

Insured: Central Coast Football and others as per below
Sport / Business: Football (Soccer Outdoor)
Teams / Members: 15,500 members
Period of Insurance: 15/10/2020 to 15/10/2021 at 4pm and any subsequent period for which the insured shall have paid and The Underwriter(s) shall have accepted the new premium.

Listed Clubs

Avoca Football Club	Barnstoneworth United FC
Berkeley Vale Soccer Club	Budgewoi Football Club
Doyalson-Wyee Soccer Club	East Gosford Football Club
Gosford City Football Club	Gwandalan Football Club
Kanwal Football Club	Kariong United Football Club
Killarney District Soccer Club	Kincumber Football Club
Mountain District Football Club	Ourimbah United Football Club
Southern & Ettalong Football Club	Terrigal United Football Club
The Entrance Bateau Bay Football Club	Toukley-Gorokan Soccer Club
Tuggerah United Football Club	Umina United Football Club
Woongarra Football Club	Woy Woy Football Club
Wyoming Football Club	Wyong Emus Football Club

Cover Details

Association Liability

Wording: Association Liability Policy Wording 11.18
Underwritten by Certain Underwriters at Lloyd's

Part 1

Public Liability

\$25,000,000 any one occurrence

Products Liability

\$25,000,000 any one occurrence and in the aggregate
Excess \$NIL

Part 2

Professional Indemnity

\$5,000,000 any one claim and in the aggregate
Excess \$NIL
Retroactive date: 15/10/2013

Part 3

Management Liability limits as per those shown below any one claim and in the aggregate

Directors and Officers: \$5,000,000

Offices Bearers \$5,000,000

Trustee Liability: \$5,000,000

Taxation Audit: \$50,000

Crime/Fidelity: NOT INSURED

Employment Practices: NOT INSURED

Statutory Liability: \$250,000

Appearance at Official Investigations: Included

Heirs and Estates: Included

Automatic Reinstatement of Indemnity Limit: Included

Discovery Period: Included

Outside Directorship Cover: Included

New and Former Subsidiary: Included

Occupational Health and Safety: Included

Public Relations Cover: \$100,000
Pollution: Included for Sudden and Unexpected
Continuous Cover: Included

Management Liability Excess

Standard Excess \$1,000
Crime/Fidelity \$NIL
Employment Practices \$NIL
Retroactive date: 15/10/2013

To view full policy details including definitions, exclusion and conditions please refer to the policy wording and any endorsements listed below

Important Notice

Notification of Incident/Claims:

This policy responds on a "claims made" basis. You must report any fact or circumstance that may give rise to a claim or potential claim within the current period of insurance. Failure to notify will affect the indemnity provided by the policy.

PLEASE NOTE: This is a summary of cover only. Please refer to the policy wording to ascertain the full scope of all terms, conditions and exclusions applicable to this policy.

IMPORTANT NOTICES & INFORMATION

AVERAGE OR CO-INSURANCE

Some policies contain an Average/Co-Insurance clause which means that you must insure for the full insurable value of the property insured. If you under-insure, your claim may be reduced in proportion to the amount of the under-insurance.

A simple example, illustrating the basic principle, application and effect of the Average/ Co-Insurance clause is as follows:

Full (Replacement) Value \$1,000,000

Sum Insured \$ 500,000

Therefore you would be self insured for 50% of the full value.

Amount of Claim, say \$ 100,000

Amount payable by Insurers as a result of \$ 50,000

the application of Average/Co-Insurance
(being 50% of the \$100,000)

AVERAGE/CO-INSURANCE - BUSINESS INTERRUPTION POLICIES

Some policies contain an Average/Co-Insurance clause which is fully set out in the "Basis of Cover" or "Policy Specification" of the policy.

For the types of cover most usually provided, the Average/Co-Insurance calculation is arrived at by applying the Rate of Gross Profit, Revenue or Rentals (as applicable) to the Annual Turnover, Revenue or Rentals (as applicable); these factors first being appropriately adjusted as provided for in the "Trend of Business" or "Other Circumstances" clauses.

If you are in any doubt regarding this clause insofar as it applies to your policy, please contact your Client Manager for assistance.

CLAIMS MADE DURING THE PERIOD OF INSURANCE

Your attention is drawn to the fact that some policies provide cover on a "claims made" basis which means that claims first advised to you (or made against you) and reported to your insurer during the Period of Insurance are recoverable irrespective of when the incident causing the claim occurred, subject to the provisions of any clause relating to a "retroactive date".

You should also note that, in terms of the provisions of Section 40(3) of the Insurance Contracts Act 1984, where you give notice in writing to the Insurer of facts that might give rise to a claim against you as soon as is reasonably practicable after you become aware of those facts (but before the insurance cover provided by the contract expires) then the Insurer is not relieved of liability under the contract in respect of the claim, when made, by reason only that it was made after the expiration of the Period of Insurance cover provided by the contract.

In order to ensure that any entitlement under the policy is protected, you must therefore report all incidents that may give rise to a claim against you to the Insurers without delay after such incidents come to your attention and prior to the expiration of the policy period.

CLAIMS OCCURRING PRIOR TO COMMENCEMENT

Your attention is drawn to the fact that your policies do not provide indemnity in respect of events that occurred PRIOR to commencement of the contract.

NOT A RENEWABLE CONTRACT

Some policies are not renewable contracts. If you wish to effect similar insurance for any subsequent period, it will be necessary for you to complete a new proposal prior to the termination of the current policy so that terms of insurance and quotations can then be developed for your consideration.

INTERIM COVER

Where an interim cover has been arranged it is based on the Insurers standard policy wording, continued cover will be dependant on you providing a signed proposal form and it being accepted by the Insurer.

LEASING, HIRING AND BORROWING PROPERTY

When you lease, hire or borrow property, make sure that the contract clearly identifies who is responsible to insure the property. This will help avoid arguments after a loss and ensure that any claims are efficiently processed.

Your Industrial Special Risks policy automatically covers property you are responsible to insure, subject to the policy deductible. The decision as to who should insure the property is not left to your discretion.

If the responsibility to insure lies with the owner, we recommend you try to ensure the lease or hire conditions waive any rights of recovery against you, even when the damage is due to your negligence. This will prevent the owner's Insurer making a recovery against you. If there are no lease or hire conditions, you should write to the owner asking who is to insure the property.

ESSENTIAL READING OF POLICY WORDING

The original of your policy wordings have been provided to you or will be passed to you as soon as they are received from Insurers. It is in your own interests to read these documents without delay and advise us in writing of any aspects which are not clear to you or where any aspect of the cover does not meet with your requirements.

GENERAL

Many areas of insurance are complex and some implications may not be evident to you. Your Client Manager and/or Account Director will keep you informed, but if at any time you are unsure of any aspect of your insurances, please contact us to discuss the matter.

SHORTLAND INSURANCE BROKERS PTY LTD TERMS & CONDITIONS

By asking us to arrange this cover it is understood that you accept the following terms and conditions:

ACT ON YOUR BEHALF

Shortland Insurance Brokers Pty Ltd will act on your behalf as provided by the Corporations Act 2001.

LIMIT OF ADVICE

Our services and advice are limited to matters relating to and arising from this policy only and no other risk, exposure or interest. We can only accept responsibility for providing broader advice if engaged by you on a 'whole account' basis and we confirm acceptance of that engagement in writing.

If you need advice on your insurance covers or if you have any other query please contact one of our client managers.

EXPLANATION OF POLICY CONDITIONS & EXCLUSIONS

It is not feasible for us to explain to you every term, condition or exclusion that the policy contains and you accept responsibility to read the policy so as to be aware of the every terms, conditions and exclusions it imposes; that we will be pleased to explain any policy term, condition or exclusion that you don't understand but unless we hear from you within 30 days of sending the policy to you it will be taken that you accept the policy as meeting your requirements.

PROCEDURE FOR NEW POLICIES, RENEWALS & VARIATIONS

When you require immediate cover for a **new policy** we will endeavour to arrange an interim cover under a cover note, but will require full details of what is to be insured together with all information to be disclosed to the insurer. We will then send you a proposal form which you are to complete and return to us as soon as possible. Interim cover is provided for a limited period (e.g. one month or sometimes less) and will lapse unless the proposal is submitted to the insurer during its currency.

We will give you a **renewal notice** prior to the expiry of any cover arranged or last renewed by us on your behalf. We must receive before the expiry date either payment of the invoice or your instructions in writing to renew the cover. We need to be advised when any details need to be altered.

You will need to give us details of any **variations to any insurance cover** that you require together with details of any relevant matters to be disclosed to the insurer which have not been previously disclosed. We will then issue a certificate to confirm the variation we have effected with the insurer.

INSURER SECURITY

We will endeavour to obtain sound cover with licensed Insurers but we cannot vouch for the financial stability or claims paying ability of any Insurer.

PREMIUMS

All premiums will be invoiced by Shortland Insurance Brokers Pty Ltd and are payable to us, the premiums are not necessarily the lowest available since 'best insurance' does not always equate with the lowest premium.

Where you use 'premium funding' to pay the premium and the premium funder requests cancellation of the policy (as per your contract with the funder) we will act on that request and forward any refund to the premium funder.

TERMS OF PAYMENT

When we arrange, renew or vary a cover on your behalf, we will invoice you for the premium, statutory and our brokerage.

In the case of renewal, if you wish to instruct renewal by payment of our invoice, we must receive payment before the expiry date of the policy.

In all other cases, our invoices are payable by you within thirty days of the date of the invoice (notwithstanding that the invoice may be addressed to some other party at your request). The full amount is payable by you to us, including the premium and statutory charges.

SHORTLAND INSURANCE BROKERS PTY LTD REMUNERATION

Shortland Insurance Brokers Pty Ltd may receive brokerage from Insurers in addition to the fee shown on your invoice, which you pay.

TERMINATION OF SERVICES

Our services can be terminated at any time by either you or us by giving written notice to the other, if services are terminated by us then we will be entitled to a pro-rata portion of brokerage and fees, any premiums held by us will be remitted to Insurers.

If our services are terminated by you then we will be entitled to retain all brokerage and fees that we would have been due if our services had not been terminated, any premiums held by us will be remitted to Insurers.

NOTICES

In accordance with your instructions, we will direct all notices and correspondence in relation to the covers we arrange or renew on your behalf to your address for notices stated on this invoice.

If you wish to change this address, please advise us in writing of the new address. Unless you do so, our records will not be altered and notices together with correspondence will continue to go to the existing address for notices.