

# Made Easy Financial Group Pty Ltd

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Trading as Insurance Made Easy

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## CERTIFICATE OF INSURANCE

**From:** William T

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

Austswim Limited  
8/21 Howleys Rd  
NOTTING HILL VIC 3168

**Date:** 26/10/2021

**Our Reference:** AUSTS002

**RENEWAL**

Page 1 of 3

**Class of Policy:** Professional Indemnity Insurance

**Insurer:** Insurance Australia Limited (t/as CGU)  
ACN 004 478 371

ABN: 110000167

**The Insured:** Austswim Limited T/As Austswim SA  
T/As Austswim NSW

**Policy No:** 03MIS1978878

**Invoice No:** 47988

**Period of Cover:**

From 31/08/2021  
to 31/08/2022 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

<b>Class of Policy:</b> Professional Indemnity Insurance	<b>Policy No:</b> 03MIS1978878
<b>The Insured:</b> Austswim Limited T/As Austswim SA T/As Austswim NSW	<b>Invoice No:</b> 47988
	<b>Our Ref:</b> AUSTS002

Item 1 **The Policyholder:** AUSTSWIM LIMITED  
T/AS AUSTSWIM SA  
T/AS AUSTSWIM NSW  
WATER SAFETY VIETNAM

Item 2 **Address:** 8/21 Howleys Rd  
NOTTING HILL VIC 3168

Item 3 **Professional Services Covered by this Policy:**

REFER TO SPECIAL ITEMS BELOW

Item 4 **Description of Policy:** Civil Liability Professional Indemnity (CGU PI 05-21)

Item 5 **Period of Insurance:** 12 Months

Item 6 **Premium Details:** Refer to Tax Invoice

Item 7 **Particulars of Risk:**

7.1 The Total Sum Insured is \$5,000,000 which includes all Policy sections, and \$10,000,000 in the aggregate for all claims.

7.2 Amount of the Excess

(a) Australia and New Zealand Jurisdictions	\$5,000
(b) Other Jurisdictions	\$15,000
(c) Enquiries	\$1,000
(d) Employment Practices Liability	Not Applicable
(e) Fidelity Cover	Not Applicable

7.3 Application of the Excess in respect of Australia and – Costs exclusive New Zealand Jurisdictions

7.4 Application of the Excess in respect of Other Jurisdictions – Costs inclusive

7.5 The Retroactive Date is without limitation of date.

7.6 Jurisdictional limits are WORLD WIDE, EXCLUDING U.S.A.

7.7 The date of the Proposal and declaration is 24/08/2021.

Item 8 **Joint Ventures:** No Named Joint Ventures

Item 9 **Specific Cover Limits:**

9.1 Enquiries	\$250,000
9.2 Employment Practices Liability	Not Insured
9.3 Fidelity Cover	Not Insured
9.4 Cyber Cover Extension	Not Insured

Item 10 **Special Items:**

This Policy is subject to the following endorsements, details of which are set out at the end of this Schedule.

- |                                  |                               |
|----------------------------------|-------------------------------|
| 1. MOLESTATION & ABUSE EXCLUSION | 2. BODILY INJURY SUB LIMIT    |
| 3. PROFESSIONAL SERVICES COVERED | 4. TRAINEE SWIM TEACHER COVER |
| 5. TRAINEE AQUA AEROBICS ENDT    |                               |

Item 11 **Date and Place of Issue:** 24/08/2018 Melbourne, Victoria.

### DETAILS OF SPECIAL ITEMS ATTACHING TO AND FORMING PART OF THE POLICY

#### 1. MOLESTATION & ABUSE EXCLUSION

Notwithstanding anything else to the contrary contained in the Policy, it is declared and agreed that We do not provide Cover for any Claims or Covered Claims arising directly or indirectly from any actual or alleged molestation of, interference with, bullying of, mental abuse of or physical abuse of any person.

In all other respects the Policy remains unaltered.

<b>Class of Policy:</b> Professional Indemnity Insurance	<b>Policy No:</b> 03MIS1978878
<b>The Insured:</b> Austswim Limited T/As Austswim SA T/As Austswim NSW	<b>Invoice No:</b> 47988
	<b>Our Ref:</b> AUSTS002

**2. BODILY INJURY SUB LIMIT**

- a) Notwithstanding anything else to the contrary contained in the Policy, it is declared and agreed that the following Specific Cover Limit will apply to Cover, for Claims in respect of bodily injury (including mental anguish or emotional distress) sickness, disease or death, arising directly out of the provision of Professional Services.
- b) The Specific Cover Limit for such Claims Covered by the Policy shall not exceed \$250,000 for any one Claim, and in the aggregate for all such Claims.
- c) Subject to Sections 3.3 and 5.3 of the Policy, We also pay in addition to the Specific Cover Limit specified in b) above, Claim Investigation Costs (but only up to an amount equal to the Specific Cover Limit).

In all other respects the Policy remains unaltered.

**3. PROFESSIONAL SERVICES COVERED**

Sporting Association/Educationalists in respect of:-

1. Accreditation and Licensing of Austswim Presenters and Teachers.
2. Composition and implementation of training material for the accreditation of Austswim Presenters and Teachers
3. Provision of Water Safety Training

**4. TRAINEE SWIM TEACHER COVER**

Notwithstanding anything else to the contrary contained in the Policy, it is declared and agreed that this Policy Covers trainee swim teachers for the provision of swim teaching whilst under the direct supervision of a Licenced AUSTSWIM Teacher.

In all other respects the Policy remains unaltered.

**5. TRAINEE AQUA AEROBICS SWIM TEACHER COVER**

Notwithstanding anything else to the contrary contained in the Policy, it is declared and agreed that this Policy covers trainee aqua aerobics teachers for the provision of aqua areobics teaching whilst under the direct supervision a Licensed AUSTSWIM WETS Teacher and/or recognised accredited aqua aerobics instructor.

In all other respects the Policy remains unaltered.”