

SCHEDULE OF COVER

Association Liability

OUR REFERENCE	11120136																																												
INSURED	The Gliding Federation of Australia Incorporated																																												
BUSINESS OF INSURED	Sporting Association																																												
PERIOD OF INSURANCE	31/10/19 to 31/10/20 At 4pm Local Time																																												
INSURED PERSONS	The Gliding Federation of Australia Incorporated, New South Wales Gliding Inc, South Australian Gliding Association Inc, Victorian Soaring Association Inc, Western Australian Gliding Association Inc, Queensland Gliding Association Inc, Their Affiliated State Associations and Individual Clubs and Worldglide Pty Ltd.																																												
COVERING	The Insured's legal liability in respect of their activities declared in the Proposal Form or advised to us during the period of insurance subject to the Insurers's Terms, Conditions and Exclusions detailed in their Policy Wording.																																												
INSURING CLAUSES	(a) Professional Services, Errors and Omissions (b) Directors and Officers Liability (c) Association Reimbursement Cover																																												
POLICY EXTENSIONS	<table> <tr><td>3.1 Reinstatement of INDEMNITY LIMIT</td><td>Included</td></tr> <tr><td>3.2 Continuous Cover</td><td>Included</td></tr> <tr><td>3.3 Fraud & Dishonesty</td><td>Included</td></tr> <tr><td>3.4 Loss of Documents</td><td>Included</td></tr> <tr><td>3.5 Defamation</td><td>Included</td></tr> <tr><td>4.1 Heirs, Estates & Legal Representatives</td><td>Included</td></tr> <tr><td>4.2 Committees</td><td>Included</td></tr> <tr><td>4.3 Official Investigations & Inquiries</td><td>Included</td></tr> <tr><td>4.4 Automatic Reinstatement of the Limit of Liability For Non-Executive Directors</td><td>Included</td></tr> <tr><td>4.5 Discovery Period</td><td>Included</td></tr> <tr><td>4.6 Retirement Cover</td><td>Included</td></tr> <tr><td>4.7 Outside Directorship Cover</td><td>Included</td></tr> <tr><td>4.8 New Subsidiary Cover</td><td>Included</td></tr> <tr><td>4.9 Former Subsidiary Cover</td><td>Included</td></tr> <tr><td>4.10 Occupational Health & Safety</td><td>Included</td></tr> <tr><td>4.11 Statutory Liability Extension</td><td>Included</td></tr> <tr><td>4.12 Public Relations Cover</td><td>Included</td></tr> <tr><td>4.13 Order Of Payment</td><td>Included</td></tr> <tr><td>4.14 Positive Defence Costs For Claims</td><td>Included</td></tr> <tr><td>4.15 Continuous Cover</td><td>Included</td></tr> <tr><td>4.16 Crisis Containment</td><td>Included</td></tr> <tr><td>4.17 Emergency Defence Costs</td><td>Included</td></tr> </table>	3.1 Reinstatement of INDEMNITY LIMIT	Included	3.2 Continuous Cover	Included	3.3 Fraud & Dishonesty	Included	3.4 Loss of Documents	Included	3.5 Defamation	Included	4.1 Heirs, Estates & Legal Representatives	Included	4.2 Committees	Included	4.3 Official Investigations & Inquiries	Included	4.4 Automatic Reinstatement of the Limit of Liability For Non-Executive Directors	Included	4.5 Discovery Period	Included	4.6 Retirement Cover	Included	4.7 Outside Directorship Cover	Included	4.8 New Subsidiary Cover	Included	4.9 Former Subsidiary Cover	Included	4.10 Occupational Health & Safety	Included	4.11 Statutory Liability Extension	Included	4.12 Public Relations Cover	Included	4.13 Order Of Payment	Included	4.14 Positive Defence Costs For Claims	Included	4.15 Continuous Cover	Included	4.16 Crisis Containment	Included	4.17 Emergency Defence Costs	Included
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2.2(c)	Association Cover LIMIT OF INDEMNITY	Included
2.2(f)	Crime \$500,000	Included
2.2(g)	Taxation Investigation \$100,000	Included
4.3(a)	Official Investigations & Inquiries \$500,000	Included
4.3(b)	Official Investigations & Inquiries \$250,000	Included
4.10	OH&S Defence Costs \$1,000,000	Included
4.11	Statutory Liability \$250,000	Included
4.12	Public Relations \$100,000	Included
4.16	Crisis Containment \$100,000	Included
7.5	Pollution \$250,000	Included

LIMITS OF INDEMNITY \$5,000,000 Any One Claim and in the aggregate during the insurance period.

EXCESS Including Defence costs by the insured for each claim:

Nil	Insuring Clause 2.1 (Directors & 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)

JURISDICTIONAL LIMITS Worldwide (Excluding USA & Canada) unless specifically stated otherwise

RETROACTIVE DATE Unlimited Excluding any known claims or circumstances

POLICY WORDING DUAL Australia Association Liability Wording 0509

INSURER	Policy No.	Proportion %
Dual Australia Pty Ltd Level 6 160 Sussex Street SYDNEY NSW 2000	P_AL/0/208253/18/J6	100.0000
As Agent For : Lloyds of London	100.0000 %	

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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 tollfree number to report suspected incidents and misconduct. The dedicated tollfree 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.

122AL Professional Sports Exclusion Endorsement

WE are not liable to make any payment whatsoever under this POLICY in connection with any matter arising directly or indirectly out of or relating in any way whatsoever to any INSURED:

(a) performing or engaging in any way in an activity which is a PROFESSIONAL SPORTING ACTIVITY;

(b) being an organisation or body (including but not limited to any sporting controlling body, Federation, club, team, association or like organisations or bodies) overseeing, performing or engaging, participating or involved in a PROFESSIONAL SPORTING ACTIVITY, including but not limited to the control, management, administration, oversight or conduct of such an organisation or body;

(c) being a person involved in or connected with any organisation or body, or activity, in (a) and/or (b) above.

This exclusion does not apply in relation to purely amateur sporting organisations or bodies.

In this Exclusion, PROFESSIONAL SPORTING ACTIVITY means a sport in



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which an athlete performs that activity as their primary profession or occupation and is paid for their performance.

Except as otherwise provided in this Endorsement, all other POLICY terms and conditions shall have full force and effect.

SPECIAL NOTE

This memorandum is prepared as a summary of the insurance policy. It is not a complete description of all the policy's terms, conditions and exclusions.

In determining a claim, or questions with regard thereto, the provisions of the policy will prevail.