

## Schedule of Insurance

**Class of Policy:** Sports Injury & Liability - Lloyds  
**The Insured:** Australian Windsurfing Association

**Policy No:** T/B/A  
**Invoice No:** 29525  
**Our Ref:** WINDSURF

**INSURED:** Australian Windsurfing Association Inc (including Windsurfing NSW Inc, Windsurfing Queensland Inc, Windsurfing SA Inc, Windsurfing Tasmania Inc, Windsurfing Victoria Inc, Windsurfing Western Australia Inc) and including registered member Clubs

### **POLICY 1. PERSONAL ACCIDENT (SPORTS INJURY)**

All participating members of the Clubs and League, Umpires if not insured by Workers Compensation, Coaches and Team Officials during the games or training. Including co-opted Voluntary Workers acting for the Insured in an official capacity.

Based on Members as declared by the Insured

#### **BENEFITS**

<b>Death</b>	\$10,000
(Juniors under 18)	\$2,000
<b>Paraplegia, Quadriplegia</b>	\$10,000
(all age groups)	
<b>Benefits 2-19</b>	
Capital Benefits(loss of use) scale, up to	\$10,000

### **POLICY 2. PUBLIC/PRODUCTS LIABILITY**

The Insured's legal liability to pay compensation in respect of:

- a. Bodily Injury (which expression includes death & illness)
- b. Damage to Property (which expression includes loss of property)

Arising out of or in connection with the Insured's business/occupation

Occurrence (date of accident) wording

#### **LIMIT OF LIABILITY (Indemnity)**

Public Liability	\$10,000,000
Products Liability	\$10,000,000

Aggregate Limit \$10,000,000 Any one period of Insurance

#### **EXTENSIONS:**

Property in physical and legal control  
(limit \$10,000)  
Member to Member (Clubs, Community Groups)  
Member to Club (including Participation in events)  
Property Owners Liability  
Tenants Liability for leased or rented property  
Goods Sold  
Car Parking

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First Aid Services  
Hired Plant/Equipment under contract  
Principals Indemnity (including Councils)  
Cross Liabilities

### **POLICY 3. PROFESSIONAL INDEMNITY**

Errors & Omissions and other Professional Negligence  
of Coaches, Trainers, Umpires, Judges, Marshals and  
Officials

#### **LIMIT OF LIABILITY: (Indemnity)**

Any one incident/claim	\$2,000,000
Aggregate Limit Any one period of insurance	\$2,000,000

#### **DEDUCTIBLES:**

EXCESS ANY ONE CLAIM

**Policy 1.** Any one claim - Nil

**Policy 2.** Any one claim - Nil except as below  
Member to Member Property Damage Claims - A \$5,000 franchise applies (claims  
for Property Damage less than \$5,000 are not claimable under the policy).

**Policy 3.** Any one claim - Nil

It is important to read this schedule of benefits with the policy wording for correct  
conditions.

#### **Notice**

This summary is not a policy document and is only an outline of the coverage.  
The terms, conditions and limitations of the Insurer's policy shall prevail  
at all times.

#### **ULTIMATE INSURER**

Underwritten by Sportscover Syndicate 3334 at Lloyd's.

#### **IMPORTANT INFORMATION ABOUT OUR ADVICE:**

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**What remuneration (including commission) or other benefits do we or our associates receive  
in connection with this advice that may influence us?**

Worldwide Sports Insurance do have an association with insurer Sportscover Australia,  
however our dealings with underwriters are not influenced by this association.

The commission amount we will receive in relation to the policy is disclosed on the front  
of your Tax Invoice together with any fees that may be charged.

Please note that where commission is payable to us, the amount is paid by the insurer and  
is not an additional payment required by you over and above the quoted premium. These  
payments are inclusive of GST and are located on the front of your Tax Invoice.

As disclosed in our Financial Services Guide (FSG), any interest that may accrue on any  
premium paid by you to Worldwide Sports Insurance shall be solely for the  
Licensee's benefit.

From time to time our advisers may receive certain 'hospitality benefits' (such as  
tickets to sporting events, movies, meals, bottles of wine or hampers). The receipt of

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these benefits may be based upon the volume of business placed with the provider but may also be more of an ad hoc reward. The maximum value of these during the year is unable to be determined, however the details of such benefits so far received, are able to be viewed on a specially maintained Register. Please ask your adviser if you wish to view our Register.

### **Premium Funding**

Where you choose to fund your premium, Worldwide Sports Insurance Pty Ltd will be entitled to receive commission payments of between 0 - 2% of your total premium. In addition to the commission payment, we may be entitled to receive an override payment of between 0 - 1% of the total premium funded by all of our clients. The payment of the override is dependant upon the total amount funded with the providers.