

SCHEDULE OF COVER
Association Liability

OUR REFERENCE 11070188
INSURER POLICY NUMBER P_AL/0/7527/11/C-0

Association Liability

Insured Name:
Skate Victoria Inc.

Business Description:
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:
From: 30th June 2018
To: 30th June 2019
Both days at 4.00pm Australian Local Time

Coverage(s)	Limit of Liability
Indemnity Limit:	\$1,000,000

Deductibles:
Including Defence costs by the insured for each claim:

Nil	Insuring Clause 2.1 (Directors and Officers)
\$ 1,000	Insuring Clause 2.2 (a) (Professional Indemnity)
\$ 1,000	Insuring Clause 2.2 (b) (Association Reimbursement)
\$ 1,000	Insuring Clause 2.2 (c) (Association Liability)
\$ 5,000	Insuring Clause 2.2 (d) (Employment Practices)
\$ 1,000	Insuring Clause 2.2 (e) (Trustee)
\$ 5,000	Insuring Clause 2.2 (f) (Crime)
\$ 1,000	Insuring Clause 2.2 (g) (Taxation Investigation)

Additional Benefits:

- 3.1 Reinstatement of INDEMNITY LIMIT
- 3.2 Continuous Cover
- 3.3 Fraud and Dishonesty
- 3.4 Loss of Documents
- 3.5 Defamation
- 4.1 Heirs, Estates and Legal Representatives
- 4.2 Committees
- 4.3 Official Investigations and Inquiries
- 4.4 Automatic Reinstatement of the Limit of Liability For Non-Executive Directors
- 4.5 Discovery Period



- 4.6 Retirement Cover
- 4.7 Outside Directorship Cover
- 4.8 New Subsidiary Cover
- 4.9 Former Subsidiary Cover
- 4.10 Occupational Health and Safety
- 4.11 Statutory Liability Extension
- 4.12 Public Relations Cover
- 4.13 Order Of Payment
- 4.14 Positive Defence Costs For Claims
- 4.15 Continuous Cover
- 4.16 Crisis Containment
- 4.17 Emergency Defence Costs

Jurisdiction:

Worldwide (Excluding USA and Canada) unless specifically stated otherwise

Retroactive Date:

Unlimited Excluding any known claims or circumstances

Sub-Limits:

If the Deductibles section states "Not Included", there is no cover under that Insuring Clause and/or Additional Benefit.

	LIMIT OF INDEMNITY
2.2(c) Association Cover	
2.2(f) Crime	\$500,000
2.2(g) Taxation Investigation	\$100,000
4.3(a) Official Investigations and Inquiries	\$500,000
4.3(b) Official Investigations and Inquiries	\$250,000
4.10 OH&S Defence Costs	\$1,000,000
4.11 Statutory Liability	\$250,000
4.12 Public Relations	\$100,000
4.16 Crisis Containment	\$100,000
7.5 Pollution	\$250,000

Endorsements to apply to this policy:

118AL Sanctions Limitation Exclusion

It is agreed that this policy is amended to include the following Exclusion.

WE will not cover the insured for or in connection with any claim arising out of or in any way connected with any matters where the provision of such benefit would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

Except as otherwise provided in this endorsement, the Insuring Clause and all other POLICY terms and conditions shall have full force and effect.

120AL Whistleblower Hotline Access Endorsement

It is agreed that this POLICY is amended to include the following Additional Benefit:

Whistleblower Hotline Access

The ASSOCIATION and their internal and external stakeholders are hereby entitled to access the DUAL WHISTLEBLOWER HOTLINE throughout the INSURANCE PERIOD.

DUAL WHISTLEBLOWER HOTLINE means the use of a dedicated tollfree number to report suspected incidents and misconduct. The dedicated tollfree number will be provided when the POLICY is purchased, together with a detailed fact sheet regarding how the insured can use the DUAL WHISTLEBLOWER HOTLINE. Please note that for the purposes of this Endorsement only, terms appearing in capital letters have a defined meaning in the POLICY.

Except as otherwise provided in this Endorsement, the Insuring Clause and all other POLICY terms and conditions have full force and effect.

15AL Molestation Endorsement

It is agreed that this POLICY is amended to exclude any child molestation or any kind of abuse of people under the care of the INSURED and its members.

Except as otherwise provided in this endorsement, the Insuring Clause and all other POLICY terms and conditions shall have full force and effect.

122AL Professional Sports Exclusion Endorsement

WE are not liable to make any payment whatsoever under this POLICY in connection with any matter arising directly or indirectly out of or relating in any way whatsoever to any INSURED:

- (a) performing or engaging in any way in an activity which is a PROFESSIONAL SPORTING ACTIVITY;
- (b) being an organisation or body (including but not limited to any sporting controlling body, Federation, club, team, association or like organisations or bodies) overseeing, performing or engaging, participating or involved in a PROFESSIONAL SPORTING ACTIVITY, including but not limited to the control, management, administration, oversight or conduct of such an organisation or body;
- (c) being a person involved in or connected with any organisation or body, or activity, in (a) and/or (b) above.

This exclusion does not apply in relation to purely amateur sporting organisations or bodies.

In this Exclusion, PROFESSIONAL SPORTING ACTIVITY means a sport in which an athlete performs that activity as their primary profession or occupation and is paid for their performance.

Except as otherwise provided in this Endorsement, all other POLICY terms and conditions shall have full force and effect

Policy Wording:

DUAL Australia Association Wording 0509

Insurer:

DUAL Australia