



## SCHEDULE OF COVER Personal Accident

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<b>OUR REFERENCE</b>	17050372									
<b>INSURED</b>	Hang Gliding Federation of Australia Inc									
<b>BUSINESS OF INSURED</b>										
<b>PERIOD OF INSURANCE</b>	31/03/18 to 30/06/19 At 4pm Local Time									
<b>INSURED PERSONS - GROUP PERSONAL ACCIDENT COVER</b>	Hang Gliding Federation of Australia Inc All registered members, pilots, accredited officials, accredited coaches, accredited stewards and all registered voluntary workers of the INSURED									
<b>BENEFITS</b>	<table><tr><td><b>Aggregate Limit of Liability</b> Insured Event(s)</td><td style="text-align: right;">\$1,000,000</td></tr><tr><td><b>Death &amp; Capital Benefits</b> Per Person</td><td style="text-align: right;">\$ 20,000</td></tr><tr><td><b>Weekly Benefits - Injury</b> Per Person</td><td style="text-align: right;">Not Insured</td></tr></table>	<b>Aggregate Limit of Liability</b> Insured Event(s)	\$1,000,000	<b>Death &amp; Capital Benefits</b> Per Person	\$ 20,000	<b>Weekly Benefits - Injury</b> Per Person	Not Insured			
<b>Aggregate Limit of Liability</b> Insured Event(s)	\$1,000,000									
<b>Death &amp; Capital Benefits</b> Per Person	\$ 20,000									
<b>Weekly Benefits - Injury</b> Per Person	Not Insured									
<b>GEOGRAPHICAL LIMITS</b>	Australia Wide Only (International Cover Available upon request to the HGFA for approval)									
<b>POLICY WORDING</b>	DUALGPAPDSV615									
<b>INSURER</b>	<table><thead><tr><th></th><th><b>Policy No.</b></th><th><b>Proportion %</b></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 colspan="3"><b>As Agent For :</b> Certain Underwriters at Lloyds of London 100.0000 %</td></tr></tbody></table>		<b>Policy No.</b>	<b>Proportion %</b>	Dual Australia Pty Ltd Level 4 332 Kent Street SYDNEY NSW 2000	SPA44518217I0	100.0000	<b>As Agent For :</b> Certain Underwriters at Lloyds of London 100.0000 %		
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<b>ENDORSEMENTS</b>										
0	<b>AUTHORISED ACTIVITIES</b>									
1	<b>Overseas Participants</b>									
<b>AUTHORISED ACTIVITIES</b>	1. All flight activities as captured under the auspices of the HGFA;									



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

**Overseas Participants**

Nir Eshed: 01/05/2018 to 31/10/2018 - (Europe,Israel)

**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 \$6,604.54 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 a 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.