

Public & Products Liability Policy Schedule

Item 1	Policy Number	PPL-013215-2026
Item 2	Policyholder	Eligible Members of Flying Arts Alliance Inc. 381 Brunswick Street, FORTITUDE VALLEY QLD 4006 Australia
Item 3	Insurance Period	4.00pm on 01/10/2026 to 4.00pm on 01/10/2027 at the address stated at Item 2 above
Item 4	Policy Wording	ProRisk Public & Products Liability Insurance Policy v07.21 ProRisk General Terms & Conditions v04.22
Item 5	Underwriter	Professional Risk Underwriting Pty Limited trading as ProRisk Level 2, 115 Bridge Road, Richmond VIC 3121 For and on behalf of Swiss Re International SE Australia Branch (ABN 38 138 873 211)
Item 6	Limit of Liability	Any one occurrence . The total aggregate limit of liability in respect of Insuring Clause 1.2 (Product Liability) and Insuring Clause 1.3 (Advertising Liability) will not exceed \$20,000,000.00 in the aggregate during any one Insurance period .

ⓘ Insuring Clause	Included/Excluded	Excess	Limit of Liability
Insuring Clause 1.1: Public Liability Cover	Included	\$500	\$20,000,000
Insuring Clause 1.2: Product Liability Cover	Included	\$500	\$20,000,000 and in the aggregate
Insuring Clause 1.3: Advertising Liability Cover	Included	\$500	\$20,000,000 and in the aggregate
Insuring Clause 1.4: Defence Costs in Addition	Included	\$500	\$20,000,000 and in the aggregate

⊕ Extension	Included/Excluded	Excess	Sub-Limit of Liability
2.1: Advancement of Defence Costs and Investigation Costs	Included	\$500	\$100,000
2.2: Automatic acquisition or creation of subsidiaries	Included	\$500	Policy Limit
2.3: Care, Custody & Control	Included	\$500	\$500,000
2.4: Court Attendance Costs	Included	\$500	\$50,000
2.5: Emergency Costs	Included	\$500	\$50,000
2.6: Principal's Indemnity	Included	\$500	Policy Limit
2.7: Public Relations Costs	Included	\$500	\$100,000
2.8: Tenants Liability	Included	\$500	Policy Limit
2.9: Vicarious Liability	Included	\$500	Policy Limit
2.10: Contract Review	Included	4 Per Insurance Period	N/A
2.11: Panel Counsel	Included	Nil	N/A

Item 7	Territorial Limits	Worldwide (excluding USA and Canada)
Item 8	Other Insurance	Not applicable
Item 9	Interested Party	N/A
Item 10	Business	Producer - Creative Arts 100%

Item 11 Business Description

Regional arts activities of financial affiliate groups of Flying Arts Alliance Inc. (including their members and volunteers) consisting of: - Temporary exhibitions and installations; - Presenting of small festivals and events for audiences of up to 1,000 per event, including performing arts, community parades, exhibitions, lectures, writing/reading, film, dinner dances; - Presenting theatre productions, recitals, concerts, film nights, and workshops for all art forms; - Circus performance (subject to Specific Activities Exclusion) - Community arts projects; - Artist in residence and projects for all art forms; - Managing your venue/studio/gallery; - Conducting outings to visit arts events. - Retailing of associated items at temporary venues Graphic design, Art restoration / conservation, Photography, Illustration / Art commissioning, Creative direction / consulting, Art therapy, Set / stage design for theatre or film, Lighting / sound design, Costume / fashion design consulting, Animation / motion graphics Web design / digital art, Performance coaching / artist mentoring, Arts education / workshops, Curators / exhibition consultants Copywriting / content creation, Arts-based event planning, Music composition / scoring

THIS IS TO CERTIFY that in accordance with the authorisation granted to ProRisk by the **underwriters** and in consideration of the **premium**, the **underwriters** agree to insure the stated **policyholder** in accordance with the terms and conditions of the **policy**.

In accepting this insurance, the **underwriters** have relied on the information and statements that **you** have provided on the **proposal**. You should read this **schedule** carefully and, if it is not correct, you should immediately contact **us**. This is an important document and should be kept in a safe place with all other papers relating to this **policy**.

Authorised by



Hamish McDonald Nye
Executive Director
Professional Risk Underwriting Pty Ltd

16/09/2026

Infectious Diseases Endorsement 01.11.2026

Endorsement Number:	PPL0062
Applicable date of Endorsement:	01/10/2026
Policyholder:	Eligible Members of Flying Arts Alliance Inc.
Insurance Period:	4.00pm on 01/10/2026 to 4.00pm on 01/10/2027

It is noted and agreed that the following Exclusion has been added to Section 3 (**Exclusions**) of the **Policy**:

Infectious Diseases Exclusion

We will not be liable under this **policy** to make any payment for **loss** or any other amount directly or indirectly caused by, in connection with, or in any way involving or arising out of any of the following:

- a. Any infectious disease, virus, bacterium or other microorganism (whether asymptomatic or not).
- b. Coronavirus (COVID-19) including any mutation or variation thereof.
- c. Any pandemic or epidemic, as declared as such by the World Health Organisation or any governmental authority.

Including but not limited to any fear or threat thereof, whether actual or alleged.

Notwithstanding the foregoing, the exclusions in paragraphs (a) and (b) above shall not apply to **loss** in respect of **personal injury** arising from the consumption of food or beverages constituting products of the **insured**, provided that:

- i. Such **personal injury** is caused by accidental contamination of such products; and
- ii. The **loss** is otherwise covered under Insuring Clause 1.2 (**Product Liability Cover**) of this **policy**.

For the avoidance of doubt, the carve-back in the previous paragraph does not apply to or in respect of the exclusion in paragraph (c) above.

In all other respects, the **policy** remains unaltered.

Cross Liabilities Endorsement

Endorsement Number:	PPL0073
Applicable date of Endorsement:	01/10/2026
Policyholder:	Eligible Members of Flying Arts Alliance Inc.
Insurance Period:	4.00pm on 01/10/2026 to 4.00pm on 01/10/2027

It is agreed that the following clause is added to the **policy**:

Where more than one **insured** is covered under this **policy**, each **insured** shall be considered a separate legal entity and this **policy** shall apply to each **insured** as if a separate **policy** had been issued to each, subject to **our** total aggregate liability not exceeding the **limit of liability** stated in the **schedule**.

In all other respects, the **policy** remains unaltered.

Pollution Exclusion Amendment

Endorsement Number:	PPL0075
Applicable date of Endorsement:	01/10/2026
Policyholder:	Eligible Members of Flying Arts Alliance Inc.
Insurance Period:	4.00pm on 01/10/2026 to 4.00pm on 01/10/2027

This endorsement attaches to and forms part of the policy and any word or expression to which a specific meaning has been attributed shall have the same meaning wherever it appears.

It is hereby agreed that **General Exclusion 5.3 Pollution** is deleted in full and replaced with the following:

5.3 Pollution

We will not be liable under this policy to make any payment for loss, or any other amount based upon, arising from, or attributable to: (a) the actual, alleged or threatened discharge, dispersal, release or escape of pollutants; or (b) any direction or request to test for, monitor, clean up, remove, contain, treat, detoxify or neutralise pollutants.

Provided that, with respect to any such liability which may be incurred anywhere other than North America or its territories, possessions, including the states or political subdivisions of any country in North America, this exclusion shall not apply where any discharge, dispersal, release, or escape is caused by a sudden, identifiable, unintended and unexpected event from your standpoint which takes place in its entirety at a specific time and place.

In all other respects, the **policy** remains unaltered.

Contractors Liability Requirement Endorsement

Endorsement Number:	PPL0008
Applicable date of Endorsement:	01/10/2026
Policyholder:	Eligible Members of Flying Arts Alliance Inc.
Insurance Period:	4.00pm on 01/10/2026 to 4.00pm on 01/10/2027

It is agreed that the following alteration is made to the **policy**:

You must take reasonable steps to ensure that contractors and subcontractors used by **you** have their own public liability insurance for no less than the **limit of liability** purchased under this **policy**. Reasonable steps include obtaining a certificate of insurance from each contractor and/or subcontractor at the commencement of their role and annually thereafter whilst contracted by **you**.

In all other respects, the **policy** remains unaltered.

Cutting & Welding / Hotwork Exclusion

Endorsement Number:	PPL0014
Applicable date of Endorsement:	01/10/2026
Policyholder:	Eligible Members of Flying Arts Alliance Inc.
Insurance Period:	4.00pm on 01/10/2026 to 4.00pm on 01/10/2027

The following Exclusion is inserted into the **Policy**:

This **policy** does not cover **claims, loss, personal injury or property damage** arising directly or indirectly from the use of an electric, oxy-acetylene or similar welding or cutting equipment and allied processes by or on behalf of the **you** unless such welding cutting or allied process was carried out in full compliance with Australian Standard 1674 (Safety and Welding and Allied Processes) as amended or replaced.

In all other respects, the **policy** remains unaltered.

Personal Injury Excess for Personal Injury to Contractors or Sub Contractors

Endorsement Number:	PPL0015b
Applicable date of Endorsement:	01/10/2026
Policyholder:	Eligible Members of Flying Arts Alliance Inc.
Insurance Period:	4.00pm on 01/10/2026 to 4.00pm on 01/10/2027

Notwithstanding the **excess** stated in the Schedule, the **excess** will be \$5,000 for all indemnity per **occurrence** in connection with a **personal injury** to:

- a) Labour hire personnel;
- b) a contractor or sub-contractor of **yours**;
- c) all tiers of contractors and sub-contractors below a contractor or sub-contractor of **yours**;
- d) a director, executive officer, partner or **employee** of a person or company referred to in (a), (b) and (c) above

where the **personal injury** occurred in the course of such person performing the work under a contract or sub-contract or agreement.

In all other respects, the **policy** remains unaltered.

Participation Endorsement (Amended)

Endorsement Number:	PPL0023
Applicable date of Endorsement:	01/10/2026
Policyholder:	Eligible Members of Flying Arts Alliance Inc.
Insurance Period:	4.00pm on 01/10/2026 to 4.00pm on 01/10/2027

The following Exclusion is inserted into the **policy**:

This **policy** does not cover **claims, loss, personal injury or property damage** arising directly or indirectly from the participation of persons in any use of a vehicle at a track or course designed or used for any driving, game, match, race, practice, trial, training, instruction, competition, warm ups, warm downs and other preliminary activities.

In all other respects, the **policy** remains unaltered.

Working from Heights Exclusion (amended)

Endorsement Number:	PPL0028b
Applicable date of Endorsement:	01/10/2026
Policyholder:	Eligible Members of Flying Arts Alliance Inc.
Insurance Period:	4.00pm on 01/10/2026 to 4.00pm on 01/10/2027

This **policy** does not cover **claims, loss, personal injury or property damage** arising directly or indirectly when the height at which the work is performed exceeds 3 meters unless:

- a) Any person undertaking work holds current accreditation in Work at Heights;
- b) **You** have undertaken a hazard assessment; and
- c) **You** have implemented appropriate safe systems of work in accordance with the hierarchy of controls (i.e. fall prevention device, work positioning system, fall-arrest system, or administrative controls) in compliance with Work Health and Safety Act 2011 or equivalent legislation are in place before the work commences.

In all other respects, the **policy** remains unaltered.

Event Endorsement

Endorsement Number:	PPL0033
Applicable date of Endorsement:	01/10/2026
Policyholder:	Eligible Members of Flying Arts Alliance Inc.
Insurance Period:	4.00pm on 01/10/2026 to 4.00pm on 01/10/2027

The following exclusion is inserted into the **policy**:

This **policy** does not cover **claims, loss, personal injury or property damage** arising directly or indirectly from:

1. Cancellation or non-appearance;
2. Pyrotechnics;
3. Mechanical amusement rides;
4. Inflatables;
5. Temporary elevated seating;
6. Firearms;
7. Participation in respect of contact sports; or
8. Events exceeding 3,000 attendees daily.

In all other respects, the **policy** remains unaltered.

Specific Activities Exclusion

Endorsement Number:	PPL0042
Applicable date of Endorsement:	01/10/2026
Policyholder:	Eligible Members of Flying Arts Alliance Inc.
Insurance Period:	4.00pm on 01/10/2026 to 4.00pm on 01/10/2027

The following Exclusion is inserted into the **policy**:

This **policy** does not cover **claims, loss, personal injury or property damage** arising directly or indirectly from:

Circus, acrobatic or gymnastic activities

Use of bonfires, fire pits, fire displays or fireworks

Abseiling

Horse riding

Quad biking

Bar fly

Hot Air ballooning

Reverse Bungee

Base Jumping

Use of Inflatables

Rock Climbing

Use of Bouncing Castles

Jet Skiing

Sailing

Boxing

Kayaking

Sand Yachting

Bungee Jumping

Kite Surfing

Scuba Diving

Segways

Canoeing

Martial Arts

Skiing

Snowboarding

Caving

Micro-lighting

Sky Diving

Clay Pigeon Shooting

Mixed Martial Arts

Shooting

Diving

Motor Racing

Speed Boating

Extreme Sports

Mountaineering

Surfing

Use of Fairground Rides

Offshore Activities
Survival Training Courses
Use of Fireworks
Paintball
Wall Climbing
Free Jumping
Parachuting
Waterskiing
Go Karting
Paragliding
White Water Rafting
Hang Gliding
Physical Team Building Exercises
Wind Surfing
Pot Holing
Wingsuit Flying
Power Boating
Zorbing
Use of Pyrotecnics

For the purposes of the Exclusion, the following definition is added to the **policy**:

Circus means any person(s) undertaking any form of activity which involves animals, weapons, acrobatics, gymnastics or any other activities above 2 metres in height from the ground.

In all other respects, the **policy** remains unaltered.

Wording Amendment Endorsement - Policyholder Definition Endorsement

Endorsement Number:	PPL0061
Applicable date of Endorsement:	01/10/2026
Policyholder:	Eligible Members of Flying Arts Alliance Inc.
Insurance Period:	4.00pm on 01/10/2026 to 4.00pm on 01/10/2027

It is agreed that clause <insert clause that you want to delete> is deleted from the **policy** in its entirety and replaced with the following:

That the definition of **policyholder** is deleted in its entirety and replaced with the following:

Policyholder means:

<<insert members>>

It is agreed that the following definition is added to the **policy**:

Eligible Member means:

Eligible Members of Flying Arts Alliance Inc. are those who engage in

- Temporary exhibitions and installations;
- Presenting of small festivals and events for audiences of up to 1,000 per event, including performing arts, community parades, exhibitions, lectures, writing/reading, film, dinner dances;
- Presenting theatre productions, recitals, concerts, film nights, and workshops for all art forms;
- Circus performance (subject to Circus Exclusion)
- Community arts projects;
- Artist in residence and projects for all art forms;
- Managing your venue/studio/gallery;
- Conducting outings to visit arts events.
- Retailing of associated items at temporary venues

In all other respects, the **policy** remains unaltered.

Wording Amendment Endorsement - Event Organisers

Endorsement Number:	PPL0061
Applicable date of Endorsement:	01/10/2026
Policyholder:	Eligible Members of Flying Arts Alliance Inc.
Insurance Period:	4.00pm on 31/07/2024 to 4.00pm on 31/07/2025

It is agreed that the following Exclusion clause is added to the **policy**:

We will not be liable for any loss, damage, liability, expense, fines, penalties or any other amount directly or indirectly caused by, in connection with, or in any way involving or arising out any of the following activities carried out or arranged by or on behalf of the **insured**:

- (a) erection of stands, stages, platforms rigs or other similar structures; or
- (b) security of crowd control or stewarding; or
- (c) work above three metres in height from the stage or floor or ground; or
- (d) use of fireworks or pyrotechnics; or
- (e) installation of temporary seating; or
- (f) amusement rides; or

- (g) use of inflatables except for purely decoration purposes; or
- (h) serving of alcohol; or
- (i) events with over 1,000 people attending in total

In all other respects, the **policy** remains unaltered.

Abuse Exclusion

Endorsement Number:	PPL0071
Applicable date of Endorsement:	01/10/2026
Policyholder:	Eligible Members of Flying Arts Alliance Inc.
Insurance Period:	4.00pm on 01/10/2026 to 4.00pm on 01/10/2027

It is agreed that clause 3.1 Abuse is deleted from the **policy** in its entirety and replaced with the following:

We will not be liable under this **policy** to make any payment for **loss** on account of any claim based upon, arising from or in consequence of, or in any way connected with any actual or alleged verbal, physical or sexual abuse, molestation, assault, battery or any violence.

In all other respects, the **policy** remains unaltered.