



## Certificate of Currency

**CLASS OF BUSINESS:** Association Liability

**POLICY NUMBER:** P\_AL/0/139225/16/H-5

**INSURED NAME:** Australian Rogaining Association

**BUSINESS DESCRIPTION:** Sporting Association

**PERIOD:** From: 13/12/2016 To: 13/12/2017

**LIMIT OF INDEMNITY:** \$2,000,000 Any one claim and in the aggregate

**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)

**RETRO DATE:** Unlimited

**INSURER:** DUAL Australia Pty Ltd on behalf of certain underwriters at Lloyd's

**SIGNATURE:**

Damien Coates - Chief Executive Officer, DUAL Asia Pacific



LLOYD'S

## Association Liability Insurance Policy

LLOYD'S

WE hereby agree, to the extent and in the manner hereinafter provided, to indemnify or otherwise pay you in respect of the contingencies or events specified in the Sections of the policy. However this policy only applies to those Sections as indicated in the Schedule attached to this policy.

The policy, Schedule, Exclusions and General Conditions shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of the policy, Schedule, Exclusions and General Conditions shall bear the same meaning wherever it may appear.

Please read **this policy** and, if it is incorrect, return it immediately for alteration.

A handwritten signature in black ink, appearing to be "R. P. L.", written over a horizontal line.

Signed by DUAL Australia Pty Ltd on behalf of certain underwriters at Lloyd's in accordance with the authorisation granted under Unique Market Reference Number: B1100046007414000



# Association Liability Schedule

All words in CAPITAL LETTERS within the policy or this schedule shall have the meaning given to them in Section 5 of the policy entitled "Definitions".

<b>ITEM 1</b>	<b>POLICY NUMBER :</b>	P_AL/0/139225/16/H-5	
<b>ITEM 2</b>	<b>Name of INSURED :</b>	<b>Australian Rogaining Association</b>	
		C/O: AJG - Parramatta	
	<b>PROFESSIONAL BUSINESS:</b>	Sporting Association	
<b>ITEM 3</b>	<b>PERIOD OF INSURANCE:</b>	From: 13/12/2016	To: 13/12/2017
		both days at 4.00pm Australian Local Time	
<b>ITEM 4</b>	<b>LIMIT OF INDEMNITY :</b>	\$ 2,000,000	
		For the sake of clarity, all Limits of Indemnity , represent one Limit of Indemnity under the policy. For the purposes of this policy only the below Insuring Clauses are active:	
		Included	All such claims under Section 2.2(a) Professional Indemnity
		Included	All such claims under Section 2.2(b) Association Reimbursement
		Included	All such claims under Section 2.2(c) Association Liability
		Included	All such claims under Section 2.2(d) Employment Practices
		Included	All such claims under Section 2.2(e) Trustee
		Included	All such claims under Section 2.2(f) Crime
		Included	All such claims under Section 2.2(g) Taxation Investigation
	<b>SUBLIMITS :</b>	If the Deductibles section states "Not Included", there is no cover under that Insuring Clause and/or Additional Benefit.	
		2.2(c)	Association Cover
		2.2(f)	Crime
		2.2(g)	Taxation Investigation
		4.3(a)	Official Investigations and Inquiries
		4.3(b)	Official Investigations and Inquiries
		4.10	OH&S Defence Costs
		4.11	Statutory Liability
		4.12	Public Relations
		4.16	Crisis Containment
		7.5	Pollution
			<b>LIMIT OF INDEMNITY</b>
			\$ 500,000
			\$ 100,000
			\$ 500,000
			\$ 250,000
			\$ 1,000,000
			\$ 250,000
			\$ 100,000
			\$ 100,000
			\$ 250,000
<b>ITEM 5</b>	<b>DEDUCTIBLE :</b>	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)
<b>ITEM 6</b>	<b>RETROACTIVE DATE :</b>	Unlimited	Excluding any known claims or circumstances
<b>ITEM 7</b>	<b>Date of PROPOSAL:</b>	9/12/2016	
<b>ITEM 8</b>	<b>ADDITIONAL BENEFITS</b>	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	



# Association Liability Schedule

All words in CAPITAL LETTERS within the policy or this schedule shall have the meaning given to them in Section 5 of the policy entitled "Definitions".

- 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

**ITEM 9 Optional Extensions:** No optional extension to apply

**ITEM 10 POLICY Wording:** DUAL Australia Association Liability Wording 0509.pdf

**ITEM 11 Endorsements attached at inception:**

**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 toll-free number to report suspected incidents and misconduct. The dedicated toll-free 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.

**ITEM 12 Underwriters:** DUAL Australia Pty Ltd on behalf of certain underwriters at Lloyd's

Signed:

Signed by DUAL Australia Pty Ltd on behalf of certain underwriters at Lloyd's in accordance with the authorisation granted under Unique Market Reference Number: B1100046007414000