SCHEDULE OF COVER
Sports Combined

OUR REFERENCE 11060415

INSURED Skate Victoria Inc.

BUSINESS OF INSURED Principally Administration, Promotion, Organisation, Participation and control of skating activities in Australia including artistic, roller hockey, roller derby, speed and inline hockey, Training sessions, school promotions and competitions, charity activities, Coaching, Umpiring/Refereeing, the rendering of First Aid, provision of food and drink, publication of newsletters, sale of merchandise, provision, Property Owners or Property Occupiers of stadiums and other properties, Social Activities including Awards presentations, Fundraising, BBQs and other gatherings and other activities carried out by Skate Victoria and their affiliated bodies in the course of conducting or promoting the sport.

PERIOD OF INSURANCE 30/06/18 to 30/06/19 At 4pm Local Time

SPORTS COMBINED Personal Accident

INSURED PERSONS 2,670 Members, 300 coaches and officials. Policy to include Mixed Team participation Skate Victoria members are covered whilst participating in interstate and overseas competitions that are endorsed by Skate Victoria. Activities conducted in USA and Canada must be specifically notified to the insurer.

BENEFITS BD.Capital Benefits
The cover under this section provides $75,000 for death resulting from accident. All other permanent disabilities are calculated using a percentage of the death benefit depending on the severity of the injury. For full details of these percentages, please refer to the Schedule of Capital Benefits contained in the policy wording. Please Note Death is limited to 20% for Members whose age is less than 18.

Modification Expenses
The cover under this section provides for costs necessary up to a maximum of $10,000 to modify the Member's home and/or motor vehicle, or relocating to a suitable home if they are entitled to 100% of the Capital Benefit.

Funeral Expenses
The cover under this section reimburses funeral costs up to a maximum of $5,000.

In Memoriam Benefit
The cover under this section provides for reasonable costs associated with observance of the death of a Member up to a maximum amount of $1,000.

Loss of Earnings
Parents Allowance
The cover under this section reimburses $25 per day in-patient benefit to
a full time student under 25 years of age for continuous confinement
in hospital because of an accident. The benefit is limited to $1,500.

Dependent Children's Allowance
The cover under this section provides for reasonable costs incurred
by the Dependent Children of a Member whilst the Member is undergoing
medical treatment. The benefit is limited to $500.

Medical and Dental Costs
The cover under this section reimburses 85% of non-Medicare medical
treatment including hospital accommodation / theatre fees, orthotics, splints, prosthesis, treatments given by a dentist, chiropractor, masseur, naturopath, osteopath or physiotherapist.
The maximum benefit for this section is $3,000. All treatment must
be certified by a registered medical practitioner and not subject to
any Medicare rebate. All claims are subject to a $50 excess if no
private health cover. Any expenses must be incurred within 12 months
of the insured person sustaining the injury.

Home Nursing Care
The cover under this section provides for nursing care provided by a
registered nurse (not related to the Member) where they are confined
to bed for a period of not less than 7 days if certified medically
necessary. The maximum weekly benefit payable is $300 per week, and
is subject to a 7 day deferral period. The benefit will be paid for
the period of the Disablement as certified by a registered medical
practitioner or 52 weeks whichever is the lesser.

Ancillary Non Medical Expenses
The cover under this section provides for ancillary non medical
expenses
(expenses related to medical treatment if certified as necessary. i.e.
expenses include items such as travel to receive treatment, but does
not
include wages lost by any person). The maximum payable under this
benefit
is $1,500.

Rehabilitation Benefits
The cover under this section provides for reimbursement of:
a) Tuition or advice fees from a vocational college if certified as
necessary and agreed to. The maximum payable under this benefit is
$3,000.
b) Rehabilitation expenses (eg gym membership) certified as necessary
and
agreed to. The maximum payable under this benefit is $500.

Unexpired Membership Reimbursement Benefit
The cover under this section provides for pro-rata refund of your club's or association's membership/registration fee from the date of injury if the Member can't play for the rest of the season. The maximum payable under this benefit is $500.

**Double Capital Sum Insured**
The cover under this section provides for double the Capital Sum Insured to be paid for a person under 12 years of age who suffers: permanent total disablement or permanent paralysis of all limbs.

**Miscarriage and Premature Childbirth**
The cover under this section provides for $2,500 compensation for Miscarriage and Premature Childbirth as a direct result of an Accident whilst participating.

**HIV**
The cover under this section provides for 10% of the Permanent Total Disability Benefit 1, as listed in the Schedule of Capital Benefits, if contracted as a result of an Accident.

**Kidnapping**
The cover under this section provides for 10% of the Permanent Disability Benefit 1 as listed in the Schedule of Capital Benefits.

**GEOGRAPHICAL LIMITS**
Worldwide. Skate Victoria members are covered whilst participating in interstate and overseas competitions that are endorsed by Skate Victoria. Activities conducted in USA and Canada must be specifically notified to the insurer.

**SPORTS COMBINED LEGAL LIABILITY**

**COVERING**
The Insured's legal liability to pay by way of compensation to third parties in respect of Personal Injury and/or Property Damage happening during the Period of Insurance caused by an occurrence in connection with the Business of the Insured (as per the Insurer's Policy Wording).

- **Public Liability Limit:** $20,000,000 Any One Loss
- **Products Liability Limit:** $20,000,000 Any One Loss and in the Aggregate
- **Excess:** Nil

**ENDORSEMENTS**
Participant Exclusion Removal
It is hereby noted and agreed that Section 2. Sports Liability, Whats Not Covered, Part A, General Liability, Participant to Participant Liability is removed.

**GEOGRAPHICAL LIMITS**
Worldwide Excluding USA & Canada
Skate Victoria members are covered whilst participating in interstate and overseas competitions that are endorsed by Skate Victoria. Activities conducted in USA and Canada must be specifically notified to the insurer.
SPORTS COMBINED

Professional Indemnity

COVERING
Providing indemnity to the Insured for legal liability claims made during the Period of Insurance arising from a breach of professional duty, errors or omissions in connection with the sport.

INSURED PARTIES
Coaches, Trainers, Instructors, Officials, Referees, Umpires, First Aid Personnel

SUM INSURED
$5,000,000 any one claim
$5,000,000 Annual Aggregate

EXCESS
$Nil each and every claim

GEOGRAPHICAL LIMITS
Worldwide excluding USA & Canada. Skate Victoria members are covered whilst participating in interstate and overseas competitions that are endorsed by Skate Victoria. Activities conducted in USA and Canada must be specifically notified to the insurer.

RETROACTIVE DATE
30/6/2011

POLICY WORDING
AJG Sports Insurance PDS and Policy Wording v1.15

INSURER
Offshore Market Placements Australia
80 Pacific Highway North Sydney, NSW 2060

Policy No. Proportion %
SPT14848 100.0000

Actual Insurers:
Lloyds of London 100.0000 %

NOTES

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Participant Exclusion Removal
It is hereby noted and agreed that Section 2. Sports Liability, What's Not Covered, Part A, General Liability, Participant to Participant Liability is removed.

It is hereby noted and agreed to extend the Sports Combined Liability Program to include the following:

Terms include overseas events as declared by insured at time of renewal 2018/2019

THE FOLLOWING CONDITIONS APPLY TO ALL CLAIMS RESULTANT FROM NORTH AMERICAN EVENTS THAT THE INSURED ATTENDS/UNDERTAKES:

(i) PUNITIVE AND EXEMPLARY DAMAGES EXCLUSION
Regardless of any other provision of this insurance, this insurance does not apply to punitive or exemplary damages.

(ii) INDUSTRIES, SEEPAGE, POLLUTION AND CONTAMINATION EXCLUSION
This insurance does not cover any liability for:
(1) Personal Injury or Bodily Injury or loss of or damage to or loss of use of property directly or indirectly caused by seepage pollution...
or contamination;
(2) The cost of removing nullifying or cleaning-up seeping, polluting or contaminating substances;
(3) Fines penalties punitive or exemplary damages.

(iii) COSTS INCLUSIVE
It is understood and agreed that notwithstanding anything contained herein to the contrary all costs and expenses incurred in the defence or settlement of any claim shall be considered as part of and not in addition to the Limit under this insurance stated in the Schedule.

(iv) WORKERS COMPENSATION
This Policy shall not apply to any claim or claims:-
Arising out of any obligation for which the Insured and any Company as their Insurer may be held liable under any workers compensations, unemployment compensation or disability benefits law or any similar law provided, however, that this exclusion does not apply to liability of others assumed by the Insured under contract or agreement.

(v) DISPUTES
Any dispute concerning the interpretation of the terms conditions limitations and/or exclusions contained herein is understood and agreed by both the Insured and the Insurers to be subject to English Law. Each party agrees to submit to the jurisdiction of any Court or competent jurisdiction within England or Wales and to comply with all requirements necessary to give such Courts jurisdiction. All matters arising hereunder shall be determined in accordance with the law and practice of such Court.

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**LIABILITY FOR GOODS AND SERVICES TAX (GST)**

As the services described herein may or will include the provision of services beyond 30th June 2000 (being the expected commencement date of the Goods and Services Tax (GST) or similar tax), we advise that any such liability for the cost imposed by this tax will be in addition to any premiums, charges and/or fees detailed herein and you will fully reimburse us for any such impost.

**SPECIAL NOTE**

This memorandum is prepared as a summary of the insurance policy. It is not a complete description of all the policy's terms, conditions and exclusions.

In determining a claim, or questions with regard thereto, the provisions of the policy will prevail.

**OUR REMUNERATION**

Please note that the insurance cover we are placing for you may include a retail component. The insurer listed above may pay an initial commission of 10-25% on the retail portion of the annual premium paid by you. Commissions paid to us by the product provider are not an additional cost to you. Below is an example of how commission would be calculated:

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Premium</td>
<td>$600</td>
</tr>
<tr>
<td>Retail portion</td>
<td>$100</td>
</tr>
</tbody>
</table>

Commission paid at 10% $10

If you would like to know the specific commission details please contact our office and we will be happy to provide this to you.