

23 August 2018

## CONFIRMATION OF COVER

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We acknowledge your request seeking confirmation of insurance coverage on the asset/s detailed below. We are in a position to confirm that we have instructed the Insurer shown below to arrange cover on the subject asset/s.

**INSURED** Avon Valley Vintage Vehicle Association Inc

**OUR REFERENCE** 13050323

**CLASS** Commercial Package

**PERIOD** 31/08/18 to 31/08/19

**COVERING** OUR REFERENCE: SCHEMEWACC

INSURER POLICY NUMBER: PMEL990109739 and PMEL990109740

BUSINESS: Car and Motorcycle Clubs & Associated Activities

PERIOD OF INSURANCE: From 31/08/2018 to 31/08/2019 at 4pm and any subsequent period for which the insured shall have paid and The Underwriter(s) shall have accepted the new premium

### Coverage Details

#### GENERAL LIABILITY (PART 1)

UNDERWRITTEN BY: Certain Underwriters at Lloyd's under contract number B1338 16SCA0010

LIMIT OF INDEMNITY: \$20,000,000 (any one occurrence) for the conduct of activities detailed above

EXCESS: NIL

#### PROFESSIONAL INDEMNITY (PART 2)

UNDERWRITTEN BY: Certain Underwriters at Lloyd's under contract number B1338 16SCA0010

LIMIT OF INDEMNITY: \$2,000,000 (any one claim) and in the Aggregate for the conduct of activities detailed above

EXCESS: NIL

RETROACTIVE DATE: 31/07/2017

#### MANAGEMENT LIABILITY (PART 3)

UNDERWRITTEN BY: Certain Underwriters at Lloyd's under contract number B1338 16SCA0010

LIMIT OF INDEMNITY: \$1,000,000 (any one claim) and in the Aggregate for

the conduct of activities detailed above

EXCESS: NIL

#### FIDELITY

Aggregate Limit \$25,000 Any one Period of Insurance

Nil Excess

Retroactive Date: 31/07/2017

Where a limit of more than \$10,000 is applied the Insured and all clubs need to meet the following minimum requirements:

Two signatures for all payments.

1. Annual external audit on cash and accounts. External audit to have no qualifications.

2. Annual internal audit by management on inventory and stocks.

Where the above 3 minimum requirements are not met cover will be restricted to \$10,000

#### VOLUNTARY WORKERS PERSONAL ACCIDENT

UNDERWRITTEN BY: Certain Underwriters at Lloyd's under contract number B133816SCA0009

#### Capital Benefits

The percentage of this amount which is Payable for each of Events 1 to 14 is set out in the policy

\$ 75,000

Medical Benefits The percentage of the Medical Expenses covered under this section is 75%  
The percentage of physiotherapy expenses covered under this Section is 75%  
The excess payable for each claim under this Section is \$ 50 Excess  
The maximum amount payable per claim under this Section \$ 2,000 Limit

Loss of income The amount payable is the lesser of 75% Net Income Lost or \$ 500 Per Week  
The Maximum Benefit Period is 52 Weeks  
The period of days not covered is 14 Days

It is hereby agreed and declared the Definition of Insured Person is deleted and replaced by:

Voluntary workers, directors and committee members whilst actually engaged in and on behalf of the Insured but only whilst such work has been officially organised and under the direction of the Insured including necessary travel directly to and from or during such voluntary work.

Furthermore the Definition of Operative Time is amended to read as:

Whilst under the auspices, control or direction of your relevant club for the sole purpose of unpaid voluntary work.

#### OCCUPATION AND ACTIVITIES OF THE INSURED:

Including (but not limited to):

General Meetings, Static Displays, Fundraising, Barbeques, Club Dinners, all Swap Meets organised by the Insured Club, Touring Runs, Picnics.

#### MAJOR EXCLUSIONS:

All and any Motor Vehicle Racing, Race Practicing or Qualifying, Timed or Speed Trials, Rallying, Hillclimbs, Motor Khana's.

All events or Rally's for which sanctioning or Permits are required or have been provided in respect to vehicles being registered or in need by law have been registered. Any liability arising from a registered road vehicle, whether the owner has compulsory third party insurance or own damage and third party insurance general insurance in



Insurance | Risk Management | Consulting

**Arthur J. Gallagher & Co (Aus) Limited**

ABN 34 005 543 920 AFSL 238312

Level 2, 235 St Georges Terrace

Perth WA 6000

PO Box 7415

Cloisters Square WA 6850

T 08 6250 8300

F 08 6250 8400

W [ajg.com.au](http://ajg.com.au)

place or not.

**SUM INSURED**

As per schedule

**SITUATION**

Anywhere in Australia

**INTERESTED  
PARTIES**

**INSURER**

**Name/Address**

**Policy No.**

**Proportion %**

Sportscover Australia P/L  
Locked Bag 6003 WHEELERS HILL VIC 3150

PMEL990109739/40

100.0000

**As Agent For :**

Lloyds via Sportscover Australia Pty Ltd

100.0000 %

**NOTE**

This confirmation is issued as a matter of information only and does not confer any rights upon the confirmation holder. The confirmation does not amend, extend or alter the coverage afforded by the policy/policies detailed herein. Cover will depend on payment of the premium by the due date.

Yours faithfully,

Tania Newson  
Team Leader

**Arthur J. Gallagher & Co (Aus) Limited**