

WORLDWIDE SPORTS INSURANCE PTY LTD

ABN 44 055 489 088

AFS Licence 229795

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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
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Attention: Richard Ward
Company: Australian Kendo Renmei

From: Worldwide Sports Insurance Sydney

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

Australian Kendo Renmei
PO Box 353
CARLTON NORTH VIC 3054

CERTIFICATE OF CURRENCY

Date: 16/07/2008

Our Reference: AUSKENDO

NEW POLICY

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

ABN:

Policy No: PMEL99/0077538
Invoice No: 26092
Period of Cover: From 1/07/2008 to 1/07/2009 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

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.

Schedule of Insurance

Class of Policy: Sports Injury & Liability - Lloyds
The Insured: Australian Kendo Renmei
And Its Affiliated Members

Policy No: PMEL99/0077538
Invoice No: 26092
Our Ref: AUSKENDO

Sport: Martial Arts

This policy covers:

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

POLICY 1. 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

Death \$30,000
(Juniors under 18) \$6,000

Paraplegia, Quadriplegia \$30,000
(all age groups)

Benefits 2-19
Capital Benefits(loss of use) scale, up to \$30,000

Weekly Benefit: \$300
(income earners 80% of current weekly income limited to (for up to 104 weeks maximum and excluding the first 7 days)

Medical Benefits (non Medicare): \$1,000
The percentage of the Medical Expenses covered under this Section is 80%
The Excess payable for each claim under this section is \$10

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 \$1,000

Schedule of Insurance

Class of Policy: Sports Injury & Liability - Lloyds
The Insured: Australian Kendo Renmei
And Its Affiliated Members

Policy No: PMEL99/0077538
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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	\$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, 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 1.	Weekly Income Excess - 7 days
	Non Medicare Excess - \$10
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.

Class of Policy: Sports Injury & Liability - Lloyds
The Insured: Australian Kendo Renmei
And Its Affiliated Members

Policy No: PMEL99/0077538
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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 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.