Made Easy Financial Group Pty Ltd AFSL 285920

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CERTIFICATE OF CURRENCY

James Gillard From:

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

Austswim Limited 8/21 Howleys Rd **NOTTING HILL VIC 3168**

> 20/09/2016 Date: Our Reference: AUSTS002

RENEWAL

Page 1 of 3

Class of Policy: Liability Insurance

Lloyds Syndicate No. 3334 Insurer:

C/o Sportscover Australia Pty Ltd

ABN:

The Insured: **Austswim Limited** Policy No: PMEL99/0064288

Invoice No: 91421 Period of Cover:

> 31/08/2016 From

31/08/2017 at 4:00 pm to

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 $\overline{\mathbf{V}}$ 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 $\overline{\mathbf{\Delta}}$ paid by Monthly Direct Debit Premium Funding

This policy is Premium Funded

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. Class of Policy: Liability Insurance Policy No: PMEL99/0064288

The Insured: Austswim Limited Invoice No: 91421
Our Ref: AUSTS002

INSURED

Austswim Limited Inc.and/or subsidiary companies, Course Presenters, Assessors, Water Safety Vietnam, WETS Program and/or others as defined in the policy

THE BUSINESS

Principally, teaching of swimming and water safety activities to swimming teachers through courses designed and developed by accredited Austswim swimming teachers, property owners, tenants, lesees, and any other activity incidental thereto and/or which the insured engages or may become engaged.

Policy cover is extended to include contract presenters delivering Austswim courses on behalf of Austswim for the following contractors:

-Edward Tullberg

-Debbie Gill

-Marcelle Renforth-Frederick

INTEREST INSURED

Public Liability \$10,000,000 each occurrence and aggregate Products Liability \$10,000,000 each occurrence and aggregate Professional Indemnity \$2,000,000 each occurrence and aggregate

Tenant's Liability Perth Office \$20,000,000.

EXCESS

\$250 each and every loss

Policies underwritten by certain underwriters at Lloyds

GEOGRAPHICAL/JURISDICTIONAL LIMITS

Geographical - Worldwide Jurisdictional - Australia & New Zealand Law Hong Kong & Singapore - Local Jurisdiction Law

POLICY EXTENSIONS

Participation Liability
Goods In Care, Custody and Control - \$20,000
Alterations and Addition - \$50,000

SPECIFIC ENDORSEMENT

It is hereby agreed and declared that with effect from 17 May, 2007 the policy provides cover for contractors employed by Austswim course Providers to provide swimming teacher training on behalf of Austswim provided they are an accredited Austswim Presenter or are approved to present by Austswim based on other tertiary qualifications directly relevant to the subjects they are employed to present.

SPECIFIC ENDORSEMENT

It is hereby agreed and declared that with effect from 31 August, 2006 Austswim candidates are covered for Public Liability claims arising out of compulsory swim teaching performed under the direct supervision of an accredited AUSTSWIM teacher or Austswim Presenter. This Endorsement applies to Austswim trainees who do not have Personal Liability insurance with another insurance company.

SPECIFIC ENDORSEMENT

It is hereby agreed and declared that with effect from 28/12/13 the policy provides cover for Professional Indemnity and Public Liability for WETS Program Providers to provide aqua instructor training provided they are WETS Program accredited and are qualified to present by WETS Program training and evaluation.

Class of Policy: Liability Insurance PMEL99/0064288 Policy No:

The Insured: **Austswim Limited** Invoice No: 91421

Our Ref: AUSTS002

SPECIFIC ENDORSEMENT

It is hereby agreed and declared that with effect from 28/12/13 WETS Program candidates are covered for Public Liability claims arising out of aqua instruction teaching performed under the direct supervision of an accredited WETS Program Provider or Presenter. This Endorsement applies to WETS Program trainees who do not have Personal Liability insurance with another insurance company

MAJOR POLICY EXCLUSIONS

Terrorism Flood Contractual Liability Molestation Exclusion Clause

SPECIAL CONDITIONS

Minimum and Deposit Premium

POLICY FORM

Sportscover Sport Liability with agreed conditions/endorsements

SPECIAL NOTE:

Policy is underwritten by Sportscover Australia Pty Ltd through Lloyds Syndicate 3334. London.

SPECIAL COMMENTS

This document is a precis of the cover provided. For full details please refer to your policy document and wording.

PRIVACY -INSURANCE MADE EASY

We are committed to protecting your Privacy. We use the information you provide to advise and assist with your Insurance needs. We only provide the information that you have given, to the Companies that you have chosen to deal with (And their Representatives.) We do not trade, rent or sell the information that you have given to us.

If you do not provide us with the full and correct information we cannot properly advise you. Should you provide us with in-sufficient information you could breach your duty of disclosure.

You are able to check the information that we hold about you at any time.

Should you require more information about our privacy policy please contact our office on 03 9757 8181 and every assistance will be given in providing the relevant information.

Insurance Brokers Code of Practice

As a company we adhere to the Insurance Brokers Code of Practice. A copy of the Code is available on request.

Complaints:

Clients not satisfied with our services should contact our Complaints Officer. We are members of the Financial Ombudsman Service (FOS), a free consumer service. Further information is available from our office, or contact FOS directly on 1300 780 808 or visit www.fos.org.au.