

Policy Schedule

You will only be entitled to insurance cover under the section or sections which you have selected and for which you have paid the required premium.

Policy Number – PMEL99/0124763

The Insured	AUSTRALIAN KARATE FEDERATION INC.
Sport/Business	Karate
Teams/Members	As declared
Period of Insurance	From 31/12/2023 to 31/12/2024 , at 4:00 pm and any subsequent period for which the insured shall have paid and The Underwriter(s) shall have accepted the new premium.

Cover Details

Combined Liability

Wording: Combined_Liability_Policy_Wording_04.23

Underwritten by Certain underwriters at Lloyd's & HDI Global Specialty SE-Australia under contract number B1750L230503 & SCA/PL/2023 respectively

Part 1

Public Liability

\$20,000,000 any one occurrence

Products Liability

\$20,000,000 any one occurrence and in the aggregate

Excess \$1,000

Part 2

Professional Indemnity

\$5,000,000 any one claim and in the aggregate

Excess \$1,000

Retroactive date: 30/04/2021

Part 3

Management Liability

NOT INSURED

To view full policy details including definitions, exclusion and conditions please refer to the policy wording and any endorsements listed below.

Insured: Australian Karate Federation Inc and financial Institutions and other corporations having an insurable interest herein and subsidiary and/or related corporations (as defined under the Australian Corporations Law) now existing or hereafter constituted or acquired and social and sports clubs (including their committees and officers from time to time) and the trustees of superannuation funds and/or welfare organizations associated with the named insured; all for respective interests, rights and liabilities and to the extent that they are not more specifically insured.

Description of Business:

The administration, Promotion, Organisation, Participation and Control of Martial Arts including Sanctioned Training Sessions and Training Camps, promotions and competitions, charity activities, Coaching, Umpiring/Referring, the rendering of First Aid, provision of food and drink, publication of newsletters, sale of merchandise, Property Owners or Property Occupiers of other Martial Arts clubs and other properties, Social Activities including Awards presentations, Fundraising, BBQs and other gatherings and other activities carried out by Martial Arts, its member associations and/or clubs in the course of conducting or promoting Martial Arts.

Including ancillary fitness and weight training forming part of Martial Arts schools/clubs (as defined)

Care, custody and control \$50,000
Fines & Penalties \$100,000
OH&S Enquiries \$10,000

PLEASE NOTE COVERAGE FOR MANAGEMENT LIABILITY FOR NATIONAL BODY ONLY AS DECLARED
Part 3

Management Liability limits as per those shown below any one claim and in the aggregate

Directors and Officers: \$1,000,000
Offices Bearers \$1,000,000
Trustee Liability: \$1,000,000
Taxation Audit: \$50,000
Crime/Fidelity: \$50,000
Employment Practices: \$100,000
Statutory Liability: \$250,000
Appearance at Official Investigations: Included
Heirs and Estates: Included
Automatic Reinstatement of Indemnity Limit: Included
Discovery Period: Included
Outside Directorship Cover: Included
New and Former Subsidiary: Included
Occupational Health and Safety: Included
Public Relations Cover: \$100,000
Pollution: Included for Sudden and Unexpected

Continuous Cover: Included
Management Liability Excess
Standard Excess \$1,000
Crime/Fidelity \$1,000
Employment Practices \$10,000
Retroactive date: 30/11/2021

Issued subject to the terms of the attached Policy Wording and
signed by the authorised Representative of Sportscover
Australia Pty Ltd on behalf of the Underwriter/s detailed above.



5/02/2024

DATE

Premium

As Agreed

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