099Z7

Cover No

1463060-017-05

The Insurer

IAG New Zealand Limited

% of cover

100

Insurer Policy No

6000113342

Period of Cover

From 01/06/20 to 01/06/21 at 4:00pm; Local Standard Time

DETAILS OF INSURANCE

Business Activity

Promotion of business management support services provided by member playcentres; Provision of early childhood education programmes to children and parenting education programmes to parents.

Limit of Indemnity

for all claims in the Aggregate during the Period of Insurance \$250,000

POLICY DETAILS

Policy Wording

NZI Cyber Base 0316 Policy Wording Applies

Privacy	Included
System Damage	Included
Computer Virus Transmission and Hacking	Included
Multimedia Liability	Included
Cyber Extortion Cover	Included
Privacy Fines and Investigations	Included
Privacy Breach Notification and Loss Mitigation	\$25,000
Reward Expenses Cover	Included

ENDORSEMENTS AND / OR CLAUSES

Unencrypted Portable Media Exclusion (UPM)

Notwithstanding anything else to the contrary contained in the Policy, it is declared and agreed that there is no cover under this policy for any claim, loss, liability, cost or matter otherwise the subject of cover under the policy based upon, directly or indirectly arising from or attributable to the failure of the insured to encrypt personally identifiable and confidential information that is removed from the policyholder's premises on any portable media.

In all other respects the policy remains unaltered.

DEDUCTIBLES / EXCESS

Standard

\$2,000

INSURER RATING

Insurer	Cover (%)	Rating	Agency
IAG New Zealand Limited	100	AA-	S&P

The Standard & Poor's (S&P) Insurer financial strength rating scale is:

AAA	(Extremely Strong)	BBB	(Good)	CCC	(Very Weak)
AA	(Very Strong)	BB	(Marginal)	CC	(Extremely Weak)
A	(Strong)	B	(Weak)	NR	(Not Rated)
				R	(Regulatory Supervision)

Note: The ratings from "AA" to "CCC" may be modified by the addition of a plus (+) or minus (-) sign to show relative standing within the major rating categories.

The ratings scale above is in summary form. The full version of this rating scale can be obtained from the Standard and Poor's website.

REFERRAL REMUNERATION

We sometimes pay a share of our remuneration to others who refer you to us. Remuneration is brokerage from insurers with whom your insurance is placed and/or fee income for our services.

FAIR INSURANCE CODE 2016

If you have a personal insurance policy or are a small to medium (SME) business and your insurance policy is underwritten by a member of the Insurance Council of New Zealand (ICNZ), a new version of the Fair Insurance Code will apply from 1st January 2016.

A list of [ICNZ members](#) and a copy of the [Fair Insurance Code 2016](#) can be found at www.icnz.org.nz.

DUTY OF DISCLOSURE

The insurance cover that has been arranged for you is based on the information you provided. Because that information is material to the insurer providing your insurance, you must advise any changes or any information that could affect the insurer's acceptance of your insurance. If you don't disclose or you misrepresent any material information your insurance could be invalidated and any claim may not be paid.

While your duty of disclosure applies before you take out an insurance policy or when you renew a policy, you should also advise us of any material change or circumstance if something comes to light during the period of your insurance. Examples of such disclosures could include structural alterations to a building, un-occupancy of insured premises, the installation of new equipment; a change in business operations or many other such changes.

Your duty of disclosure is crucial in maintaining your insurance protection. If you are unsure about any aspect of it please contact us for guidance.