



SCHEDULE OF COVER Personal Accident

OUR REFERENCE	17050372									
INSURED	Hang Gliding Federation of Australia Inc									
BUSINESS OF INSURED										
PERIOD OF INSURANCE	22/05/17 to 31/03/18 At 4pm Local Time									
INSURED PERSONS - GROUP PERSONAL ACCIDENT COVER	Hang Gliding Federation of Australia Inc All registered members, pilots, accredited officials, accredited coaches, accredited stewards and all registered voluntary workers of the INSURED									
BENEFITS	<table><tr><td>Aggregate Limit of Liability Insured Event(s)</td><td>\$1,000,000</td></tr><tr><td>Death & Capital Benefits Per Person</td><td>\$ 20,000</td></tr><tr><td>Weekly Benefits - Injury Per Person</td><td>Not Insured</td></tr></table>	Aggregate Limit of Liability Insured Event(s)	\$1,000,000	Death & Capital Benefits Per Person	\$ 20,000	Weekly Benefits - Injury Per Person	Not Insured			
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Death & Capital Benefits Per Person	\$ 20,000									
Weekly Benefits - Injury Per Person	Not Insured									
GEOGRAPHICAL LIMITS	Australia Wide Only (International Cover Available upon request to the HGFA for approval)									
POLICY WORDING	DUALGPAPDSV615									
INSURER	<table><thead><tr><th></th><th>Policy No.</th><th>Proportion %</th></tr></thead><tbody><tr><td>Dual Australia Pty Ltd Level 4 332 Kent Street SYDNEY NSW 2000</td><td>SPA44518217I0</td><td>100.0000</td></tr><tr><td>As Agent For : Certain Underwriters at Lloyds of London</td><td>100.0000 %</td><td></td></tr></tbody></table>		Policy No.	Proportion %	Dual Australia Pty Ltd Level 4 332 Kent Street SYDNEY NSW 2000	SPA44518217I0	100.0000	As Agent For : Certain Underwriters at Lloyds of London	100.0000 %	
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ENDORSEMENTS

0 **AUTHORISED ACTIVITIES**

AUTHORISED ACTIVITIES

1. All flight activities as captured under the auspices of the HGFA;
2. Training and instruction when accompanied by a qualified instructor of the HGFA and/or instructed by radio by a qualified instructor of the HGFA



3. General flying, including competitions, displays and events
4. Airside activities including ownership, maintenance, operation or use of:
 - any airport, aerodrome, airstrip, heliport or any other area where aerial devices take off or land;
 - any aircraft hangar or any other area used for storing, sheltering, servicing maintaining or parking aircraft or aerial devices
5. Watercraft launch activities which includes launching, towing or landing of flying participants utilising watercraft less than 8 meters in length and operated by an appropriately licensed member of the HGFA which is not a commercial enterprise and has been approved by the HGFA
6. Land based activities such as camping, fund raising, working bees, pilot monitoring, launch paid maintenance etc.

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.

OUR REMUNERATION

We will receive commission from the insurer identified above of \$0.00 inclusive of GST.

COOLING OFF PERIOD

If you decide that you do not require the insurance policy we have recommended, you have 14 days (or longer if the insurer allows it) from the earlier of the date you receive confirmation of the insurance contract and the date it was arranged, to change your mind. Check the Product Disclosure Statement and/or the product issuer's Policy Wording for details. If you do not want the insurance, you must tell us in writing that you wish to return the insurance contract and have the premium refunded.

If you do so the insurance contract will be terminated from the time your insurer was notified. The insurer may retain its reasonable administration and transaction costs and a short-term premium.

You cannot return the contract of insurance if it has already expired or if you have made a claim against it.

IMPORTANT NOTICE

You should refer to the Product Disclosure Statement which contains information about this particular financial product to help you make an informed decision in regard to this product.