

# Made Easy Financial Group Pty Ltd

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AFSL 285920

Trading as Insurance Made Easy

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## CERTIFICATE OF INSURANCE

**From:** James Gillard

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

Austswim Limited  
8/21 Howleys Rd  
NOTTING HILL VIC 3168

**Date:** 31/07/2017

**Our Reference:** AUSTS002

**RENEWAL**

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**Class of Policy:** Combined PI & PL

**Insurer:** Lloyds Syndicate No. 3334  
C/o Sportscover Australia Pty Ltd  
ABN:

**The Insured:** Austswim Limited

**Policy No:** PMEL99/0089199

**Invoice No:** 99462

**Period of Cover:**

From 30/06/2017  
to 30/06/2018 at 4:00 pm

### 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 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  
 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.

## Schedule of Insurance

**Class of Policy:** Combined PI & PL  
**The Insured:** Austswim Limited

**Policy No:** PMEL99/0089199  
**Invoice No:** 99462  
**Our Ref:** AUSTS002

**Insured:** All AUSTSWIM, Licensed Teachers who hold a minimum of the Teacher of Swimming and water safety Accreditations and if completed the Austswim Extension Accreditations and WETS accredited aqua exercise instructors for a period of 3 years effective from the date of accreditation of their Austswim License or renewal of License

This Policy also covers Austswim Licensed Teachers who are a current swimming coach and meet the requirements set by Swimming Australia Ltd (SAL) under the National Coach Accreditation Scheme (NCAS). A SAL accreditation is only valid while the coach has membership through a professional organisation that has a code of conduct for coaches and is affiliated with SAL.

The cover only includes any Accredited person, as defined above, that works as an Employee, Volunteer and/or contractor of a swim school

**Occupation:** Swim Teachers/Swim Coaches

### Limit of Liability:

|                                  |   |
|----------------------------------|---|
| General Liability                | \$20,000,000 any one occurrence and in the aggregate any one period of Insurance. |
| Products Liability               | \$20,000,000 any one occurrence.  |
| Professional Indemnity Insurance | \$10,000,000 any one occurrence and in the aggregate any one period of Insurance. |

**Period Of Insurance:** 30/6/17 to 30/6/18

**Excess:** Nil

**Territorial Scope:** To Include Jurisdiction of Singapore for Singapore Residents only

**Underwritten by:** Sportscover Australia under an authority from Syndicate 3334 at Lloyds.

### Cover under this Policy includes the following:-

Legal costs incurred in settlement of and/or Defence of Claims.  
Cover for conducting swimming camps, swimming clinics, swimming competitions.  
Cover for organising or conducting swimming programs or training sessions.  
Cover for Professional Advice given and/or action taken in your capacity as a

### BROADFORM PUBLIC LIABILITY POLICY WORDING INCLUDING:

Your Teaching and/or Coaching activities anywhere in Australia.

### Exclusions:

Malicious damage caused by any Insured or other Persons for whom the Insured is Responsible.  
Any Liability directly or indirectly arising out of:  
i) assault, battery or any intentional or deliberate violence committed or alleged to have been committed by an Insured; or any  
ii) sexual assault, sexual harassment, sexual molestation or rape.  
Riots and Strikes.

### PERSONS WHO ARE COVERED UNDER THIS POLICY

**Volunteer Teachers and Coaches** - who do not receive any remunerations or goods  
**Employee Teachers and Coaches** - who receive a salary from their Employer and their Employer deducts PAYG Tax, and pays their **Superannuation Guarantee Award Contribution** and issue them with a payment Summary/Group Certificate.

**Subject to the Terms, Conditions and Exclusion in the policy wording.**

## Schedule of Insurance

**Class of Policy:** Combined PI & PL  
**The Insured:** Austswim Limited

**Policy No:** PMEL99/0089199  
**Invoice No:** 99462  
**Our Ref:** AUSTS002

### 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](http://www.fos.org.au).