



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

**Please note our new address listed below:**

Suite 7, Level 10	P O Box N661	<b>Tel:</b>	<b>(02) 9247 1700</b>
189 Kent Street	Grosvenor Place NSW 1220	<b>Fax:</b>	<b>(02) 9247 1733</b>
Sydney NSW 2000	Email: broking@pscinsurance.com.au		

**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 639  
 DEERAGUN QLD 4818

## CERTIFICATE OF INSURANCE

**Date:** 25/02/2019

**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:** SUAS010950  
**Invoice No:** 083460  
**Period of Cover:**  
 From 31/03/2019  
 to 31/03/2020 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)**

## Schedule of Insurance

<b>Class of Policy:</b> Sports Insurance	<b>Policy No:</b> SUAS010950
<b>The Insured:</b> Australian National Sportsfishing Association (QLD)	<b>Invoice No:</b> 083460
	<b>Our Ref:</b> ANSA

### INSURED

Australian National Sportsfishing Association QLD

### INTERESTED PARTY

Nil Advised

### BUSINESS

Principally Fishing

### MEMBERS:

Up to 800

### PREMISES

At and from, 21 Jones Street, Wandal QLD 4700

### TERRITORIAL LIMITS

Australia Wide

=====

### Platinum Liability Amateur Sports Policy Schedule

=====

Wording : SUAPL 0317

#### General Liability

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

Excess - \$1,000 each and every claim

#### Professional Indemnity

Limit of Indemnity for Part B	\$1,000,000
-------------------------------	-------------

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 each and every claim

#### Management Liability

Limit of Indemnity for Part C	\$1,000,000
Option Extensions	

Fidelity Cover	Not Insured
Pollution Defence Costs	Not Insured

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.

## Schedule of Insurance

<b>Class of Policy:</b> Sports Insurance	<b>Policy No:</b> SUAS010950
<b>The Insured:</b> Australian National Sportsfishing Association (QLD)	<b>Invoice No:</b> 083460
	<b>Our Ref:</b> ANSA

### 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 0317**

### 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  |



<b>Class of Policy:</b> Sports Insurance	<b>Policy No:</b> SUAS010950
<b>The Insured:</b> Australian National Sportsfishing Association (QLD)	<b>Invoice No:</b> 083460
	<b>Our Ref:</b> ANSA

**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><b>Pay over the Internet</b> from your credit card at <a href="http://www.deft.com.au/insurance">www.deft.com.au/insurance</a></p> <p><i>PSC Insurance Brokers (Aust) Pty Ltd accepts Mastercard, Visa, American Express &amp; Diners Club Cards.*</i></p> <p>*Payments by credit card will attract a surcharge</p>	<p><b>Pay by phone</b> from your credit card .</p> <p>Call <b>1300 78 11 45</b> to make a payment.</p> <p><i>PSC Insurance Brokers (Aust) Pty Ltd accepts Mastercard, Visa, American Express &amp; 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><b>BPAY</b> - 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><b>In Person</b> - 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 <b>'DEFT Payment Systems for PSC Insurance Brokers (Aust) Pty Ltd.</b></p>	<p><b>By Mail</b> - Detach payment slip and mail with payment to:</p> <p><b>DEFT Payment Systems Locked Bag 20015 MELBOURNE VIC 3001</b></p> <p>Please make cheques payable to <i>'PSC Insurance Brokers (Aust) Pty Ltd'</i>.</p> <p><b>Please note that receipts will not be issued for mailed payments.</b></p> <p><b>Please note, the above address is for payments only. Please send other correspondence to the Postal Address shown on the front of this invoice;</b></p>
--	---	---	--	---