

Endorsement Number:	4
Policy Number:	93322106
Company:	Queensland Meals on Wheels Ltd
Effective Date:	31-March-2025

#### Amended Definition of Professional Services

This endorsement varies the standard terms of your policy. It may expand, reduce, or impose additional conditions on your cover as set out in the standard policy terms and should be read carefully.

By way of endorsement to the **Policy**, the parties agree as follows (subject otherwise to all other terms, conditions, limits of liability and exclusions of the **Policy**):

With respect to the Professional Liability **Coverage Section** it is agreed that Section 3. Definitions, is amended by deleting 3.29 **Professional Services** in its entirety and replacing it with the following:

3.29 **Professional Services** means the following services provided by an **Insured**:

- (a) the advocacy and promotion of the **Organisation's** objectives, area of focus or interest;
- (b) fund raising activities;
- (c) the registration, accreditation and training of members and non-members;
- (d) the publication of professional or technical standards, including journals and publications written by the **Insured** for or on behalf of members; or
- (e) organising and hosting events that promote the **Organisation's** objectives, area of focus or interest.

**Professional Services** shall not include:

- (i) the provision of financial or investment advice;
- (ii) medical treatment, medical care or medical advice, counselling or health care services; or
- (iii) professional services for a fee, commission or remuneration (other than as set forth in paragraphs (a) through (e) above).

In all other respects this **Policy** remains unaltered.

This Endorsement has been signed by or on behalf of Chubb Insurance Australia Limited this 28th day of February 2025.

Authorised Employee:



## Directors and Officers Liability Coverage Endorsements

Endorsement Number:	1
Policy Number:	93322106
Company:	Queensland Meals on Wheels Ltd
Effective Date:	31-March-2025

### Professional Services Exclusion - Absolute

This endorsement varies the standard terms of your policy. It may expand, reduce, or impose additional conditions on your cover as set out in the standard policy terms and should be read carefully.

By way of endorsement to the **Policy**, the parties agree as follows (subject otherwise to all other terms, conditions, limits of liability and exclusions of the **Policy**):

It is agreed that Section 4. Exclusions, A. Exclusions Applicable to All Insuring Clauses, is amended by deleting Exclusion 4.A.4 (Professional Services), in its entirety and replacing it with the following:

#### *4.A.4 Professional Services*

based upon, arising from or attributable to any actual or alleged act or failure to act, including but not limited to any error, misstatement, misleading statement, neglect, or breach of duty committed, attempted or allegedly committed or attempted in the rendering of, or actual or alleged failure to render any professional services to a third party.

In all other respects this **Policy** remains unaltered.

This Endorsement has been signed by or on behalf of Chubb Insurance Australia Limited this 28th day of February 2025.

Authorised Employee:



Endorsement Number:	2
Policy Number:	93322106
Company:	Queensland Meals on Wheels Ltd
Effective Date:	31-March-2025

#### Financial Impairment Exclusion Deletion

This endorsement varies the standard terms of your policy. It may expand, reduce, or impose additional conditions on your cover as set out in the standard policy terms and should be read carefully.

By way of endorsement to the **Policy**, the parties agree as follows (subject otherwise to all other terms, conditions, limits of liability and exclusions of the **Policy**):

It is agreed that Section 4. Exclusions, A. Exclusions Applicable to All Insuring Clauses, is amended by deleting 4.A.7 (Financial Impairment), in its entirety.

In all other respects this **Policy** remains unaltered.

This Endorsement has been signed by or on behalf of Chubb Insurance Australia Limited this 28th day of February 2025.

Authorised Employee:



Endorsement Number:	3
Policy Number:	93322106
Company:	Queensland Meals on Wheels Ltd
Effective Date:	31-March-2025

## APS D&O Endorsement

This endorsement varies the standard terms of your policy. It may expand, reduce, or impose additional conditions on your cover as set out in the standard policy terms and should be read carefully.

By way of endorsement to the **Policy**, the parties agree as follows (subject otherwise to all other terms, conditions, limits of liability and exclusions of the **Policy**):

It is agreed that:

1. Section 2. Extensions, is amended by adding the following :

### *Shareholder Pollution Actions*

Despite Exclusion 4.A.6 (Pollution), the **Insurer** shall extend coverage to **Loss** on account of any **D&O Claim** made against an **Insured Person** in respect of **Pollution** brought by a shareholder of an **Organisation** in their capacity as such, whether in their own right or on behalf of an **Organisation**, provided that such **D&O Claim** is brought and maintained without the assistance, participation or solicitation by any **Insured**.

2. Section 3. Definitions, is amended by deleting 3.30 **Tax Audit Notice**, in its entirety and replacing it with the following:

3.30 **Tax Audit Notice** means any notification from the Australian Taxation Office or any state or territory government tax collection authority of an audit of, or investigation including any risk review, relating to an **Organisation's** liability to pay tax.

3. Section 4. Exclusions, A. Exclusions Applicable to All Insuring Clauses, is amended by deleting Exclusion 4.A.5 (Securities), in its entirety and replacing it with the following:

### *4.A.5 Securities*

based upon, arising from or in consequence of any public offering of securities including the public solicitation, sale, distribution or issuance of such securities, whether or not a disclosure document has been issued, unless the **Insurer** grants its prior written consent to extend cover for such disclosure document.

4. Section 4. Exclusions, C. Exclusions Applicable to Insuring Clause 1.4 (Organisation Liability Coverage) Only, is amended by deleting Exclusion 4.C.5 (Defamation), in its entirety and replacing it with the following:

### *4.C.5 Defamation*

based upon, arising from or attributable to any actual or alleged defamation, libel, slander, oral or written publication of defamatory or disparaging material. This Exclusion shall not apply to **Defence Costs**, up to a Sub-limit of Liability of five hundred thousand dollars (\$500,000).

5. Section 4. Exclusions, C. Exclusions Applicable to Insuring Clause 1.4 (Organisation Liability Coverage) Only, is amended by deleting Exclusion 4.C.7 (Copyright), in its entirety and replacing it with the following:

*4.C.7 Copyright*

based upon, arising from or in consequence of any actual or alleged assertion or infringement of copyright, patent, service mark, trade name, design right or trade mark, whether registrable or not, or misappropriation of ideas or trade secrets or know how or any assertion or infringement of any intellectual property right. This Exclusion shall not apply to **Defence Costs**, up to a Sub-limit of Liability of one million dollars (\$1,000,000).

In all other respects this **Policy** remains unaltered.

This Endorsement has been signed by or on behalf of Chubb Insurance Australia Limited this 28th day of February 2025.

Authorised Employee:



Endorsement Number:	4
Policy Number:	93322106
Company:	Queensland Meals on Wheels Ltd
Effective Date:	31-March-2025

### Organisation Legal Representation Expenses

This endorsement varies the standard terms of your policy. It may expand, reduce, or impose additional conditions on your cover as set out in the standard policy terms and should be read carefully.

By way of endorsement to the **Policy**, the parties agree as follows (subject otherwise to all other terms, conditions, limits of liability and exclusions of the **Policy**):

It is agreed that:

1. Section 1. Insuring Clauses, is amended by adding the following :

#### *Organisation Legal Representation Expenses*

The **Insurer** shall pay, on behalf of an **Organisation**, **Legal Representation Expenses** on account of any **Formal Investigation** identifying such **Organisation** in writing and notified to such **Organisation** during the **Policy Period**, or if exercised, during the Extended Reporting Period up to the amount of the Sub-limit of Liability shown in Item 1. of the Schedule.

2. Item 1. of the Schedule, Insuring Clause Limit of Liability, is amended by adding the following:

#### Organisation Legal Representation Expenses

Each **Loss** \$150,000

Each **Policy Period** \$150,000

3. Section 3. Definitions, is amended by deleting the definition of **Legal Representation Expenses** in its entirety and replacing it with the following:

#### **Legal Representation Expenses** means

- (a) reasonable **Defence Costs** which an **Insured Person** incurs on account of the attendance and/or provision of documents or information by such **Insured Person** in an **Insured Capacity** at or to an **Formal Investigation** or on account of the preparation of such attendance or provision, where the attendance and/or provision is required by the body instituting the **Formal Investigation**; or
- (b) solely with respect to the Organisation Legal Representation Expenses Insuring Clause only, reasonable **Defence Costs** which an **Organisation** incurs on account of the attendance and/or provision of documents or information by such **Organisation** at or to any **Formal Investigation** or on account of preparation of such attendance or provision, where the attendance and/or provision is required by the instituting the **Formal Investigation**.

In all other respects this **Policy** remains unaltered.

This Endorsement has been signed by or on behalf of Chubb Insurance Australia Limited this 28th day of February 2025.

Authorised Employee:





Endorsement Number:	5
Policy Number:	93322106
Company:	Queensland Meals on Wheels Ltd
Effective Date:	31-March-2025

#### Molestation Exclusion - Absolute

This endorsement varies the standard terms of your policy. It may expand, reduce, or impose additional conditions on your cover as set out in the standard policy terms and should be read carefully.

By way of endorsement to the **Policy**, the parties agree as follows (subject otherwise to all other terms, conditions, limits of liability and exclusions of the **Policy**):

It is agreed that Section 4. Exclusions, A. Exclusions Applicable to All Insuring Clauses, is amended by adding the following:

#### Molestation

based upon, arising from or attributable to any actual or alleged molestation or physical or psychological interference with or abuse of any person, including but not limited to permitting or failing to prevent such an act from occurring.

In all other respects this **Policy** remains unaltered.

This Endorsement has been signed by or on behalf of Chubb Insurance Australia Limited this 28th day of February 2025.

Authorised Employee:



Endorsement Number:	6
Policy Number:	93322106
Company:	Queensland Meals on Wheels Ltd
Effective Date:	31-March-2025

#### Not For Profit Endorsement

This endorsement varies the standard terms of your policy. It may expand, reduce, or impose additional conditions on your cover as set out in the standard policy terms and should be read carefully.

By way of endorsement to the **Policy**, the parties agree as follows (subject otherwise to all other terms, conditions, limits of liability and exclusions of the **Policy**):

It is agreed that:

1. Section 3. Definitions, is amended by deleting 3.16 **Insured Person**, in its entirety and replacing it with the following:

3.16 **Insured Person** means any natural person who was, now is or shall be:

- (a) a **Director** or **Officer** of an **Organisation**;
- (b) a full time, part-time, temporary, casual or seasonal employee or any volunteer of an **Organisation**;
- (c) a trustee of an **Organisation**;
- (d) a **Director** of a corporate trustee or policy committee member of any superannuation fund established for the benefit of employees of an **Organisation**; or
- (e) a member of a committee established by or approved by the board of directors of an **Organisation** whether under statute or otherwise (provided that such **Organisation** grants indemnification to such person).
- (f) a member of the management committee of an **Organisation**

**Insured Person** shall not include an **External Administrator**.

2. Section 3. Definitions, is amended by deleting 3.32 **Wrongful Act**, in its entirety and replacing it with the following:

3.32 **Wrongful Act** means any act or failure to act, including but not limited to any error, misstatement, misleading statement, neglect, breach of trust, breach of warranty of authority or breach of duty or **Personal Injury Wrongful Act** or **Publisher's Wrongful Act** committed, attempted, or allegedly committed or attempted by:

- (a) with respect to Insuring Clause 1.1 (D&O Liability Coverage) and 1.2 (Company Reimbursement Coverage) only: an **Insured Person**, individually or otherwise, in their **Insured Capacity** or any matter claimed against such **Insured Person** by reason of serving in such **Insured Capacity**; or
  - (b) with respect to Insuring Clause 1.4 (Organisation Liability Coverage) only: an **Organisation**; or
  - (c) with respect to Extension 2.16 (Pension Administration Liability) only: an **Insured**.
3. Section 3. Definitions, is amended by adding the following:

**Publisher's Wrongful Act** means any:

- (a) assertion or infringement of copyright, trade mark, service mark, design right or unauthorised use of title; or
  - (b) plagiarism or misappropriation of ideas.
4. Section 4. Exclusions, C. Exclusions Applicable to Insuring Clause 1.4 (Organisation Liability Coverage) Only, is amended by deleting Exclusion 4.C.1 (Contractual Liability), in its entirety and replacing it with the following:

*4.C.1 Contractual Liability*

based upon, arising from or attributable to any written, oral, express or implied contract or agreement. This Exclusion shall not apply to **Defence Costs**.

5. Section 4. Exclusions, C. Exclusions Applicable to Insuring Clause 1.4 (Organisation Liability Coverage) Only, is amended by deleting Exclusion 4.C.2 (Assumed Liability), in its entirety and replacing it with the following:

*4.C.2 Assumed Liability*

for liability of others assumed by any **Insured** under any written, oral, express or implied contract or agreement except:

- (a) liability that would have attached to such **Insured** in the absence of such contract.
  - (b) to the **Insurer's** obligation to advance **Defence Costs** in accordance with Extension 2.1 (Advancement of Costs and Expenses)
6. Section 4. Exclusions, C. Exclusions Applicable to Insuring Clause 1.4 (Organisation Liability Coverage) Only, is amended by deleting Exclusion 4.C.7 (Copyright), in its entirety and replacing it with the following:

*4.C.7 Copyright*

based upon, arising from or in consequence of any actual or alleged assertion or infringement of copyright, patent, service mark, trade name, design right or trade mark, whether registrable or not, or misappropriation of ideas or trade secrets or know how or any assertion or infringement of any intellectual property right. This Exclusion shall not apply to a **Claim** for any **Publisher's Wrongful Act**.

In all other respects this **Policy** remains unaltered.

This Endorsement has been signed by or on behalf of Chubb Insurance Australia Limited this 28th day of February 2025.

Authorised Employee:



## Employment Practices Liability Coverage Endorsements

Endorsement Number:	1
Policy Number:	93322106
Company:	Queensland Meals on Wheels Ltd
Effective Date:	31-March-2025

### Not For Profit Endorsement

This endorsement varies the standard terms of your policy. It may expand, reduce, or impose additional conditions on your cover as set out in the standard policy terms and should be read carefully.

By way of endorsement to the **Policy**, the parties agree as follows (subject otherwise to all other terms, conditions, limits of liability and exclusions of the **Policy**):

It is agreed that:

1. Section 3. Definitions, is amended by deleting 3.11 **Insured Person**, in its entirety and replacing it with the following:

3.11 **Insured Person** means any natural person who was, now is or shall be:

- (a) a **Director** or **Officer** of an **Organisation**;
- (b) a full time, part-time, temporary, casual or seasonal employee or any volunteer of an **Organisation**;
- (c) an **Independent Contractor** while acting in their capacity as such and only if the **Organisation** agrees to indemnify the **Independent Contractor** in the same manner as provided to the **Organisation's** employees in the event of a **Claim**; or
- (d) a member of the management committee of an **Organisation**

**Insured Person** shall not include an **External Administrator**.

2. Section 4. Exclusions, B. Exclusions Applicable to All Insuring Clauses, is amended by deleting Exclusion 4.6 (Assumed Liability), in its entirety and replacing it with the following:

#### *4.6 Assumed Liability*

based upon, arising from or attributable to any actual or alleged liability of others, other than an **Employee**, assumed by an **Insured** under any contract except:

- (a) to the extent that such liability would have attached to the **Insured** even in the absence of such contract; or

- (b) to the **Insurer's** obligation to advance **Defence Costs** in accordance with Extension 2.1  
(Advancement of Defence Costs)

In all other respects this **Policy** remains unaltered.

This Endorsement has been signed by or on behalf of Chubb Insurance Australia Limited this 28th day of February 2025.

Authorised Employee:



## Crime Coverage Endorsements

Endorsement Number:	1
Policy Number:	93322106
Company:	Queensland Meals on Wheels Ltd
Effective Date:	31-March-2025

### Not For Profit Endorsement

This endorsement varies the standard terms of your policy. It may expand, reduce, or impose additional conditions on your cover as set out in the standard policy terms and should be read carefully.

By way of endorsement to the **Policy**, the parties agree as follows (subject otherwise to all other terms, conditions, limits of liability and exclusions of the **Policy**):

It is agreed that Section 2. Definitions, is amended by deleting 2.28 **Subsidiary**, in its entirety and replacing it with the following:

2.28 **Subsidiary** means any organisation whose governing documents prevent it from distributing profits or assets for the benefit of members, whether or not it is exempt from the payment of income tax under any applicable law, regulation or by-law anywhere in the world and in which one or more **Insureds**:

- (a) controls the composition of the organisation's board;
- (b) is in a position to cast, or control the casting of, more than fifty percent (50%) of the maximum number of votes that might be cast at a general meeting of the organisation; or
- (c) holds more than fifty percent (50%) of the issued share capital of the organisation (excluding any part of that issued share capital that carries no right to participate beyond a specified amount in a distribution of either profits or capital).

In all other respects this **Policy** remains unaltered.

This Endorsement has been signed by or on behalf of Chubb Insurance Australia Limited this 28th day of February 2025.

Authorised Employee:



Endorsement Number:	2
Policy Number:	93322106
Company:	Queensland Meals on Wheels Ltd
Effective Date:	31-March-2025

#### APS Crime Endorsement

This endorsement varies the standard terms of your policy. It may expand, reduce, or impose additional conditions on your cover as set out in the standard policy terms and should be read carefully.

By way of endorsement to the **Policy**, the parties agree as follows (subject otherwise to all other terms, conditions, limits of liability and exclusions of the **Policy**):

It is agreed that:

- Item 1. of the Schedule, Insuring Clause Limit of Liability, is amended by adding the following:

Insuring Clause	Limit of Liability
<b>Telephone Fraud Financial Loss Coverage</b>	\$ 250,000

- Section 1. Insuring Clauses, is amended by adding the following:

##### 1.12 Telephone Fraud Financial Loss Coverage

The **Insurer** shall pay the **Company** for **Telephone Fraud Financial Loss** sustained by an **Insured** resulting solely from **Remote Access Fraud**, where the loss is **Discovered** during the **Policy Period** or Extended Discovery Period.

- Section 3. Exclusions, is amended by adding the following:

##### Exclusions Applicable to Insuring Clause 1.12 (Telephone Fraud Financial Loss Coverage)

No coverage will be available under Insuring Clause 1.12 (Telephone Fraud Financial Loss Coverage) for:

- loss sustained by any **Insured** as a result of an extortion payment surrendered to any person as a result of a threat to do damage to the premises or **Telephone System** owned by the **Insured** or for which the **Insured** is legally liable; or
- loss caused by the fraudulent, unlawful, or unauthorised use of a **Calling Card**.

- Section 4.3 Ownership, is amended by adding the following:

With respect to Insuring Clause 1.12 (Telephone Fraud Financial Loss Coverage) only, the **Insurer's** liability under this **Coverage Section** shall only apply to **Telephone Fraud Financial Loss** sustained by the **Insured**.

- Section 4.2 Limits of Liability and Deductible, is amended by adding the following:



With respect to **Telephone Fraud Financial Loss** Coverage only, the **Insurer's** maximum liability for all single losses **Discovered** during the **Policy Period** shall not cumulatively exceed the Limit of Liability applicable to such loss as shown in Item 1. of the Schedule. Each payment made under the terms of Insuring Clause 1.12 (Telephone Fraud Financial Loss Coverage) shall reduce the unpaid portion of the Limit of Liability applicable to that Insuring Clause until it is exhausted.

6. Section 4.5 Notice - Proof of Loss, is amended by adding the following:

Solely with respect to Insuring Clause 1.12 (Telephone Fraud Financial Loss Coverage), it is a condition of coverage under this **Coverage Section** that upon **Discovery**, the **Company** will give written notice to the **Insurer** as soon as reasonably practicable, and in no event later than ninety (90) days after the billing cut-off date shown in the first telephone service charge bill from the telephone carrier in which **Remote Access Fraud** is first documented.

Upon actual knowledge of **Remote Access Fraud** the **Insured** shall take all reasonable steps to curtail the unauthorised use of the **Telephone System(s)** and otherwise mitigate the loss by notifying the installers of the **Telephone System(s)** and the affected telephone carriers.

7. Section 4. Conditions, is amended by adding the following:

**Termination of Insuring Clause**

Insuring Clause 1.12 (Telephone Fraud Financial Loss Coverage) shall terminate in its entirety immediately upon exhaustion of the Limit of Liability applicable to this Insuring Clause.

8. Section 2. Definitions, is amended by adding the following:

**Calling Card** means a calling card access number or telephone credit card access number issued by a telecommunications company which gives the **Calling Card** customer access to and use of telecommunications services.

**Remote Access Fraud** means the fraudulent infiltration and manipulation of the **Insured's Telephone System** from a remote location to gain access to outbound long distance telephone service.

**Telephone Fraud Financial Loss** means toll and line charges the **Insured** is responsible for solely as a result of **Remote Access Fraud**. **Telephone Fraud Financial Loss** shall not include any charges incurred thirty (30) days after the billing cut-off date shown in the first telephone service charge bill from the telephone carrier in which **Remote Access Fraud** is first documented.

**Telephone System(s)** means PBX, CBX, Merlin, remote access (including DISA), and all related peripheral equipment or similar systems owned or leased by the **Insured** for purposes of voice based telecommunications.

9. Section 3. Exclusions, AA. Exclusions Applicable to Section 2. (Definitions), is amended by adding the following:

*Telephone Fraud Financial Loss*

**Telephone Fraud Financial Loss** shall not include any charges incurred thirty (30) days after the billing cut-off date shown in the first telephone service charge bill from the telephone carrier in which **Remote Access Fraud** is first documented.

10. Section 2. Definitions, is amended by deleting 2.6 **Computer Violation Expenses** in its entirety and replacing it with the following:

- 2.6 **Computer Violation Expenses** means reasonable expenses resulting from any direct loss covered under Insuring Clause 1.1 (Employee Theft Coverage), 1.5 (Computer Fraud Coverage), 1.9 (Client Coverage) or 1.11 (Social Engineering Fraud Coverage), following a **Computer Violation**, which is excess of the Deductible Amount applicable to such direct loss (other than regular or overtime wages, salaries or fees of the company directors, officers or employees of an **Insured** or office overheads, travel costs unrelated to a loss covered under this **Policy** or other administration costs) incurred by an **Insured**, with the **Insurer's** prior written consent, which shall not be unreasonably withheld or delayed, to reproduce or duplicate damaged or destroyed **Data** or computer programs. If such **Data** or computer programs cannot be duplicated from other **Data** or computer programs, then **Computer Violation Expenses** shall also include reasonable costs incurred for the time taken for computer programmers, technical experts or consultants to restore such **Data** or computer programs to substantially the same level or operational capability existing immediately before the covered loss. **Computer Violation Expenses** shall not include expenses incurred by any **Client**.

In all other respects this **Policy** remains unaltered.

This Endorsement has been signed by or on behalf of Chubb Insurance Australia Limited this 28th day of February 2025.

Authorised Employee:



## Statutory Liability Coverage Endorsements

Endorsement Number:	1
Policy Number:	93322106
Company:	Queensland Meals on Wheels Ltd
Effective Date:	31-March-2025

### APS Statutory Liability Endorsement

This endorsement varies the standard terms of your policy. It may expand, reduce, or impose additional conditions on your cover as set out in the standard policy terms and should be read carefully.

By way of endorsement to the **Policy**, the parties agree as follows (subject otherwise to all other terms, conditions, limits of liability and exclusions of the **Policy**):

It is agreed that Section 4. Exclusions, B. Exclusions Applicable to All Insuring Clauses, is amended by deleting Exclusion 4.14 (Employment), in its entirety and replacing it with the following:

#### *4.14 Employment*

based upon, arising from or attributable to the employment relationship or the nature, terms or conditions of employment. This Exclusion shall not apply to **Defence Costs** up to a Sub-limit of Liability of one hundred and fifty thousand dollars (\$150,000).

In all other respects this **Policy** remains unaltered.

This Endorsement has been signed by or on behalf of Chubb Insurance Australia Limited this 28th day of February 2025.

Authorised Employee:



## Kidnap, Ransom and Extortion Coverage Endorsements

Endorsement Number:	1
Policy Number:	93322106
Company:	Queensland Meals on Wheels Ltd
Effective Date:	31-March-2025

### Not For Profit Endorsement

This endorsement varies the standard terms of your policy. It may expand, reduce, or impose additional conditions on your cover as set out in the standard policy terms and should be read carefully.

By way of endorsement to the **Policy**, the parties agree as follows (subject otherwise to all other terms, conditions, limits of liability and exclusions of the **Policy**):

It is agreed that Section 3. Definitions, is amended by deleting 3.34 **Subsidiary**, in its entirety and replacing it with the following:

- 3.34 **Subsidiary** means any organisation whose governing documents prevent it from distributing profits or assets for the benefit of members, whether or not it is exempt from the payment of income tax under any applicable law, regulation or by-law anywhere in the world and in which one or more **Insureds**:
- (a) controls the composition of the organisation's board;
  - (b) is in a position to cast, or control the casting of, more than fifty percent (50%) of the maximum number of votes that might be cast at a general meeting of the organisation; or
  - (c) holds more than fifty percent (50%) of the issued share capital of the organisation (excluding any part of that issued share capital that carries no right to participate beyond a specified amount in a distribution of either profits or capital).

In all other respects this **Policy** remains unaltered.

This Endorsement has been signed by or on behalf of Chubb Insurance Australia Limited this 28th day of February 2025.

Authorised Employee:



Endorsement Number:	2
Policy Number:	93322106
Company:	Queensland Meals on Wheels Ltd
Effective Date:	31-March-2025

#### Amended Definition of Excluded Territories – Russia, Belarus, Ukraine and Israel

This endorsement varies the standard terms of your policy. It may expand, reduce, or impose additional conditions on your cover as set out in the standard policy terms and should be read carefully.

By way of endorsement to the **Policy**, the parties agree as follows (subject otherwise to all other terms, conditions, limits of liability and exclusions of the **Policy**):

It is agreed that Section 3. Definitions, is amended by deleting 3.9 **Excluded Territory** in its entirety and replacing it with the following:

**Excluded Territory** means Afghanistan, Algeria, Angola, Belarus, Burkina Faso, Cameroon, Central African Republic, Chad, Chechnya, Colombia, Cuba, Democratic Republic of Congo, Georgia, Haiti, Indonesia, Iran, Iraq, Israel, North Korea, Liberia, Libya, Mali, Mauritania, Mexico, Nepal, Nicaragua, Niger, Nigeria, Pakistan, Peru, Philippines, Russia, Saudi Arabia, Sri Lanka, East Timor, Sierra Leone, Somalia, South Sudan, Sudan, Syria, Trinidad & Tobago, Ukraine, Venezuela, Yemen, Zimbabwe.

In all other respects this **Policy** remains unaltered.

This Endorsement has been signed by or on behalf of Chubb Insurance Australia Limited this 28th day of February 2025.

Authorised Employee:



## Cyber Coverage Endorsements

No Endorsement(s) for this coverage

## About Chubb in Australia

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Chubb is the world's largest publicly traded property and casualty insurer. Chubb, via acquisitions by its predecessor companies, has been present in Australia for 100 years. Its operation in Australia (Chubb Insurance Australia Limited) provides specialised and customised coverages including Business Package, Marine, Property, Liability, Energy, Professional Indemnity, Directors & Officers, Financial Lines, Utilities as well as Accident & Health, to a broad client base, including many of the country's largest companies. Chubb also serves successful individuals with substantial assets to protect and individuals purchasing travel and personal accident insurance.

More information can be found at [www.chubb.com/au](http://www.chubb.com/au)

## Contact Us

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