



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: Richard Ward
Company: Australian Kendo Renmei

From: Sports

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

CERTIFICATE OF INSURANCE

Australian Kendo Renmei
And Its Affiliated States And Clubs
PO Box 353
CARLTON NORTH VIC 3054

Date: 12/07/2016

Our Reference: AUSKENDO

RENEWAL

Class of Policy: Sports Injury & Liability - Lloyds
Insurer: Sportscover Australia Pty Ltd
Locked Bag 6003, Wheelers Hill, 3150
ABN:
The Insured: Australian Kendo Renmei
And Its Affiliated Members

Policy No: PMEL99/77538&40
Invoice No: 064932
Period of Cover:
From 1/07/2016
to 1/07/2017 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

Class of Policy: Sports Injury & Liability - Lloyds
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And Its Affiliated Members

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INSURED:

Australian Kendo Renmei and its affiliated State/Territory bodies, and all affiliated Clubs and Individuals

BUSINESS:

The Administration, Promotion, Organisation, Participation and Control of Martial Arts including Sanctioned Training Sessions and Training Camps, promotions and competitions, charity activities, Coaching, Umpiring/Referring, the rendering of First Aid, provision of food and drink, publication of newsletters, sale of merchandise, Property Owners or Property Occupiers of other Martial Arts clubs and other properties, Social Activities including Awards presentations, Fundraising, BBQ's and other gatherings and other activities carried out by Martial Arts, its member associations and/or clubs in the course of conducting or promoting Martial Arts including ancillary fitness and weight training forming part of Martial Arts schools/clubs (as defined)

MEMBERS:

1200

Cover Applies:

Whilst:

Engaging/Playing in official club events including club, championship or representative events.

Organised training or practice sessions for activities as described in (a) above.

Travelling directly between events/activities in (a) or (b) above, and residence or place of employment or organisation premises or its affiliated Associations, Leagues or Clubs.

Staying away from your home district during a tour for the purpose of participating in representative events/activities

Engaging in administrative or organised social activities of the organisation or its affiliated associations Leagues or Clubs

Age Limits:

3 to 80 years of age

Territorial Limits:

Worldwide

Benefits:

Capital Benefits - Death and Permanent Injuries

	COMPENSATION
Injury (as defined) resulting in:	(as a percentage of the maximum benefit)
	Maximum Benefit
	\$50,000
1. Accidental Death (benefit for death under 18 and between 65-80 \$10,000, benefit for death under 18 with at least one dependant \$50,000)	100%
2. Permanent Paraplegia or Quadriplegia	100%
3. Permanent and incurable insanity	100%
4. Permanent Total loss of sight of both eyes	100%
5. Permanent Total loss of sight of one eye	100%
6. Permanent Total loss of use of two limbs	100%
7. Permanent Total loss of use of one limb	100%
8. Permanent Total loss of hearing in:-	

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	a) both ears	75%
	b) one ear	15%
9.	Permanent Total loss of lens of one eye	50%
10.	Permanent Loss of use of four Fingers and Thumb of either hand	70%
11.	Permanent Total loss of use of fingers of either hand:	40%
12.	Permanent Total loss of use of one Thumb of either hand:	
	a) both joints	30%
	b) one joint	15%
13.	Permanent Loss of use of Fingers of either hand:-	
	a) three joints	10%
	b) two joints	7%
	c) one joint	5%
14.	Permanent Loss of use of Toes of either Foot:-	
	a) all-one Foot	15%
	b) great-both joints	5%
	c) great-one joint	3%
	d) other than great-each Toe	1%
15.	Fractured leg or knee cap with established non-union	10%
16.	Shortening of leg by at least 5 cm	7%

1. Non-Medicare Medical Expenses

Benefit: Reimbursement up to 75% of non-Medicare medical costs, up to \$1,200 per injury.

Excess: \$50 each and every claim. Nil if claimant is privately insured.

Benefit Period: 52 weeks

2. Weekly Benefits - Loss of Income

Benefit: 75% up to \$250 per week

Excess: 7 days

Benefit Period: 52 weeks

3. Home Help Benefit

Benefit: Up to \$250 per week up to a maximum of \$2,000 any one claim

Excess: 7 days

Benefit Period: 52 weeks

4. Student Assistance Benefit

Benefit: Up to \$250 per week up to a maximum of \$2,000 any one claim

Excess: 7 days

Benefit Period: 52 weeks

5. Parents Inconvenience Allowance

Benefit: \$50 per day to a maximum of \$1,500 any one claim

Excess: Nil

Benefit Period: 52 weeks

6. Funeral Expenses

Benefit: Pays 100% of the actual costs of funeral of an insured person up to a maximum of \$5,000

Schedule of Insurance

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POLICY 2. PUBLIC/PRODUCTS LIABILITY

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

LIMIT OF LIABILITY (Indemnity)

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

POLICY 3. PROFESSIONAL INDEMNITY

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

LIMIT OF LIABILITY: (Indemnity)

Any one incident/claim	\$5,000,000
Total any one period of insurance	\$5,000,000

DEDUCTIBLES:

EXCESS ANY ONE CLAIM

Policy 2. Any one claim	NIL
Policy 3. Any one claim	NIL

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

Ancillary Fitness & Weight Training

If your martial arts school/club has ancillary fitness and weight training activities as Part of The Business, they are covered under this policy.

Cover under this policy shall only apply where new members of the martial arts school/club have been shown how use all ancillary fitness and weight training equipment by a suitably qualified/experienced instructor

ENDORSEMENT - NON-AUSTRALIAN RESIDENTS

It is hereby agreed and declared the Policy Wording is amended as follows:

General Condition 3 (the third paragraph) is deleted. Please note that cover applies to medical treatment received within Australia only. Medical cover only applies to Non-Medicare items, regardless of whether the Insured Person qualifies for Medicare or not. Loss of Income cover does not extend to income generated from any Occupation conducted outside of Australia.

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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.

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.

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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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