Confirmation of Cover

Date of Issue: 31 October 2026

Anglican Insurance and Risk Services assists its members through the provision of co-ordinated insurance and risk services. This document is issued as a confirmation that the insurance policy has been taken out on behalf of named insureds below.

Insured	Stallholders in markets operated by Anglican Diocese of Canberra & Goulburn or any incorporated or unincorporated body or any association of the Insured Member as declared to Insurers.
Policy Type	Market Stallholders Insurance (Public and Products Liability)
Insurer	One Underwriting ABN 50 006 767 540
Policy No.	PTPRO2500230CM/ANG-1
Period of Insurance	From: 4.00pm on 31 October 2026 AEST To: 4.00pm on 31 October 2027 AEST
Interest Insured	Insured's legal liability for bodily injury and/or property damage occurring in connection with the Market including the erection of signs and/or banners away from the market. This extends to include the liability of Stall Holders Only.
Limits of Liability	Public Liability $10,000,000 any one occurrence Products Liability $10,000,000 any one period of insurance
Geographical Limits	Australia Wide
Conditions	• Please ensure the market has evidence of insurance for those Stallholders who have their own • Market to be patrolled and toilets checked on an hourly basis • A first aid kit to be available at all times • Please ensure that the claims handling procedures and incident reports are in place before the markets commencement • Any additional Markets (not declared) must be referred to Underwriters
Remarks	Special policy conditions and exclusions apply as per Policy Wording. Policy excess of $1,000 applies Please note indemnity in respect of Insured's market activities only. If you have contracted into liability, for example with the Property Owner, that is not as a result of your negligence in a Market activity, then this policy will not respond. **The cover provided excludes:** • Any goods imported by you • Uncooked Seafood or smallgoods • Second hand mechanical or second-hand electrical goods • Toys • Model or remote-control aircraft, watercraft, or vehicle of any size • Silicone Jewellery and/or teething rings/beads • Medicines and medical equipment or any device designed to pierce the skin including but not limited to the application of any tattoo or body piercing item. • Massage, manipulation, chiropractic treatment, tattoo, or body piercing or similar • Potions, oils, fragrances, soaps, beauty products unless they are made entirely of natural ingredients • Knives and Swords

Exclusions Continued…

- Hazardous, flammable, or dangerous goods or any device requiring a license to possess or use due to its dangerous aspects
- Cigarettes or Cigars of any kind including electronic cigarettes, electronic vaping devices, personal vaporizer, or electronic nicotine delivery system, or any consumable component
- Any tobacco products, including synthetic or herbal tobacco, or any product designed to replicate the effects of tobacco or any other drug, or smoking paraphernalia
- Vehicles (including bicycles), motor vehicles, watercraft or aircraft, or equipment or parts used for the navigation, safety or to provide motive power to any vehicle or craft
- Safety equipment (including for sporting, industrial or domestic use)
- Load bearing equipment including scaffolding, ladders, and steps or rigging devices
- Animal Feed intended for animals other than domestic pets
- Communicable Diseases

Other Special Exclusions:

- Property owners liability
- Liquor liability
- Claims arising from forcible ejection by third party security guards
- Injury (whilst performing) to performers/actors/singers/entertainers/ participants and the like (where applicable)
- Damage to the ground, pitch, grass area, carpets, rugs and the like due to normal use, wear and tear or abuse.
- Amusement rides of any kind
- Hot food stall holders (unless agreed)
- Cross liability for the councils. May be included an interested party only

DISCLAIMER

This Confirmation of Cover is issued as a matter of information only and confers no rights upon the holder. It does not amend, extend or alter the coverage afforded by the Policy listed. It is provided as a summary only of the cover provided and is current only at the Date of Issue and is subject to receipt of premium. The insurance policy is always subject to the full terms and conditions as outlined in the Product Disclosure Statement and full schedule of Insurance. Contact AIRS immediately should any information is incorrect.

Signed on behalf of Anglican Insurance and Risk Services



Neil Bull
CEO