

This quotation is based on the information supplied. If you wish to obtain cover on this basis, please complete the attached documentation and return to this office with payment. PLEASE NOTE THAT YOU HAVE NO COVER UNTIL ACCEPTANCE OF THE INSURANCE BY THE UNDERWRITER.

Page 1 of 5

South Australian Ocean Paddlers INC
 60 Kipling Avenue
 GLENGOWRIE SA 5044

Invoice Date: 18/08/2020
Invoice No: Q38418
Our Reference: OCE003

Class of Policy: Association Liability
Insurer: LLoys Of London
 LLoys House - London UK
 ABN:
The Insured: South Australian Ocean Paddlers INC

QUOTATION ONLY
Policy No: T/B/A
Period of Cover:
 From **14/09/2020**
 to **14/09/2021** at 4:00 pm

Details: See attached schedule for a description of the risk(s) insured

New Business Quote - Association Liability

To pay via EFT:

BSB: 186-300
AC: 301950481
Name: Coverforce Insurance
 Broking Victoria Trust
Ref: Reference Code/Invoice Number

Your Premium:

| Premium | UW Levy | Fire Levy | GST | Stamp Duty | Broker Fee |
|--------------|----------|-----------|----------|------------|-------------------|
| \$1,500.00 | \$145.00 | \$0.00 | \$179.50 | \$181.50 | \$150.00 |
| TOTAL | | | | | \$2,156.00 |

(A processing fee applies for Credit Card payments)



Biller Code: 20362
Ref: 4031218191882201



Pay by credit card (Visa, Mastercard, Amex or Diners)
 at www.deft.com.au or
 Call 1300 78 11 45. A surcharge may apply.
DEFT Reference Number: 4031218191882201



*498 403121 08191882201

Coverforce Insurance Broking Victoria Pty Limited

Our Reference: OCE003
Invoice No: Q38418
Due Date: 14/09/2020

| | |
|----------------------|-------------------|
| Premium | \$1,500.00 |
| U'writer Levy | \$145.00 |
| Fire Levy | \$0.00 |
| GST | \$179.50 |
| Stamp Duty | \$181.50 |
| Broker Fee | \$150.00 |

AMOUNT DUE \$2,156.00

Important Information

Your Duty of Disclosure

Before you enter into an insurance contract with an insurer, you have a duty to disclose to the insurer every matter that you know, or could reasonably be expected to know, that is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms. Your duty is not limited to answering specific questions in a proposal. Any additional relevant matters must also be disclosed. You have this duty until the insurer agrees to cover your risk. You have the same duty before you renew, extend, vary or reinstate an insurance contract.

Your duty however does not require disclosure of a matter:

that diminishes the risk to be undertaken by the insurer;

that is of common knowledge;

that your insurer knows, or in the ordinary course of its business, ought to know; or

as to which compliance with your duty is waived by the insurer.

For eligible contracts (where a natural person is purchasing Motor Vehicle, Home, Contents, Accident & Sickness, Consumer Credit or Travel Insurance) the insurer may provide you with a copy of all information previously disclosed to them by you, and request you provide updated information where required. If you do not advise of any changes to previous information, the insurer will be under the impression that no changes have occurred to the risk.

Non-disclosure

If you fail to comply with your duty of disclosure, the insurer may be entitled to reduce his 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 voiding the contract from its beginning.

Privacy

At Coverforce, we are committed to protecting your privacy in accordance with the Privacy Act 1998 (Cth). A copy of our Privacy Policy is located on our website – www.coverforce.com.au or alternatively you can obtain a copy from our Privacy Officer by emailing compliance@coverforce.com.au

Customer Complaints and Disputes

At Coverforce we have in place a fully documented process for handling complaints and disputes with clients. A copy of our Complaints and Disputes policy is located on our website – coverforce.com.au or alternatively you can obtain a copy from our Complaints Officer by emailing compliance@coverforce.com.au

If your complaint is not satisfactorily resolved within 15 Business Days, please contact our National Compliance Manager at compliance@coverforce.com.au. We will try to resolve your complaint quickly and fairly. A response will be provided to you within a maximum of 45 days from your original complaint.

If, after 45 days the dispute is still not resolved in a manner acceptable to you, you have the right to contact our external dispute resolution service. Coverforce is a member of the Australian Financial Complaints Authority Website: www.afca.org.au Email: info@fca.org.au Phone: 1800 931 678 (free call) or mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Please note

Coverforce subscribes to both the General Insurance Code of Practice and the Insurance Brokers Code of Practice. Further information relating to these codes can be found on our website or by contacting our office via: compliance@coverforce.com.au



DEFT is a service of Macquarie Bank



Contact your participating financial institution to make payment directly from your cheque or savings account.

Pay by credit or debit card at www.deft.com.au or by phone on **1300 78 11 45**.

Please present page intact at any Australia Post Office.

Payments may be made by cash, cheque or EFTPOS.

You will be required to enter the Biller Code and BPAY reference number as detailed on the front of your invoice.

Coverforce Insurance Broking Victoria Pty Limited accepts Mastercard, Visa, American Express & Diners Club Cards.

Please make any cheques payable to 'DEFT Payment Systems for **Coverforce Insurance Broking Victoria Pty Limited**'.

The phone payment line is a 24-hour service. Calls are charged at the cost of a local call (mobile extra).

Schedule of Insurance

Class of Policy: Association Liability
The Insured: South Australian Ocean Paddlers INC

Policy No: T/B/A
Invoice No: Q38418
Our Ref: OCE003

This policy has been placed through

Sportscover Australia Pty Ltd
ABN 43 006 637 903
271-273 Wellington Rd, Mulgrave, VIC 3170

Sportscover Australia Pty Ltd is an underwriting agency who has placed the policy with

Lloyds Of London
Lloyds House - London UK

| | |
|--------------------------|---|
| The Insured | SOUTH AUSTRALIAN OCEAN PADDLERS INC |
| Sport/Business | SURF SKI RACES - AS PER SCHEDULE |
| Teams/Members | 225 Members |
| Period of Insurance From | 14/09/2020 to 14/09/2032 , at 4:00 pm and any subsequent period for which the insured shall have paid and The Underwriter(s) shall have accepted the new premium. |

Cover Details

Association Liability

Wording: Association_Liability_Policy_Wording_11.18

Underwritten by Certain Underwriters at Lloyd's

Part 1

Public Liability

\$20,000,000 any one occurrence

Products Liability

\$20,000,000 any one occurrence and in the aggregate

Excess \$500

Part 2

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Professional Indemnity

NOT INSURED

Part 3

Management Liability limits as per those shown below any one claim and in the aggregate

NOT INSURED

To view full policy details including definitions, exclusion and conditions please refer to the policy wording and any endorsements listed below.

Events:

Race 1: Metro Coast - 20/09/2020 (75 competitors)

Race 2: South Coast - 18/10/2020 (75 competitors)

Race 3: Location TBC- Date TBC (75 competitors)

General Conditions applicable to all Adventure Sport Activities:

Where Your Business, as stated in the Schedule, includes Adventure Sports or other similar activities, the following shall apply:

You must:

1) for the safety of the Participants You must:-

- a. ensure that all participants complete and sign a medical disclaimer and risk acknowledgement form prior to taking part in any of the activities;
- b. provide all participants with a detailed safety briefing on all the activities being undertaken;
- c. not sell or supply alcohol to any participant or instructor, marshal or official prior to or during any physical activity;
- d. ensure that any participant or instructor, marshal or official who is intoxicated will not be allowed to partake or instruct, marshal or officiate in any activity;
- e. ensure that there is a suitably qualified first aider available at all times during the activities, if no such first aider is available then all the activities must cease until such person is available again.

Endorsements:

1. Excludes liability for claims arising from the actions or activities of contractors and/or sub contractors.

Schedule of Insurance

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2. Excludes liability for claims arising from any form of pyrotechnics, activities involving horses or amusement rides and inflatables.

3. Excludes Stallholders Products Liability.

4. Excludes liability for claims arising from the actions or activities of security personnel.

5. Where the event involves combat sports, It is a condition precedent to indemnity that a currently registered doctor or paramedic is in

attendance at all events/bouts.

6. Excluding all liability arising out of the ownership, possession, operation, or use by you or on Your behalf of any Vehicle.

7. It is a condition precedent to indemnity that all elevated staging/seating/scaffolding and temporary buildings are erected and maintained

by Third Party Contractors. The Insured must obtain written evidence that such Contractors have a current Public Liability Insurance Policy

for a limit of at least \$10,000,000.