



ABN 30 129 444 828 AFS Lic No: 342385
WWSI is a Business Unit of PSC Insurance Brokers (Aust) Pty Ltd

Level 12 P O Box N661 Tel: (02) 9247 1700
189 Kent Street Grosvenor Place NSW 1220 Fax: (02) 9247 1733

Company: Australian National Sportsfishing Association Qld

From: Sports

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: 27/03/2017

Our Reference: ANSA

RENEWAL

Class of Policy: Sports Insurance
Insurer: Sports Underwriting Australia Pty Ltd
PO Box 288 KEW EAST VIC 3102
ABN:
The Insured: Australian National Sportsfishing Association (Qld)

Policy No: SUA-010950
Invoice No: 069134
Period of Cover:
From 31/03/2017
to 31/03/2018 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
- paid by monthly direct debit

Premium Funding

- This policy is premium funded

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.

Signature:

On behalf of: **PSC INSURANCE BROKERS (SYDNEY)**

Class of Policy: Sports Insurance	Policy No: SUA-010950
The Insured: Australian National Sportsfishing Association (Qld)	Invoice No: 069134
	Our Ref: ANSA

Sports Package Insurance Policy

INSURED

Australian National Sportsfishing Association Qld

INTERESTED PARTY

Nil Advised

BUSINESS

Principally Fishing

MEMBERS:

800

PREMISES

At and from, QLD

TERRITORIAL LIMITS

Australia Wide

UNDERWRITER

SPORTS UNDERWRITING AUSTRALIA PTY LTD

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Platinum Liability Policy Schedule

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Wording : SUAPL 0915

General Liability

Limit of Indemnity for Part A	\$20,000,000
Property in your Physical or Legal Control	\$500,000
Excess - \$1,000	

Professional Indemnity

Limit of Indemnity for Part B	\$1,000,000
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Retroactive Date for Part B - The date the insured first held continuous Professional Indemnity cover or the inception date of this Policy, whichever is earlier.

Excess - \$1,000

Management Liability

Limit of Indemnity for Part C	\$1,000,000
Option Extensions	
Fidelity Cover	Not Insured
Pollution Defence Costs	Not Insured

Schedule of Insurance

Class of Policy: Sports Insurance	Policy No: SUA-010950
The Insured: Australian National Sportsfishing Association (Qld)	Invoice No: 069134
	Our Ref: ANSA

Retroactive Date for Part C - the date the Insured first held continuous Directors and Officers or Management Liability Insurance cover or the inception date of this policy, whichever is the earlier.

Excesses

Directors and Officers Liability	\$Nil
Fidelity	\$5,000 Each and Every Claim
Pollution Defence Costs	\$5,000 Each and Every Claim
All Other Claims	\$2,500 Each and Every Claim

POLICY ENDORSEMENTS

1. It is hereby declared and agreed that under Part C Management Liability, The Cover, insuring clause 1.c is deleted and replaced with the following;

c. indemnify the Sporting Club for all Loss incurred up to a limit of \$100,000 arising from an Employment Practices Liability Claim; and.

2. It is hereby declared and agreed that the following endorsement applies to the Management Liability section of this policy:

Definition You or Your Part C of Policy Wording SUAPLA 0915 is deleted and replaced with:

For the purposes of Part C of this Policy you or your does not include affiliated clubs of the Sporting Club listed in the schedule, a liquidator, external auditor, receiver, receiver and manager, official manager, administrator, trustee or person administering a compromise or scheme of arrangement of you or any employee of such person; or any company, entity or other body corporate or trustee, directors, officers, or employees of superannuation or pension organisations.

Sports Group Personal Accident Policy Schedule

Wording: SUAGPA 0915

Schedule of Benefits

Capital Benefits

Capital Benefit	\$50,000 Per member
Death under 18	20%

Weekly Benefits

Loss of Earnings	\$250 Per Week/7 Day Excess
Benefit Period	52 Weeks

Student Help	\$250 Per Week/7 Day Excess
Benefit Period	52 Weeks

Home Help	\$250 Per Week/7 Day Excess
Benefit Period	52 Weeks

Additional Benefits

1. Modification Expenses	Up to \$10,000
2. Funeral Expenses	Up to \$5,000

Schedule of Insurance

Class of Policy: Sports Insurance	Policy No: SUA-010950
The Insured: Australian National Sportsfishing Association (Qld)	Invoice No: 069134
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3. Parents Inconvenience Allowance	\$25 Per Day
Maximum Benefit	\$1,500
4. Non Medicare Medical Costs	85% to maximum \$1,500

Excess \$50

Aggregate Limit of Liability - \$2,000,000

This is a summary of your policy coverage only. This invoice is issued as a matter of information only and confers no rights upon the holder. This invoice does not amend, extend or alter the coverage afforded by the Insurer. We refer you to your Insurance Policy Documents for the relevant policy particulars.

Class of Policy: Sports Insurance	Policy No: SUA-010950
The Insured: Australian National Sportsfishing Association (Qld)	Invoice No: 069134
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GENERAL ADVICE WARNING

AUSTRALIAN FINANCIAL SERVICES LICENCE NO: 342385

PSC Insurance Brokers (Aust) Pty Ltd is a registered General Insurance Broker authorised to Deal & Advise in Wholesale & Retail General Insurance Products in accordance with the terms of the licence provided by the Australian Securities & Investment Commission (ASIC).

GENERAL ADVICE NOTICE as required by the Financial Services Reform Act.

In delivering Retail Products to our Clients & arranging cover with insurers, we only provide a "General Advice" service without conducting a detailed "needs analysis" of each individual's personal or financial situation.

However the Retail Products we recommend in providing this General Advice service have all been subject to an extensive in-house review by our staff & they are only deemed acceptable if the insurer is:

- * operating under the supervision of the Australian Prudential Regulation Authority; and
- * the terms & conditions of cover & the insurer's claims service are both of an appropriate standard.

We are not agents of the Insurer and will be acting as your agent in all dealings with insurers.

In some cases we have negotiated an agreement with the Insurer under which premium discounts & cover benefits are provided to our Clients above those usually offered by the insurer to its direct customers.

As a General Insurance Broker we have developed procedures to ensure that the terms of the cover under policies we recommend can be reviewed by each client & that any cover we arrange is in accordance with Client requirements on the factual information presented. However in recommending this product to you without a detailed needs analysis we cannot advise whether it is appropriate for your personal objectives, financial situation or needs.

That aspect needs to be addressed by each intending insured & it is therefore necessary that you read & understand the explanation of it the cover contained in the attached Product Disclosure Statement & Policy Document and that you also read our Financial Services Guide.

As an intending insured, it is your responsibility to notify information & decide the following matters when arranging insurance or providing instructions to renew your policy:

General Considerations

- * Description of the Item to be insured and any identifying number?
- * Notification of the name of the Mortgagee or Financier with an interest in the property?
- * Risk Situation - Single Location or anywhere in Australia?
- * The sum to be insured to be based on the cost of replacement?
- * The sum to be insured based on the actual present day (depreciated) value of the item?
- * For what purpose if the item is used?
- * The amount of any voluntary excess additional to the insurer's standard terms?
- * The amount of cover required for Public Liability?

COOLING OFF

In accordance with Section 101B of the FRSA, you must have the right to return this policy & receive a full refund of the total premium & all charges. This request MUST be made within 14 days of the inception of this policy & does not apply should a claim have been made or the cover be for a period less than 30 days.

CREDIT TERMS & PAYMENT

Unless agreed otherwise, Credit Terms are strictly in accordance with the period specified on the invoice. If you fail to pay the full premium within the agreed period your cover will lapse unless we agree otherwise. The insurer will be entitled to a premium for the time held covered but you will be uninsured from the date your cover is cancelled. PSC Insurance Brokers (Aust) Pty Ltd does not accept any liability for cancelled policies outside of the credit terms.

GOODS & SERVICES TAX

If you are a business registered for GST purposes, you may be entitled to a claim an input tax credit in respect of the total GST payable under this policy. Only your accountant can confirm this matter to you.

YOUR DUTY OF DISCLOSURE

Before you enter into a Contract of general insurance with an Insurer, you have a duty under the Insurance Contracts Act 1984 to disclose to the Insurer every matter that you know, or could reasonably expect to know, is relevant to the Insurer's decision whether to accept the risk of Insurance, and if so, on what terms. You have the same duty to disclose those matters to the Insurer before you renew, extend, vary or reinstate a Contract of general insurance. Your duty however does not require disclosure of matter.

- That diminishes the risk to be undertaken by the Insurer;
- that is common knowledge;
- that your insurer knows or, in the ordinary course of business, ought to know; as to which the compliance with your duty is waived by the Insurer.

NON-DISCLOSURE

If you fail to comply with your duty of disclosure, the Insurer may be entitled to reduce the liability under the Contract in respect of a claim or may cancel the Contract.

If your non-disclosure is fraudulent, the Insurer may also have the option of avoiding the Contract from its beginning.

DISPUTES WITH PSC INSURANCE BROKERS (AUST) PTY LTD

Any client who is not fully satisfied with our services should contact our Complaints Officer. PSC Insurance Brokers (Aust) Pty Ltd is a member of the Financial Ombudsman Service (FOS). If your complaint can not be resolved to your satisfaction by us you have the right to refer the matter to FOS. FOS can be contacted on 1300 780 808

<p>Pay over the Internet from your credit card at www.deft.com.au/insurance</p> <p><i>PSC Insurance Brokers (Aust) Pty Ltd accepts Mastercard, Visa, American Express & Diners Club Cards.*</i></p> <p>*Payments by credit card will attract a surcharge</p>	<p>Pay by phone from your credit card .</p> <p>Call 1300 78 11 45 to make a payment.</p> <p><i>PSC Insurance Brokers (Aust) Pty Ltd accepts Mastercard, Visa, American Express & Diners Club Cards.*</i></p> <p>The phone payment line is a 24-hour service. Calls are charged at the cost of a local call (mobiles extra).</p>	<p>BPAY - Contact your participating bank, credit union or building society to make payment directly from your cheque or savings account.</p> <p>You will be required to enter the Biller Code and BPAY reference number as detailed on the front of your invoice.</p>	<p>In Person - Please present page intact at any Australia Post Office.</p> <p>Payments may be made by cash, cheque or EFTPOS.</p> <p>Please make any cheques payable to 'DEFT Payment Systems for PSC Insurance Brokers (Aust) Pty Ltd.</p>	<p>By Mail - Detach payment slip and mail with payment to:</p> <p>DEFT Payment Systems Locked Bag 20015 MELBOURNE VIC 3001</p> <p>Please make cheques payable to <i>'PSC Insurance Brokers (Aust) Pty Ltd'</i>.</p> <p>Please note that receipts will not be issued for mailed payments.</p> <p>Please note, the above address is for payments only. Please send other correspondence to the Postal Address shown on the front of this invoice;</p>
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