



Worldwide Sports Insurance

ABN 30 129 444 828

AFS Lic No: 342385

WWSI is a Business Unit of PSC Horsell Insurance Brokers Pty Ltd

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Grosvenor Place NSW 1220

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Attention: Luc
Company: Australian National Sportsfishing Association

From: Lorne Reay

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

Australian National Sportsfishing Association (Qld)
PO Box 198
LAWNTON QLD 4501

CERTIFICATE OF INSURANCE

Date: 4/05/2011

Our Reference: ANSA

RENEWAL

Class of Policy:	Sports Injury & Liability - Lloyds
Insurer:	Sportscover Australia Pty Ltd Locked Bag 6003, Wheelers Hill, 3150 ABN:
The Insured:	Australian National Sportsfishing Association (Qld)

Policy No:	PMEL99/0064084
Invoice No:	33773
Period of Cover:	From 31/03/2011 to 31/03/2012 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

Please note that the policy defined above is subject to the receipt of the Proposal Declaration and acceptance by the Insurer (if not already completed and accepted) and subject to the full receipt and clearance of the total premium payable by the insured.

Schedule of Insurance

Class of Policy: Sports Injury & Liability - Lloyds
The Insured: Australian National Sportsfishing Association (Qld)

Policy No: PMEL99/0064084
Invoice No: 33773
Our Ref: ANSA

Sport: ANGLING

POLICY 1. PERSONAL ACCIDENT (SPORTS INJURY - CAPITAL BENEFITS)

All participating members of the Clubs and League, Umpires if not insured by Workers Compensation, Coaches and Team Officials during the games or training

Based on teams as declared by the Insured

BENEFITS

Death \$10,000
(Juniors under 18) \$2,000

Paraplegia, Quadraplegia \$10,000
(all age groups)

Benefits 2-19
Capital Benefits(loss of use) scale, up to \$10,000

Weekly Benefit (income earners 75% of current weekly income limited to \$0
(for up to 52 weeks maximum and excluding the first 2 weeks)

Non Medicare medical cover \$0
75% of Non Medicare contributed expenses
(ie where Medicare does not contribute ANY amount and excluding any "gap")

Note: Sports Injury policies cannot provide cover for the Medicare Gap.

Other incurred expenses as defined in the policy of the Insurer \$0

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

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

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Tenants Liability for leased or rented property
 Goods Sold
 Car Parking
 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, Marshalls and
 Officials

LIMIT OF LIABILITY: (Indemnity)

Any one incident/claim	\$1,000,000
Total any one period of insurance	\$1,000,000

DEDUCTIBLES:

EXCESS ANY ONE CLAIM

Policy 1.	Weekly Income Excess	- 0
	Non Medicare Excess	- \$0
Policy 2.	Any one claim	- \$0
Policy 3.	Any one claim	- \$0

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:

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 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

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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.