

14 August 2019

Avon Valley Vintage Vehicle Association Inc
PO Box 755
NORTHAM WA 6401

CONFIRMATION OF COVER

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	31/08/19 to 31/08/20
COVERING	SCHEDULE OF COVER Commercial Package

OUR REFERENCE:
SCHEMEWACC

**YOUR SPECIFIC CLIENT REFERENCE:
AVONVALCC**

INSURER POLICY NUMBER:
PMEL990109739 and PMEL990109740

BUSINESS:
Car and Motorcycle Clubs and associated activities

PERIOD OF INSURANCE:
From 31/08/2019 to 31/08/2020 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



Insurance | Risk Management | Consulting

Arthur J. Gallagher & Co (Aus) Limited

ABN 34 005 543 920 AFSL 238312

180 Greenhill Road

PARKSIDE SA 5063

PO Box 10016

ADELAIDE BC SA 5000

T (08) 8172 8000

F (08) 8172 8100

W ajg.com.au

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 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,

Renee Morris

Account Executive

Arthur J. Gallagher & Co (Aus) Limited