

Schedule of Insurance

Marine Combined Liability

Class of Business: Marine Combined Liability
Insurer: Certain Underwriters at Lloyd's under binder contract number B1750O230026
100.0000%

The Insured: Rowing Queensland Limited, including all affiliated

Policy Number: LIAMT02148
Period of Insurance: 31/03/23 to 31/03/24 At 4pm Local Time

Interested Party: No interested parties noted

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 Coroners 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.
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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 programmes, 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

Total Member numbers - 4,088

Business Code

91129 Sports and physical recreation clubs and sports professionals

Insured Business Activities

The following activities are insured by this policy

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 programmes, 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 Total Member numbers - 4,088

\$1,400,000

Estimated Annual Turnover

Within Australia	1,400,000
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 Any one Occurrence.
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.
Pollution Liability	\$20,000,000 Caused by a sudden, identifiable, unintended and unexpected event which takes place at a specific time and place, other than North America.
Professional advice	Cover is provided for Breach of Professional Duty arising out of advice which is not given by You for a fee. Refer exclusion 3.13.
Property in Your care, custody or control	\$20,000,000 In respect of any one claim or series of claims arising out of any one Occurrence. Including water craft.
Faulty workmanship, resultant damage only	Resultant Damage only. \$20,000,000 Resultant damage caused in the event of faulty workmanship carried out by You.
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.
Sub-Limits of Liability	Errors & Omissions 5,000,000
Principal exclusions	
Goods Exported to USA or Canada Contractual Liability Employers Liability Faulty Workmanship	

Product Recall
Product Guarantee
Asbestos

Policy endorsements

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

PAINT CLAUSE

It is agreed that this Certificate excludes liability arising from the failure of any paint, protective or decorative coating:
1. to adhere to or to protect the surface to which it is applied; or
2. to achieve or to maintain the aesthetic qualities required whether due to discolouration or otherwise.
Subject otherwise to the Terms Conditions Limitations and Exclusions of the Certificate.

Retroactive date

Statutory Liability	31/12/2020
Errors and Omissions	31/12/2020

Excess

Personal Injury to Subcontractors \$20,000
All Other Claims \$1,000

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:	CI-MCL-1221-LL - Marine Combined Liability Insurance V1
Underwriting Agency:	Coast Insurance (ABN 44 108 154 829) under binder agreement.
Security/Insurer:	Certain Underwriters at Lloyd's under binder contract number B1750O230026
Important Notice:	In arranging and effecting the contract of insurance, Coast Insurance (ABN 44 108 154 829) 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.



1st floor, 186 Scarborough Beach Road, Mount Hawthorn WA 6016
p: 08 6374 7000 e: info@coastins.com.au
PO Box 120, Mount Hawthorn WA 6915
ABN 44 108 154 829 AFSL 268726
coastins.com.au

IMPORTANT NOTICE

In arranging and effecting this contract of insurance, Coast Insurance Pty Ltd (ABN 44 108 154 829) will be acting as agent of the Insurer(s), not as your agent.

Authorised By
Coast Insurance Pty Ltd for and on behalf of the Insurer