

Schedule of Insurance

Marine Combined Liability

Class of Business: Marine Combined Liability
Insurer: Certain Underwriters at Lloyd's Under Binder Agreement B1750 O200026
The Insured: Rowing Queensland Limited, including all affiliated
The Named Club:
Policy Number: LIAMT02148
Period of Insurance: 31/12/20 to 31/12/21 at 4pm Local Time

Interested Party:

The Insured

Insured Name: Rowing Queensland Limited, including all affiliated clubs and schools, members, temporary and trialing members, employees, coaches, instructors, trainers, masseurs, first aid/medical persons, timekeepers, officers, officials, technical officials, carers for rowers with disabilities, oarsmen and women where appropriate and voluntary workers

ABN:
Registered business address: SOUTH BRISBANE QLD 4101

Insured Situations:

Sit No.	Address	State	Post Code
1	. SOUTH BRISBANE QLD 4101	QLD	4101

Product Description

This Marine Combined Liability policy is a Legal Liability policy to pay compensation in respect of:

- Death or Injury to any Third Party
- Damage to Property of a Third Party caused by an occurrence during the period of insurance within the geographical limits in connection with the business.

In addition to the Limit of Liability (Public) or (Product) the Insurer will pay:

- All Costs & Expenses incurred with the written consent of the Insurer
- All Legal Costs incurred by the Insured for representation at
 - Any Coroner's inquest or inquiry,
 - Proceedings in any Court of summary jurisdiction arising out of any alleged breach of statutory duty resulting in Injury or Damage to property which may be the subject of indemnity under the policy.
- All charges expenses and law costs recoverable from the Insured by claimants in connection therewith.

Business Description

The principal activities of Rowing Queensland including but not limited to;



- Public Awareness and promotion of the sport, Coordinating National and International Regattas, Coordinating National Teams and local and overseas events
- Resource publications, administration, educationalists, venues and/or locations hire and/or operators, any associated training, providers of coaching, property owners, property occupiers and all associated services, functions and all activities incidental thereto;
- Development programs, holiday clinics and school clinics
- National and International regattas including practice events and training sessions
- Meetings, fundraising events, seminars or similar
- Hire and operators of venues and facilities
- Coach, instructor education and in service course
- Events, conferences, seminars and workshops
- Social activities including awards presentations, fundraising, BBQ s and other social gatherings and any other activities incidental thereto
- Operation of license premises
- Non-rowing training methods including weight/resistance training, cycling, circuit training, interval training, running etc
- Service/Repair of rowing sculls

Business Code

91129 Sports and physical recreation clubs and sports professionals

Insured Business Activities

The following activities and are insured by this policy

Rowing Event Coordination	\$1,000,000
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Estimated Annual Turnover

Within Australia	\$1,000,000
Outside Australia	\$0

Geographical Limits

Anywhere in the world except North America; and

North America, but only with respect to:

- 1.10.2.1 overseas business visits by any of Your directors, partners, officers, executives or employees, who are non-residents in North America, but not where they perform manual work in North America;
- 1.10.2.2 Products exported to North America without Your knowledge.

Scope of Cover and Features

Public Liability	\$20,000,000 In respect of any claim or series of claims and in the aggregate during any one Period of Insurance
Product Liability	\$20,000,000 in respect of any one claim or series of claims, and in the aggregate during any one Period of Insurance.



Professional Indemnity

\$5,000,000

In respect of any one occurrence or series of occurrences arising out of one event and in the aggregate first notified during the period of insurance. This is written on a claims made basis.

Property in Your care, custody or control

\$1,000,000

Any one claim and in the annual aggregate any one period of Insurance (as per exclusion 3.2.5)

Defence Costs

Included in respect of any one claim or series of claims arising out of any one Occurrence.

Statutory Liability

\$1,000,000

Claims made basis, retroactive date applicable.
In respect of any one claim or series of claims arising out of any one Occurrence and in the aggregate during any one Period of Insurance.

Hot work extension

Australian Standard Safety in Welding and Allied Processes Part 1: Fire Precautions." - AS 1674.1 - 1997.

Claims Preparation Costs

\$20,000

In respect of each claim or series of claims arising out of any one Occurrence.
This amount is in addition to Defence Costs.

Principal exclusions

Goods Exported to USA or Canada
Contractual Liability
Employers Liability
Faulty Workmanship
Product Recall
Product Guarantee
Asbestos

Policy endorsements

BIOSECURITY RISK OR INFECTIOUS HUMAN DISEASE

We will not cover any claim as a result of or in connection with any biosecurity risk or listed human disease or other infectious human disease under the Biosecurity Act 2015 (Cth), subsequent amendments or equivalent legislation.

Molestation, Sexual Abuse/Assault- \$250,000

In respect of any one occurrence or series of occurrences arising out of one event and in the aggregate first notified during the period of insurance. This is written on a claims made basis.

MEMBER TO MEMBER LIABILITY

The Named Insured in the Schedule is extended to include every office bearer or member of social and sporting clubs, canteen and welfare organisations and first aid, fire and ambulance services formed with your consent in respect of claims arising from their duties connected with the activities of any such club, organisation or service.

Contractors

It is hereby declared and agreed that cover applies to contractors of Rowing Qld, its Affiliated Bodies and approved registered instructors whilst working for or conducting sanctioned activities on behalf of Rowing Qld and its Affiliated Bodies



Retroactive date

Statutory Liability

31/12/2020

Excess

\$1,000 in respect to each and every claim

Premium adjustment clause

The premium applicable to this policy may have been calculated using estimates provided by You and shall thereupon be adjusted and any difference paid by or allowed to You, as the case may be.

The premium is minimum and deposit.

Insurance Product

Wording: Trident Marine Combined Liability TM-MCL-1018
Underwriting Agency: Trident Insurance Group P/L ACN 066 347 224 t/as Trident Underwriting under binder agreement.
Security/Insurer: Certain Underwriters at Lloyd's Under Binder Agreement B1750 O200026
Important Notice: In arranging and effecting the contract of insurance, Trident Insurance Group Pty Ltd (ABN 94 247 973 307) will be acting as agent of the Insurer, not as your agent.
For full details of cover, conditions and exclusions - please refer to your policy document.

LSW 1001 (INSURANCE) SEVERAL LIABILITY NOTICE:

The subscribing Insurers obligations under contracts of Insurance to which they subscribe are several and not joint and are limited solely to the extent of the individual subscriptions. The subscribing Insurers are not responsible for the subscription of any co-subscribing Insurer who for any reason does not satisfy all or part of its obligations.

Trident Underwriting on behalf of the Insurer

Trident Underwriting