



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

Attention: Wendy Meik
Company: Ice Skating Australia Inc

From: Janish Nandan

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

Ice Skating Australia Inc
PO Box 82
ARCHERFIELD QLD 4108

CERTIFICATE OF INSURANCE

Date: 4/01/2016
Our Reference: ICESKATE
RENEWAL

Class of Policy: Sports Injury & Liability - Lloyds
Insurer: Sportscover Australia Pty Ltd
Locked Bag 6003, Wheelers Hill, 3150
ABN:
The Insured: Ice Skating Australia Inc

Policy No: PMEL99/0074889
Invoice No: 062608
Period of Cover:
From 31/12/2015
to 31/12/2016 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

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INSURED:

Ice Skating Australia Inc

BUSINESS:

Ice Skating and Associated Activities

MEMBERS:

ISA Seniors - 686 / Juniors - 856
Aussie Skate (Senior & Junior) 1,132
Total 2,674

INSURED ENTITIES (and their registered members):

Ice Skating Australia Inc.

NSW Ice Skating Association Inc.

Macquarie Ice Skating Club Inc.
Sydney Ice Theatre Incorporated
Penrith Valley Figure Skating Club Inc.
Norwest Figure Skating Club Inc.
Liverpool Catholic Club Ltd T/as Liverpool Catholic Club Inc Skating Club
Central Coast Figure Skating Club Inc.
Hunter Ice Skating Club Inc.
Sydney Figure Skating Club Inc.
Theatre on Ice Inc.

ACT Ice Skating Association Inc.

South Australian Ice Skating Association Inc.

Noarlunga Figure Skating Club Inc.
Silver Blades Figure Skating Club Inc.
South Australian Ice Sports Federation
Allegra Synchronised Ice Skating Club

Ice Skating Victoria Inc.

Olympic Figure Skating Club Inc.
Icehouse Figure Skating Club
Victorian Professional Skaters Association Inc.

Ice Skating Queensland Inc

Boondall Ice Figure Skating Club Inc.
Boondall Synchronized Ice Skating Club Inc.
Iceworld Figure Skating Club Inc.
Iceland Gold Coast Figure Skating Club Inc.
Paradise Amateur Ice Figure Skating Club of Townsville Inc.
Queensland Synchronized Ice Skating Club Inc.

Western Australian Ice Skating Association Inc.

Ice Synchro WA Inc.
Dance Clubs of WA Inc.
WA Professional Skaters Association Inc.

The Figure Skating Association of Tasmania Inc.

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PERSONAL ACCIDENT (SPORTS INJURY)

All participating members of the Clubs and League, Umpires if not insured by Workers Compensation, Coaches and Team Officials during the games or training. Including co-opted Voluntary Workers acting for the Insured in an official capacity

Based on teams as declared by the Insured

BENEFITS

SECTION 4.1 Capital Benefits

The percentage of this amount which is Payable for each of Events 1 to 14 is set out in the policy \$50,000

SECTION 4.2.1 Medical Benefits

The percentage of the Medical Expenses covered under this Section is 85%

SECTION 4.2.2 Physio Benefits

The percentage of physiotherapy expenses covered under this Section is AS PER POLICY

The Excess payable for each claim under Section 4.2 is \$20

The maximum amount payable per claim under Section 4.2 is \$1,500

SECTION 4.3.1 Loss of Income

The amount payable is the lesser of 80% Net Income Lost of \$250 PER WEEK

SECTION 4.3.2 Student Allowance

AS PER POLICY

SECTION 4.3.3 Domestic Home Help

AS PER POLICY

The Excess Period under Section 4.3 is 7 days

The Maximum Benefit Period under Section 4.3 is 52 weeks

SECTION 4.4 All Benefits Excluding 4.4.1

AS PER POLICY

SECTION 4.4.1 Injury Assistance

The maximum amount per claim is \$1,500 Limit

GENERAL LIABILITY (PART 1)

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

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LIMIT OF LIABILITY (Indemnity)

Public Liability \$20,000,000
Products Liability \$20,000,000

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
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
Including Coaching and Instruction if declared on the Proposal Form
****The interest of the NSW Department of Sport & Recreation is noted on the policy.****

PROFESSIONAL INDEMNITY (PART 2)

Errors & Omissions and other Professional Negligence
of Coaches, Trainers, Umpires, Judges, Marshals and
Officials

LIMIT OF LIABILITY: (Indemnity)

Any one incident/claim \$2,000,000
Total any one period of insurance \$2,000,000

MANAGEMENT LIABILITY (PART 3)

Sum Insured (Limit of Indemnity any one claim) \$2,000,000
For the conduct of the Sport/Activities detailed above

Aggregate Limit (Any one Period of Insurance) \$2,000,000

Excess - Nil

Retroactive Date : 31/12/2009

The following sub limit applies to Part 3 : Management Liability and in respects to Dishonest Acts

Dishonest Acts : \$20,000 any one Loss subject to the Insured's compliance with the following minimum requirements:

1. Two signatures for all payments
2. Annual external audit on cash and accounts
3. Annual internal audit by management on inventory and stocks

Where the above 3 minimum requirements are not satisfied, a sub-limit of \$10,000 any one Loss shall apply

Excess - \$1,000 any one Claim

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DEDUCTIBLES:

EXCESS ANY ONE CLAIM

Player Accident	Weekly Income Excess	-	10 days
	Non Medicare Excess	-	\$20
General Liability	Any one claim	-	Nil
Professional Indemnity	Any one claim	-	Nil

It is important to read this schedule of benefits with the policy wording for correct conditions.

Notice

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, alter the coverage afforded by the insurer. We refer you to your Policy Documents for the relevant policy particulars

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 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.

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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 <i>PSC Insurance Brokers (Aust) Pty Ltd</i> accepts <i>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</i> accepts <i>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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