



CITYCOVER (AUST.) PTY. LTD.

A.C.N. 010 699 537

General Insurance Brokers
AFS Licence No. 241087

Broadform Liability Insurance

Insurer:	QBE Insurance (Australia) Limited
Policy Type:	Austbrokers Broadform Liability Insurance QM2316-0510
Policy Number:	02A307350PLB
Renewal Date:	1st August of every year at 4:00pm
Insured Entity:	Australian Homestay Network Pty Ltd and Homestay Host Families (as declared)
Business Description:	Provision of accommodation by AHN Host Families for overseas students residing temporarily in Australia.
Interest Insured:	Indemnifies You for Your legal liability to pay all sums by way of compensation, and all costs awarded against You in respect of: <ul style="list-style-type: none">• Personal Injury• Property Damage• Advertising Liability happening during the Period of Insurance and caused by an occurrence within the Territorial Limits in connection with Your Business or Activity as a Host Family for Australian Homestay Network Pty Ltd.
Sum Insured:	\$20,000,000 any once occurrence and/or any one Period of Insurance
Policy Excess:	\$5000 applicable for all claims – costs inclusive



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Conditions applicable to the policy

This Policy does not cover liability in respect of:

Claims directly or indirectly arising out of, resulting from, in consequence of, contributed by the actions of any Host Family;

However this exclusion does not apply when:-

- A) The Host Family hold an appropriate "Blue Card" and/or Working with Children / Equivalent as appropriate to the State.
- B) The Host Family has appropriate background checks completed and accepted by Australian Homestay Network.

Subject always to the terms, conditions and/or exclusions of this policy.

Policy Exclusions

Molestation Exclusion

The policy does not apply to **Personal Injury** arising out of or as a result of the molesting or interfering with any person by:-

- You
- Any employees
- Any person acting on your behalf

QBE shall have no obligation to defend any action, suit or proceeding against You, either directly or vicariously, seeking damages for such Personal Injury.

Important Notice

This is a summary only of the cover available under the policy and does not include any reference to important qualifications, conditions, limitations or exclusions that are applicable to the Insurance, other than what is shown above.