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Professional Insurance Advisors

FACT SHEET V2 Updated 30/06/2021

AUSTRALIAN CAKE ARTISTS & DECORATORS ASSOCIATION INC ABN 39 331 168 629 **PUBLIC & PRODUCTS LIABILITY INSURANCE**

Who is Insured?

Declared Sole Trader and Partnership Members (with or without an ABN) with annual turnover of \$20,000 or less, \$20,001 to \$50,000 and \$50,001 to \$100,000 of Australian Cake Artists & Decorators Association Inc
ABN 39 331 168 629

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 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 with turnover of \$20,000 or less pay \$50 per annum including all fees and charges.

Eligible members with turnover of \$20,001 to \$50,000 pay \$140 per annum including all fees and charges.

Eligible members with turnover of \$50,001 to \$100,000 pay \$180 per annum including all fees and charges.

Any member joining the policy mid term will pay \$50.00, \$140, or \$180 respectively as per turnover figures above, irrespective from when they join to the expiry of the policy.

What is the period of insurance?

6 March 2021 to 6 March 2022.

What Activities are covered?

Less than \$20,000 Turnover - 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 for those member with turnover less than \$20,000.

Turnover between \$20,001 and \$100,000 - 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 26 fetes / markets / wedding expos per year and all other associated activities for those member with turnover between \$20,001 and \$100,000.

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).

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

AFSL: 260668 ABN: 61 106 769 886

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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 Cerberos 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.

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 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 sole trader or partnership 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 Australian Cake Artists & Decorators Association Inc (ACADA) ABN 39 331 168 629 ?

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

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.

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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