

SCHEDULE OF COVER
Public/Products Liability

OUR REFERENCE	12040203						
INSURED	Hang Gliding Federation of Australia Inc						
BUSINESS OF INSURED	Sporting body responsible for the administration of the hang gliding, paragliding and weightshift microlights regulations as provided by the Civil Aviation Safety Authority (CASA) of Australia. Classroom based; pilot training, instructor certification and provision of flight training facilities. General administration. Club meetings and gatherings. Commercial property owners and/or occupiers of clubrooms and offices.						
PERIOD OF INSURANCE	30/06/18 to 30/06/19 At 4pm Local Time						
COVERING	The Insured's legal liability to pay by way of compensation to third parties in respect of Personal Injury and/or Property Damage happening during the Period of Insurance caused by an occurrence in connection with the Business of the Insured(as per Insurers Policy Wording).						
LIMIT OF LIABILITY	<p>Public Liability - \$20,000,000 any one occurrence.</p> <p>Products Liability - \$20,000,000 in the aggregate during the Period of Insurance.</p> <p>Asbestos Liability - \$0 any one occurrence and in the aggregate during the period of insurance.</p> <p>Incidental Errors and Omissions - \$0 any one claim and in the aggregate during the period of insurance.</p>						
EXCESS	\$1,000 each & every claim (Property Damage & Personal Injury)						
GEOGRAPHICAL LIMITS	Anywhere in the world except for North America						
POLICY WORDING	Arthur J Gallagher - General and Products Liability Insurance Policy 2.0. 1214						
INSURER	<table border="0"> <tr> <td></td> <td align="right">Policy No.</td> <td align="right">Proportion %</td> </tr> <tr> <td>QBE Insurance (Aust) Ltd GPO Box 1119 ADELAIDE SA 5001</td> <td align="right">62A378607PLB</td> <td align="right">100.0000</td> </tr> </table>		Policy No.	Proportion %	QBE Insurance (Aust) Ltd GPO Box 1119 ADELAIDE SA 5001	62A378607PLB	100.0000
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NOTES	<p>NOTES</p> <p>ENDORSEMENTS / EXCLUSIONS</p> <p>J44 Participants (Adventure Activities) Exclusions</p>						

THE FOLLOWING ADDITIONAL EXCLUSION IS ADDED TO THE POLICY:

This Policy does not cover Personal Injury or Property Damage of any person caused by or arising out of the participation of any person in any adventure activity, including but not limited to Rock Climbing, Abseiling, Flying Fox, Bush Walking, Horse Riding, Water activities and/or Watercraft activities or similar activities.

Indemnity Endorsement

This Policy indemnifies Federal and State Governments including their statutory bodies and agencies, shire and city councils and owners of private land and property from which our insured has hired premises in respect of any loss or damage arising from any claim that may be brought by any person against Federal and State Governments including their statutory bodies and agencies, shire and city councils and owners of private land and property where such Liability is directly resultant from the negligence of Hang Gliding Federation of Australia, subject always to the extent of coverage and the Limit of Liability provided by this Policy. Indemnity will not be provided however where any claim arises from the negligence of Federal and Stage Governments including their statutory bodies and agencies, shire and city councils and owners of private land and property.

Property Owner Indemnity Endorsement

This Policy extends to indemnity, and we shall waive rights of recourse where required against owners of property or land being used for the insureds activities and organisers of events being held under the auspices of the Hang Gliding Federation of Australia, arising out of indemnity and/or hold harmless agreements entered into by the insured and existing during the period of insurance other than as amended above, the terms, definitions exclusions and conditions of this Policy shall continue to apply.

Named Insured Endorsement

Section 7 Definitions is extended to include the following:

- (I) 7.33 Named Insured means: Hang Gliding Federation of Australia Incorporated
- (II) 7.34 Insured Person means:
 - A. Financial member state associations and/or member schools, clubs affiliated with Hang Gliding Federation of Australia Incorporated the Named Insured
 - B. Every contractor and sub-contractor to whom the Named Insured is obligated by virtue of any contract or agreement to provide insurance such as is afforded by this Policy; but only to the extent required by such contract or agreement and in any event only for such coverage and Limits of Liability as are provided by this Policy.

Insured Person Endorsement

It is agreed and noted that any insured person is entitled to the

same level of cover under this policy as the Insured as defined in Section 7. Definition 7.11 Insured.

Cancellation Endorsement

Section 6. Conditions 6.3 (A) Cancellation by the Insured is deleted.

Property in Physical or Legal Control Clause

5.19 (F) is limited to \$250,000 and Costs and Expenses Clause 3.5 (A) and (B) is also limited to \$250,000

SPECIFIED MEMBER CLUBS

SOUTH AUSTRALIA
SAGHPA

VICTORIA
VHPA
DYNASOARERS HG CLUB
MELBOURNE HG CLUB
NORTH EAST VIC HG CLUB
SKYHIGH PARAGLIDING CLUB
SOUTHERN MICROLIGHT CLUB
WESTERN VICTORIAN HG CLUB
VICTORIAN SPORT FLYERS
VICTORIAN BLUE SKY PARAMOTOR CLUB

TASMANIA
THGPA

NEW SOUTH WALES
NSWHGPA
BLUE MOUNTAINS HG CLUB
CENTRAL COAST SKY SURFERS
EAST OZ MICROLIGHT CLUB
ILLAWARRA HG CLUB
KOSCUISKO ALPINE PARAGLIDING CLUB
MANILLA SKYSAILORS INC
NEWCASTLE HANG GLIDING CLUB
NORTHERN BEACHES HANG GLIDING CLUB
NORTHERN RIVERS HG & PG CLUB
PICO CLUB
SKY HAWKS
SYDNEY HANG GLIDING CLUB
SYDNEY PARAGLIDING & HANG GLIDING CLUB
MID NORTH COAST FLYERS
STANWELL PARK HG & PG CLUB
NEWCASTLE PARAGLIDING CLUB
FLATLANDS TOWING CLUB
HUNTERS SKYSAILORS INC
SOUTH COAST PARAGLIDING CLUB

WESTERN AUSTRALIA
HGAWA
CLOUDBASE PARAGLIDING WA
GOLDFIELDS DUST DEVILS
WA HILL FLYERS INC
SKY PIRATES PPG CLUB

WESTERN MICROLIGHT CLUB
WESTERN SOARERS
ALBANY HANG GLIDING CLUB

AUSTRALIAN CENTRAL TERRITORY
ACTHPA
DUSTY DEMONS

QUEENSLAND
SEQHGA
NQHGA
CAIRNS HANG GLIDING CLUB
CANUNGRA HANG GLIDING CLUB
PARADISE FLYERS
SUNSHINE COAST SPORTS AVIATORS
TOWNSVILLE HG CLUB
DALBY HANG GLIDING CLUB
CENTRAL QUEENSLAND SKYRIDERS
DUARINA FLYING CLUB
SURF AND TURF FLYERS
WICKED WINGS TOOWOOMBA
WHITSUNDAYS HG CLUB

NORTHERN TERRITORY
ALICE SPRING HG & PG

IMPORTANT NOTE

You're not insured under any section of this Policy where a claim payment breaches any sanction, prohibition or restriction under united nations resolutions or the trade or economic sanctions, laws or regulations of Australia, the European Union, United Kingdom or United of America, or any local autonomous sanctions.

Clauses

Professional Liability (Total) Exclusion

The following amendments are made to the Policy:
Professional Liability' Exclusion 5.18 is deleted and replaced with:
Liability caused by or arising out of any breach of duty owed in a professional capacity or any error or omission connected therewith, by the Insured or any person for whose breaches the Insured may be held legally liable.

J39 Event Contractors Exclusions

The following additional Exclusion is added to this Policy:

This Policy does not cover liability in respect of Personal Injury or Property Damage arising directly or indirectly from or caused by, contributed to by the actions or activities of stallholders, contractors, suppliers and service providers.

J04 Airport and/or Airport Hangar Operations Exclusions

The following additional Exclusion is added to the Policy:



This Policy does not cover liability arising directly or indirectly from or caused by, contributed to by or arising out of the ownership, occupation, maintenance, operation or use by You or on Your behalf of:

- (a) any airport, aerodrome, airstrip, heliport or any other area where aircraft, aerial devices or hovercraft take off or land;
- (b) any aircraft hangar or any other area used for storing, sheltering, servicing, maintaining or parking aircraft, aerial devices or hovercraft.

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.