



COVERFORCE 3LP

Smart Insurance Solutions

Australian Cake Artists & Decorators Association Inc.

Public & Products Liability Insurance Fact Sheet 2024

WHO IS INSURED?

Declared Sole Trader and Partnership Members of Australian Cake Artists & Decorators Association Inc ABN 39 331 168 629 (with or without an ABN), with an annual turnover of:

Band 1	Band 2	Band 3
\$20,000 or less	\$20,001 to \$50,000	\$50,001 to \$100,000

WHO IS THE INSURER?

Berkley Insurance Australia (Berkley) which is arranged by Coverforce 3LP Pty Ltd on behalf of ACADA.

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 sole trader or partnership 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 an annual fee, which includes all fees and charges, regardless of when they join during the policy period:

Band 1	Band 2	Band 3
\$60 per annum	\$150 per annum	\$190 per annum

WHAT IS THE PERIOD OF INSURANCE?

6 March 2024 to 6 March 2025.

WHO IS THE POLICYHOLDER?

Australian Cake Artists & Decorators Association Inc (ACADA), 81 Ormeau Ridge Road, Ormeau Hills, Qld 4208
Email acadapresident@gmail.com is the master policyholder.

WHAT ACTIVITIES ARE COVERED?

Band 1	Band 2 & 3
<ul style="list-style-type: none">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 onlyUp to 12 fetes / markets / wedding expos per yearAll other associated activities.	<ul style="list-style-type: none">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 onlyUp to 26 fetes / markets / wedding expos per yearAll other associated activities.

Coverforce 3LP Pty Ltd

Phone: 07 3613 7900

Email: 3lpinfo@coverforce.com.au

Postal Address: 1/93 Commercial Road, Newstead QLD 4006

Important Notice

Insurance broking services at our Commercial Road, Newstead office are provided by Coverforce 3LP Pty Ltd ACN 613 073 573, CAR no. 001244497 of AFSL 245377 held by Coverforce Partners Pty Ltd and Coverforce Pty Limited ACN 067 079 261 of AFSL 238874.

ACADA Liability Master Policy Fact Sheet 2024. V6 1.8.2024



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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

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 Coverforce 3LP Pty Ltd for a stand-alone policy to cover your activities.

HOW DO I PAY MY PREMIUM?

The association has paid the cover for the first 150 members and these members will simply reimburse the association. Any members thereafter will pay premium to ACADA who will in turn pay the premium to Coverforce 3LP. All individual member details will be provided to Coverforce 3LP.

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).

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.

WHAT DOCUMENTATION WILL INSURED MEMBERS RECEIVE?

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

DOES THE ASSOCIATION RECEIVE ANY REMUNERATION FROM COVERFORCE 3LP 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 COVERFORCE 3LP?

Coverforce 3LP Pty Ltd provide General Insurance Broking Services and is a Corporate Authorised Representative of Coverforce Partners Pty Ltd. AFSL 245377 | CAR No. 001244497, one of Australia's largest Insurance Brokers, and part of the Steadfast Group, the largest Insurance Broker and Underwriting Agencies in Australasia.

Coverforce 3LP's services include Risk Assessment and ongoing risk advice; Policy Negotiation, Placement and Administration; and Claims Management.

WHAT IS THE ROLE OF AUSTRALIAN CAKE ARTISTS & DECORATORS ASSOCIATION INC (ACADA)?

Australian Cake Artists & Decorators Association Inc (ACADA) is the master policyholder. They do not act on behalf of Coverforce 3LP or the insurer. ACADA cannot provide any advice in respect of this policy. ACADA will make the policy documents available to members only. ACADA will notify Coverforce 3LP on receipt of premium from individual members. ACADA will provide listings of members joining and those taking up the cover to Coverforce 3LP. ACADA will receive individual premiums, notify Coverforce 3LP of all monies received and then remit the premium to Coverforce 3LP.

WHO DO I CONTACT IN THE EVENT OF A CLAIM, COMPLAINT, OR OTHER ENQUIRIES?

Coverforce 3LP Pty Ltd
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