



Local Community
Insurance Services

9 April 2026

Bellvista and Bells Reach Community Association
C/- Paul Monaghan
1 Azure Street
Caloundra West, QLD 4551

Local Community Insurance Services
(LCIS) is a division of JLT Risk Solutions Pty
Ltd (ABN 69 009 098 864 AFS Licence No:
226827) ("JLT") and is a business of Marsh
McLennan.

Level 1, 148 Frome Street
ADELAIDE SA 5000
GPO Box 1693
ADELAIDE SA 5001

Tel: 1300 853 800
Email: insurance@lcis.com.au
localcommunityinsurance.com.au

CERTIFICATE OF CURRENCY PUBLIC & PRODUCTS LIABILITY

Quote Number: 52687114814

THIS CERTIFICATE OF CURRENCY PROVIDES A SUMMARY OF THE POLICY COVER AND IS CURRENT ON THE DATE OF ISSUE. IT IS NOT INTENDED TO AMEND, EXTEND, REPLACE OR OVERRIDE THE POLICY TERMS AND CONDITIONS CONTAINED IN THE ACTUAL POLICY DOCUMENT. THIS CERTIFICATE OF CURRENCY IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. WE ACCEPT NO RESPONSIBILITY WHATSOEVER FOR ANY INADVERTENT OR NEGLIGENT ACT, ERROR OR OMISSION ON OUR PART IN PREPARING THESE STATEMENTS OR IN TRANSMITTING THIS CERTIFICATE BY EMAIL OR FOR ANY LOSS, DAMAGE OR EXPENSE THEREBY OCCASIONED TO ANY RECIPIENT OF THIS LETTER.

INSURED NAME	Bellvista and Bells Reach Community Association
INSURED SUB-COMMITTEE	N/A
INTERESTED PARTY	N/A
PERIOD OF INSURANCE	Start: 4:00PM 28-04-2026 End: 4:00PM 28-04-2027 (Time as per the state of the Policy Holder.)
SITUATION	Worldwide Excluding USA & Canada
LIMITS OF LIABILITY	Public Liability: The maximum Limit of Liability is \$20,000,000 any one Occurrence. Product Liability: The maximum Limit of Liability is \$20,000,000 any one Occurrence and in the aggregate for all Occurrences during any one Period of Insurance. (Both limits are exclusive of Supplementary Payments as defined in the Policy Wording.)
SUB-LIMIT OF LIABILITY	Property in physical or legal control: \$250,000 any one Occurrence.
DEDUCTIBLE/EXCESS	\$500 each and every claim or series of claims arising out of one Occurrence (Inclusive of all defence cost and supplementary costs).

SPECIAL CONDITIONS

SPECIAL NOTE

THIS POLICY DOES NOT COVER FAIRS, FESTIVALS, FETES, PARADES, MARCHES OR OTHER SPECIAL EVENTS THAT YOUR GROUP ORGANISE WHERE MORE THAN 1000 PEOPLE ARE EXPECTED UNLESS AGREED BY LCIS AND NOTED IN THE SPECIAL CONDITIONS ABOVE

INSURER

QBE Insurance (Australia) Ltd

PROPORTION

100.000%

POLICY NUMBER

LCI090427PLB

Yours sincerely,

A handwritten signature in black ink that reads "LCIS". The letters are stylized and cursive, with the "L" and "C" being particularly prominent.

Local Community Insurance Services