

# WORLDWIDE SPORTS INSURANCE PTY LTD

ABN 44 055 489 088

AFS Licence 229795

PO Box 8063 Angelo St  
South Perth WA 6151  
Tel: (08) 9473 8600

PO Box 336, Ringwood VIC 3134  
PO Box 784, North Sydney NSW 2059

Tel: (03) 9879 3430 and (02) 9955 0544  
Fax: (03) 9879 3499 and (02) 9955 3044

**Attention:**  
**Company:** NEW SOUTH WALES KENDO ASSOCIATION

**From:** Worldwide Sports Insurance

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

NEW SOUTH WALES KENDO ASSOCIATION INC  
1 CHILTON PARADE  
WARRAWEE NSW 2074

## CERTIFICATE OF CURRENCY

**Date:** 27/06/2006  
**Our Reference:** NEW SOUTH  
**RENEWAL**

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**Class of Policy:** SPORTS INJURY & LIABILITY INSURANCE  
**Insurer:** Sportscover Australia Pty Ltd  
PO Box W37 Parramatta NSW 2150  
ABN: 006 637 903  
**The Insured:** NEW SOUTH WALES KENDO ASSOCIATION INC

**Policy No:** PMEL99/0060603  
**Invoice No:** 19798  
**Period of Cover:**  
From 30/06/2006  
to 30/06/2007 at 4:00 pm

**Sport:** Martial Arts  
**Members:** Based on approximately 256 seniors and 38 juniors

**Clubs covered by the policy:**

1. A.C.T. Kendo Renmei
2. ANU Kendo Club
3. Byron Bay Kendo Club
4. Central Coast Kendo Club
5. Crookwell Kendo
6. Dae Han Moo Do Kwan Kumdo-jang
7. Gilroy College Budo Club
8. Han Rim Won Kumdo-jang
9. Hwa Rang Kwan Kumdo-jang
10. Kingscliff Kendo Club
11. Kokoro
12. Macquarie University Kumdo Club
13. Newcastle University Kendo Club
14. Sakura Bana Budo Ryu
15. Seidokan
16. Shinbukan
17. Suigetsu
18. Sydney Aobadai Budokai
19. Sydney Kendo Club
20. University of NSW Kendo Club
21. University of Sydney Kendo Club
22. University of Technology Sydney Kumdo / Kendo Club
23. University of Wollongong Iaido Club
24. University of Wollongong Jodo Club
25. University of Wollongong Kendo Club

POLICY 1. PERSONAL ACCIDENT (SPORTS INJURY)

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.

### 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



## Schedule of Insurance

**Class of Policy:** SPORTS INJURY & LIABILITY INSURANCE  
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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

Death	\$30,000
(Juniors under 18)	\$6,000
Paraplegia, Quadraplegia (all age groups)	\$30,000
Benefits 2-19 Capital Benefits(loss of use) scale, up to	\$30,000
Weekly Benefit: (income earners 75% of current weekly income limited to (for up to 52 weeks maximum and excluding the first 7 days)	\$300
Medical Benefits (non Medicare): The percentage of the Medical Expenses covered under this Section is 75% The Excess payable for each claim under this section is \$50	\$1,000
Physio Benefits: The percentage of physiotherapy expenses covered under this Section increased as follows; Initial 5 visits have been increased to 95% Visits 6-10 have been increased to 80% Subsequent visits will be paid at 75% (Insured subject to limit of cover provided under Medical Benefit Section above)	
Note: Sports Injury policies cannot provide cover for the Medicare Gap.	
Other Incurred Expenses: As defined in the policy of the Insurer	\$1,500

### POLICY 2. PUBLIC/PRODUCTS LIABILITY

The Insured's legal liability to pay compensation in respect of:

- Bodily Injury (which expression includes death & illness)
- Damage to Property (which expression includes loss of property)

Arising out of or in connection with the Insured's business/occupation



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**Policy No:** PMEL99/0060603  
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Occurrence (date of accident) wording

LIMIT OF LIABILITY (Indemnity)

Public Liability \$10,000,000  
Products Liability \$10,000,000

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

POLICY 3. PROFESSIONAL INDEMNITY

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

LIMIT OF LIABILITY: (Indemnity)

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

DEDUCTIBLES:

EXCESS ANY ONE CLAIM

Policy 1. Weekly Income Excess - 7 days  
Non Medicare Excess - \$50  
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.

Notice

This summary is not a policy document and is only an outline of  
the coverage.

The terms, conditions and limitations of the Insurer's policy  
shall prevail  
at all times.

ULTIMATE INSURER

Underwritten by Sportscover Australia under an authority The  
Hollard Insurance Company Pty Ltd ACN 090 584 476 being an  
Authorised Australian marked insurer.



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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.

