



ACI Broking (WA) Pty Ltd

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CERTIFICATE OF CURRENCY

From: Mike Newbigin

We hereby confirm that we have arranged the insurance cover mentioned below:

Albany Historical Society (Inc)
PO Box 411
ALBANY WA 6331

Date: 18/02/2008

Our Reference: ALB HIST

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Class of Policy:	Business Combined Insurance
Insurer:	QBE Insurance Australia Limited Level 5, 95 William Street Perth 6000 ABN: 78 003 191 035
The Insured:	Albany Historical Society (Inc)

Policy No:	170A351874BPK
Invoice No:	16330
Period of Cover:	From 31/01/2008 to 31/01/2009 at 4:00 pm

Details:

See attached schedule for a description of the risk insured

IMPORTANT INFORMATION

The Proposal/Declaration:-

- is to be received and accepted by the Insurer
- has been received and accepted by the Insurer

The total premium as at the above date is:-

- to be paid by the Insured
- part paid by the Insured
- paid in full by the Insured

This Certificate is issued as a matter of information only and confers no rights upon the holder. It does not alter the coverage afforded by the policy in any way. No obligation is accepted should the policy be cancelled or changed during the period of insurance.

Schedule of Insurance

Class of Policy: Business Combined Insurance	Policy No: 170A351874BPK
The Insured: Albany Historical Society (Inc)	Invoice No: 16330
	Our Ref: ALB HIST

QBE Insurance (Australia) Limited
ABN 78 003 191 035
AFS Licence No. 239545 of 82 Pitt Street Sydney

BUSINESS PACKAGE

POLICY NUMBER: 170A351874BPK
PERIOD OF COVER: 31/01/2008 TO 31/01/2009

INSURED:
ALBANY HISTORICAL SOCIETY

SITUATION 1 DETAILS

BUSINESS: MUSEUM

SITUATION: PATRICK TAYLOR COTTAGE
ALBANY
6330
WA

SITUATION 2 DETAILS

BUSINESS: MUSEUM

SITUATION: THE CO-OP, CNR FREDRICK ST & SPENCER ST
ALBANY
6330
WA

SITUATION 3 DETAILS

BUSINESS: MUSEUMS

SITUATION: OLD GAOL, CNR STIRLING TCE & PARADE ST
ALBANY
6330
WA

SITUATION 4 DETAILS

BUSINESS: MUSEUMS

SITUATION: POLICE HOUSE, 37 DUKE ST
ALBANY
6330
WA

BROADFORM LIABILITY SECTION	LIMIT OF LIABILITY
Liability	\$ 10,000,000
Products Liability	\$ 10,000,000
Goods in Physical Control	\$ 10,000

Class of Policy: Business Combined Insurance	Policy No: 170A351874BPK
The Insured: Albany Historical Society (Inc)	Invoice No: 16330
	Our Ref: ALB HIST

Clauses Applicable:

B02 BSC (PROP SECT) - HERITAGE LISTED

Basis of Settlement of Claims (Property Section) - Heritage Listed Property

The Basis of Settlement of Claims clause in relation to Heritage Listed Property is:

Reinstatement in those cases where the architectural features and/or structural materials possessing an ornamental or historical character or for which the original materials are not readily available where the Building or Contents are lost, destroyed or damaged "Reinstatement" shall mean the cost necessary to repair, replace, restore or rebuild the Building to a reasonably equivalent appearance and capacity using the original design and suitably equivalent locally available materials.

Underinsurance in the event of destruction or Damage to the Building, we shall be liable for no greater proportion of such destruction or Damage than the sum insured bears to the sum representing 80% of the actual value of the Building on the day of commencement of the period of insurance, but not exceeding the sum insured.

TERRORISM INSURANCE ACT - APPLICATION TO THIS POLICY

QBE has determined that this policy (or part of it) is a policy to which the Terrorism Insurance Act 2003 applies. We have reinsured our liability under the Act with the Commonwealth Government reinsurer, the Australian Reinsurance Pool Corporation (ARPC). As a consequence, we are required to pay a premium to the ARPC and that amount (together with the cost of that part of the cover provided by us and administrative costs associated with the legislation) is reflected in the premium charged to you.

As with any other part of our premium, it is subject to Government taxes and charges such as GST, stamp duty and, where applicable, fire service levy.

TERRORISM EXCLUSION ENDORSEMENT

Notwithstanding anything contained in this Policy or any endorsement attached to the contrary it is agreed that this Policy excludes death, injury, illness, loss, damage, liability, cost or expense directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with any act of terrorism, as defined herein, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

An act of terrorism includes any act, or preparation in respect of action, or threat of action designed to influence the government de jure or de facto of any nation or any political division thereof, or in pursuit of political, religious, ideological or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or de facto, and which:

- i) involves violence against one or more persons; or
- ii) involves damage to property; or

Schedule of Insurance

Class of Policy: Business Combined Insurance

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- iii) endangers life other than that of the person committing the action; or
- iv) creates a risk to health or safety of the public or a section of the public; or
- v) is designed to interfere with or to disrupt an electronic system.

This Policy also excludes death, injury, illness, loss, damage, liability, cost or expense directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with any action in controlling, preventing, suppressing, retaliating against, or responding to any act of terrorism.

ASBESTOS EXCLUSION ENDORSEMENT

This exclusion applies to the Public and Products Liability cover section.

This policy does not cover Liability resulting from the existence, mining, handling, processing, manufacture, sale, distribution, storage or use of asbestos, asbestos products and/or products containing asbestos.

OUR AGREEMENT

We agree to provide You with the insurance cover set out in each of the Policy sections which You select and which are listed in the Schedule.

You have paid or agree to pay to us the Premium set out in the current Schedule.

The insurance cover is in force for the Period of Cover set out in the Schedule. We will cover You for loss, damage and liability occurring during that Period of Cover, subject to the provisions of the Policy. We will not pay any more than the sum insured or limit of liability for each section which is shown in the Schedule.

We will not pay the Excesses shown in the Schedule. If any loss or damage leads to a claim under more than one Section of this Policy, You must pay the highest applicable Excess, but You need to pay only one Excess.