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Professional Insurance Advisors

FACT SHEET

CAKE DECORATORS ASSOCIATION OF VICTORIA ABN 78 310 539 320 **PUBLIC & PRODUCTS LIABILITY INSURANCE**

Who is Insured?

Declared Sole Trader Members (with or without an ABN) with annual turnover of \$20,000 or less of Cake Decorators Association of Victoria (CDAV) ABN 78 310 539 320

Who is the insurer?

Berkley Insurance Australia (Berkley).

How much cover is provided?

The overall cover is \$20,000,000 any one claim for Public Liability and \$20,000,000 any one claim & in the aggregate for Products Liability for each individual member.

Is there an excess payable?

Yes, the excess is \$1,000 each and every claim.

How much does the cover cost?

Eligible members pay \$42.00 including all fees and charges for the 10 month period 01/06/2021 to 01/04/2022. Any member joining the policy mid term will pay \$42.00 irrespective from when they join to the expiry of the policy.

What is the period of insurance?

01 June 2021 to 01 April 2022.

What Activities are covered?

Home based part time decorating business baking cakes and similar items, classes for other decorators at an average of up to 5 attendees from home only and up to 12 fetes / markets / wedding expos per year and all other associated activities.

What activities are not covered?

The policy will not indemnify anything outside of the activities noted immediately above. Specifically it is important to note that the following activities are not covered:

- Any cooking classes involving use of ovens, gas burners or the like
- Any classes involving teaching of minors (anyone under 18)
- Any sales from shops or wholesaling to shops / cafes or restaurants
- Any hiring of halls or commercial premises to conduct classes

Does the policy have a COVID 19 exclusion?

Yes, the policy does not provide indemnity under this Policy in respect of liability directly or indirectly arising out of, related to, or in connection with a Listed Human Disease or any directly or indirectly related condition or threat or fear thereof (whether actual or perceived).

What should I do if my activities don't fall within the covered activities?

Unfortunately you will be ineligible for cover under this policy but you can contact Cerberus Brokers Pty Ltd for a stand alone policy to cover your activities.

Can I cancel my cover?

Yes, you can cancel the policy but if this is outside the 14 day cooling off period no premium refund will be payable.

PO Box 1305 Spring Hill QLD 4004 - Telephone: 61 7 3088 2070 - Facsimile: 61 7 3088 2079

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How do I pay my premium?

The association has paid the cover for the first 50 members and these members will simply reimburse the association. Any members thereafter will pay premium to CDAV who will in turn pay the premium to Cerberos Brokers. All individual member details will be provided to Cerberos Brokers.

What documentation will Insured Members receive?

Members taking out the cover will receive a certificate of currency in their individual name once their premium has been paid to the association.

Does the association receive any remuneration from Cerberos Brokers or the insurer?

No, the association receives no remuneration and undertakes the administration of the policy at its own cost as a service to members.

Who are Cerberos Brokers?

Cerberos Brokers provide general insurance broking services under our Australian Financial Services Licence Number 260668, which we do so in an honest, efficient, fair and transparent manner.

Cerberos services include:

- Reviewing and advising on general insurance needs;
- Arranging and renewing general insurance;
- Assisting with general insurance claims;
- Arranging premium funding;

What is the role of Cake Decorators Association of Victoria (CDAV) ABN 78 310 539 320?

CDAV are the master policy holder. They do not act on behalf of Cerberos Brokers or the insurer. CDAV can not provide any advice in respect of this policy. CDAV will make the policy documents available to members only. CDAV will notify Cerberos Brokers on receipt of premium from individual members. CDAV will provide listings of members joining and those taking up the cover to Cerberos Brokers. CDAV will receive individual premiums, notify Cerberos Brokers of all monies received and then remit the premium to Cerberos Brokers.

Who is the policyholder?

Cake Decorators Association of Victoria (CDAV) ABN 78 310 539 320 Website www.cdav.com.au is the master policyholder.

Who do I contact in the event of a claim?

Cerberos Brokers Pty Ltd P.O. Box 1305 Spring Hill Qld 4004 Email info@cerberos.com.au

Who to contact in the event you want to make a complaint?

Cerberos Brokers Pty Ltd P.O. Box 1305 Spring Hill Qld 4004 Email info@cerberos.com.au

Who to contact in the event you have other enquiries?

Cerberos Brokers Pty Ltd P.O. Box 1305 Spring Hill Qld 4004 Email info@cerberos.com.au

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