



## SCHEDULE OF COVER Association Liability

---

**OUR REFERENCE** 13030409  
**INSURER POLICY NUMBER** 199R000521PLP

**Insured Name:**

1. Hang Gliding Federation of Australia Inc. (HGFA)
2. Individual financial members of Hang Gliding Federation of Australia Inc., and/or member State Associations and/or member schools/clubs affiliated with HGFA including their Committee Members, Directors, Officers, Employees, Officials, and/or Volunteers acting within the scope of their duties in such capacity.
3. Any company who conducts training as a HGFA approved training facility provided that such training is the primary business activity

**Professional Business:**

Please refer to the definition of 'Professional Business Description' in the policy wording and any applicable endorsements.

**Policy Period:**

From: 31/03/2018 To: 30/06/2018  
Both dates from 4pm local time

**Limit of Liability:**

\$ 5,000,000 any one claim  
\$10,000,000 in the aggregate for all Loss  
All Limit(s) are in the annual aggregate

**Deductible:**

\$10,000 each Claim (Exclusive of Costs)

**Retroactive Date:**

Unlimited

**Continuity Date:**



**Arthur J. Gallagher**  
BUSINESS WITHOUT BARRIERS™  
Incorporating OAMPS Insurance Brokers

31 March 2015

**Wording:**

Allianz Associations Liability Wording - POL397BA 04/09

<b>Insurer:</b>	<b>Policy No:</b>	<b>Proportion %</b>
Allianz Australia Insurance Limited. GPO Box 9870 ADELAIDE SA 5001 ABN 15 000 122 850 AFS Licence No. 234708	199R000521PLP	100%

Additional Conditions and Endorsements Applying to the Policy

**Optional Extensions**

If an Optional Extension is not listed as Insured in this section then it is not Insured and no cover is provided.

**Endorsements**

<b>Additional Benefits</b>	<b>Sum Insured</b>
Pecuniary Penalties	\$50,000
Court Attendance	\$50,000
Media/Public Relations	\$50,000
Pollution Exposure	\$50,000

**Exclusion 39. Bodily Injury & Property Damage is replaced with:**

Arising from, attributable to or in any way connected with bodily injury or property damage unless arising from professional duties up to a \$500,000 sub-limit any one claim and in the aggregate. This Exclusion does not apply to any claim based on a wrongful employment act to the extent it alleges mental injury, mental anguish or emotional distress, or to clause 18 (occupational Health and Safety).

**Exclusion 50 - Insolvency Exclusion is deleted in regards Insuring Clauses 1 and 5**

In all other respects the policy remains unaltered.

**SPECIAL NOTE:**

This memorandum is prepared as a summary of the insurance policy. It is not a complete description of all the policy's terms, conditions and exclusions.

In determining a claim, or questions with regard thereto, the provisions of the Policy will prevail.