

Schedule Number

A16364 of Master Policy Number PPL2722V12025

The Insured

The Crown in right of the State of Victoria (excluding Municipal and/or Local Councils, Authorities and/or Associations), and any other Party which the relevant Victorian State Government Minister elects to insure, for their respective rights and interests, including Department of Justice and Community Safety Commissioner, COVID-19 Quarantine Victoria and COVID-19 Quarantine Victoria Office of the Special Investigator

Profession

Delivery of services to Victorians to support a safe, just, innovative and thriving Victoria

Business

Principally the Business of Government of the State of Victoria, any other activities incidental thereto and of the named insured entity or entities.

Class of Insurance

Combined liability

Period of Insurance

From: 1/07/2025 at 12:00 AM Australian Eastern Standard Time

To: 30/06/2026 at 11:59 PM Australian Eastern Standard Time

Limit(s) of Liability

The Limit(s) of Liability apply across all VMIA insured entities. Subject to any Sub-Limit(s) of Liability specified elsewhere in the Policy Schedule.

Insuring clause 1.1.1	
Public liability	\$1,000,000,000 any one Occurrence
Products liability	\$1,000,000,000 any one Occurrence and in the aggregate
	The above Limit(s) of Liability applies across all VMIA insured entities
Insuring clause 1.1.2	
Professional liability	\$50,000,000 in respect of any one claim, unlimited in the annual aggregate, inclusive of legal costs and expenses
Aggregate Limit of Liability	<p>\$450,000,000 in respect of any one claim and in the annual aggregate, inclusive of legal costs and expenses. This limit is reduced by the value of any claim greater than \$50,000,000 (including legal costs and expenses) and is not subject to any reinstatement provisions.</p> <p>The Aggregate Limit of Liability applies across all VMIA insured entities.</p>
Insuring clause 1.1.3	
Formal Investigation and Representation Expenses	\$50,000,000 in respect of any one claim and in the annual aggregate

Retroactive Date

Limit of Liability: Unlimited

Aggregate Limit of Liability: 30 September 2017

Sub-Limit(s) of Liability

The Sub-Limit(s) of Liability as set out hereunder are included within, and are not additional to, the Limit of Liability expressed above.

Sub-Limits (Insuring clause 1.1.1)	Amount
Bushfire Liability	\$1,000,000,000 any one Occurrence and in the aggregate
Asbestos Liability	\$150,000,000 any one claim and in the aggregate in respect of Asbestos Liability but subject always to terms and conditions of the policy
Marine Liability	\$20,000,000 any one Occurrence and in the aggregate
Aircraft Liability	\$50,000,000 any one Occurrence and in the aggregate
Terrorism Liability	Refer to Terrorism Extension below
Emergency Service Resource Provider	\$10,000,000 any one claim in the aggregate
Sub-Limits (Insuring clause 1.1.2)	Amount
Loss of Documents	\$50,000,000 any one claim and in the aggregate
Liability for Dishonesty	\$1,000,000 any one claim and in the aggregate
Mitigation costs	\$100,000 any one claim and in the aggregate
Terrorism	Not Insured
Professional Liability - Construction activities	\$50,000,000 any one claim and in the aggregate

Terrorism Extension (Insuring clause 1.1.1)

Terrorism coverage is provided on a combined inclusive basis across all clients' Property, Public & Products Liability and Construction Risks policies as follows

1. Terrorism coverage for Public & Products Liability losses is \$500,000,000 any one loss and in the aggregate for all losses for all VMIA insured entities
2. Terrorism losses involving nuclear detonation, nuclear radiation or radioactive contamination or chemical or biological exposure is sub-limited to \$100,000,000 any one loss and in the aggregate for all losses for all VMIA insured entities
3. Terrorism involving the use or operation, as a means of inflicting harm, of any computer, computer system or computer software program, malicious code, computer virus or process or any other electronic system is sub-limited to \$50,000,000 any one loss and in the aggregate for all losses for all VMIA insured entities.

Geographical / Territorial Limits

Worldwide as permissible by law and always subject to Exclusion 2.16 of the policy wording.

Deductible(s)

The Insured shall bear the following amounts in respect to each Claim under the Policy:

Insuring clause 1.1.1		
Personal Injury/ Other Injury	\$250,000	
Property Damage	\$250,000	
Marine Liability	Nil	
Emergency Service Resource Provider	\$5,000 any one claim	
Insuring clause 1.1.2		
Any one claim	\$250,000	
Insuring clause 1.1.3		
Any one claim	\$250,000	

Endorsement

**VMIA is the Victorian
Government’s insurer
and risk adviser**

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Insurance Authority**



Victorian Managed Insurance Authority (VMIA) acknowledges the Traditional Custodians of the land on which we do business, and we pay our respects to Elders past and present. We acknowledge the important contribution that Aboriginal and Torres Strait Islander peoples make in creating a thriving Victoria.

Endorsement E-8952 on 1/12/2021

- It is hereby declared and agreed that effective from 1/12/2021 the insurance cover has been updated.

Noting of Office of the Special Investigator

It is hereby declared and agreed that effective from 1st December 2021 Office of the Special Investigator is included as an additional Insured for the purposes of Investigations. This endorsement is effective on an ongoing basis.

In all other aspects the policy remains unchanged.

Endorsement DMPD-22460 on 1/07/2021

- It is hereby declared and agreed that effective from 1/07/2021 the insurance cover has been updated.

It is hereby declared and agreed that that with effect from 1 December 2020 Fire Services Implementation Monitor (FSIM) is added as named Insured. In all other aspects the policy remains unchanged.

Endorsement on 1/07/2021

- It is hereby declared and agreed that effective from 1/07/2021 the insurance cover has been updated.

It is hereby noted and agreed that with effect from 26 October 2020 the Fire District Review Panel is included under the definition of Insured of this policy.

Endorsement on 1/07/2021

- It is hereby declared and agreed that effective from 1/07/2021 the insurance cover has been updated.

It is hereby noted and agreed that with effect from 22 February 2021 this policy shall include the activities of the Victorian Royal Commission into the Casino Operator and Licence.

Endorsement on 1/07/2021

- It is hereby declared and agreed that effective from 1/07/2021 the insurance cover has been updated.

Ancillary Service Provider Indemnity Exclusion The following is added as an Exclusion to the Policy: With effect from 20th November 2020 it is hereby declared and agreed that there is no cover for Compensation, Economic Loss, Defence Costs, Formal Investigations and Representation Expenses or any other amount insured directly or indirectly caused by, arising out of or in any way connected with any indemnity granted by the definition of Insured 4.14 (k) and pursuant to the terms of signed agreements entered into between the Named Insured and the Ancillary Service Provider in connection with the management of the Victorian Covid-19 Quarantine Accommodation Program.

Endorsement on 1/07/2021

- It is hereby declared and agreed that effective from 1/07/2021 the insurance cover has been updated.

The following is added as an Exclusion to the Policy: With effect from 27 July 2020 it is hereby declared and agreed that there is no cover for Compensation, Economic Loss, Defence Costs, Formal Investigations and Representation Expenses or any other amount insured directly or indirectly caused by, arising out of or in any way connected with any indemnity granted by the definition of Insured 4.14 (k) and pursuant to the terms of signed agreements entered into between the Named Insured and the Hotel Operators in connection with the Quarantine Accommodation Program.

Endorsement on 1/07/2021

- It is hereby declared and agreed that effective from 1/07/2021 the insurance cover has been updated.

It is hereby declared and agreed that the Office of the Public Advocate is noted as an interested party for their respective rights

and interests. This endorsement is effective on an ongoing basis. In all other aspects the policy remains unchanged.

Endorsement on 1/07/2021

- It is hereby declared and agreed that effective from 1/07/2021 the insurance cover has been updated.

It is hereby noted and agreed that the Business Licensing Authority and the Post Sentence Authority are deemed included under the definition of Insured of this policy.

Endorsement on 1/07/2021

- It is hereby declared and agreed that effective from 1/07/2021 the insurance cover has been updated.

It is hereby noted and agreed that with effect from 1 January 2019 this policy shall include the activities of the Victorian Royal Commission into Management of Police Informants.

Endorsement on 1/07/2021

- It is hereby declared and agreed that effective from 1/07/2021 the insurance cover has been updated.

It is hereby agreed and understood that the Policy indemnifies Haeuslers Group Pty Ltd who have entered into an agreement with Department of Justice and Community Safety for the purpose of leasing a John Deere 6330 Tractor Vin / Serial Number L06330G622420 but only to the extent that the agreement requires the Named Insured to grant such indemnity and not in respect of liability for damage or injury to or resulting from an act of neglect or default of Haeuslers Group Pty Ltd and subject always to the provisions of the Policy. Provided always that the Policy does not operate in excess of any other policy of insurance or as a difference in conditions Policy and all parties observe, fulfil and are subject to the terms, exclusions, limits and conditions of this Policy (insofar as they can apply) as though they were the Insured.

Endorsement on 1/07/2021

- It is hereby declared and agreed that effective from 1/07/2021 the insurance cover has been updated.

Effective from 1 January 2019 the deductible applicable to each and every claim under this policy relating to claims against the Road Safety Camera Commissioner shall be \$500. In all other respects the policy remains unchanged

Endorsement on 1/07/2021

- It is hereby declared and agreed that effective from 1/07/2021 the insurance cover has been updated.

It is hereby noted and agreed that the Road Safety Camera Commissioner and the Inspector General Emergency Management are deemed included under the definition of Insured of this policy

Endorsement on 1/07/2021

- It is hereby declared and agreed that effective from 1/07/2021 the insurance cover has been updated.

Effective from 1 January 2019 the deductible applicable to each and every claim under this policy relating to claims against the Victorian Emergency Management Institute shall be \$250,000 In all other respects the policy remains unchanged

Endorsement on 1/07/2021

- It is hereby declared and agreed that effective from 1/07/2021 the insurance cover has been updated.

Policy is endorsed to note the Emergency Management Commissioner (EMC) as an Insured with respect to the Community Fire Refuges (CFRs) Program, subject to the Joint Use Agreement between the EMC, the Minister for Education, and the relevant school councils. This endorsement will include coverage for the following CFRs; East Warburton, Ferny Creek, Millgrove, Blackwood, Lavers Hill.

Endorsement on 1/07/2021

- It is hereby declared and agreed that effective from 1/07/2021 the insurance cover has been updated.

It is hereby declared and agreed that the deductible payable for claims in relation to the "Agreement for the provision of Vehicle and Asset Storage, Transport and Auction Services for the Sheriff's Office Victoria" contract commencing 23 June 2014, will be \$25,000 per event. It is further declared that the cover provided by this policy of insurance will be limited to the extent of "difference in conditions and limits" from those provided by the contractor's insurance policies.

Endorsement on 1/07/2021

- It is hereby declared and agreed that effective from 1/07/2021 the insurance cover has been updated.

It is hereby declared and agreed that the policy is extended to include cover in relation to those bicycles listed in the attached schedule, and accessories. Deductible: The Insured shall bear the following amounts in respect to each claim or series of claims arising out of any event: \$500 All other terms and conditions of the VMIA Public and Products Liability policy remain unaltered. Bicycle List Description Serial No Value DoJ Entity 2008 Power-Ped Mantis Li Electric Bicycle RP8036180 \$2,000 NJC 2008 Power-Ped Mantis Li Electric Bicycle RP8036109 \$2,000 NJC

Endorsement E-12322 on 1/07/2023

- It is hereby declared and agreed that effective from 1/07/2023 the insurance cover has been updated.

It is hereby declared and agreed that the Office of the Public Advocate is noted as an additional Insured. This endorsement is effective on an ongoing basis and replaces endorsement effective 1/7/2021 adding Office of the Public Advocate as an Interested Party. All other aspects of the policy remain unchanged.

Endorsement E-9912 on 1/07/2022

- It is hereby declared and agreed that effective from 1/07/2022 the insurance cover has been updated.

Victorian Plumbers Warranty Cover endorsement:

It is hereby declared and agreed Section 1.1.1 Public and Products Liability of the Policy indemnifies Mr Matthew Rattray in relation to any plumbing work performed for and on behalf of The Department of Justice and Community Safety (DJCS), for which a Compliance Certificate is required for any liability required to be insured by the Ministerial Order Licensed Plumbers General Insurance Order dated 20th June 2002.

All other policy terms and conditions remain unchanged.

Further details on policy updates can be found on the portal.

This Schedule is issued subject always to the terms and conditions of VMIA's Combined liability insurance policy for the corresponding Period of Insurance.

For and on behalf of Victorian Managed Insurance Authority



Angela Kelly
Chief Insurance Officer

24/06/2025