

Class of Policy:	SPORTS PL/PI	Policy No:	PMEL99/0080810
The Insured:	Golf Queensland Limited	Invoice No:	10881
		Our Ref:	GOLF QLD

SPORTS LIABILITY AND PROFESSIONAL INDEMNITY
(FORMING PART OF THE GOLF AUSTRALIA ASSOCIATION PROGRAM)

NAME OF INSURED:	Golf Queensland Limited and Regional and District Associations and Foundations affiliated with the above including any companies owned by any of the aforementioned and subsidiaries of those companies.		
DESCRIPTION OF BUSINESS:	Principally Golf Associations; Property Owners, Tenants and Occupiers; Tournament and Event Managers and Organisers; Managers of Charities and Foundations; Sponsorship Providers; course raters; club support program and any other occupation incidental thereto.		
PERIOD OF INSURANCE:	From: 30 th June 2015 at 4.00pm To: 30 th June 2016 at 4.00pm Both Local Standard Time at the Insured's head office		
ADDITIONAL INSURED:	Including PGA Golf Professionals Stuart Leong Paul Skinner Alex Head Gareth Jones Martin Joyce Richie Smith Dean Kinney Tony Meyer		
INTEREST INSURED:	<p>Public and Products Liability The insured's legal liability to third parties with regard to personal injury/death and/or property damage as a result of an occurrence arising from the business activities of the insurer and/or their products.</p> <p>Professional indemnity The liability of the company in respect of any one claim (including legal expenses) or aggregate for all claims under the policy during the period of insurance shall not exceed the limit of indemnity specified in the schedule.</p>		
TERRITORIAL LIMITS:	Worldwide		
LIMITS OF LIABILITY:	Public Liability	\$20,000,000	any one occurrence
	Products Liability	\$20,000,000	any one occurrence and in the annual aggregate
	Professional Indemnity	\$10,000,000	any one loss and in the annual aggregate
SUB LIMITS:	Care, Custody and Control: \$250,000 any one occurrence		
DEDUCTIBLE:	General Liability Losses -	\$250	
	Professional Liability -	NIL	

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GENERAL ADVICE WARNING

AUSTRALIAN FINANCIAL SERVICES LICENCE NO: 422018

Infrasure Pty Ltd is a registered General Insurance Broker authorised to Deal & Advise in Wholesale & Retail General Insurance Products in accordance with the terms of the licence provided by the Australian Securities & Investment Commission (ASIC).

GENERAL ADVICE NOTICE as required by the Financial Services Reform Act.

In delivering Retail Products to our clients and arranging cover with insurers, we only provide a "General Advice" service without conducting a detailed "needs analysis" of each individual's personal or financial situation.

However the Retail Products we recommend in providing this General Advice service have all been subject to an extensive in-house review and they are only deemed acceptable if the insurer is:

- * operating under the supervision of the Australian Prudential Regulation Authority; and
- * the terms & conditions of cover & the insurer's claims service are both of an appropriate standard.

We are not agents of the Insurer and will be acting as your agent in all dealings with insurers.

In some cases we have negotiated an agreement with the Insurer under which premium discounts and cover benefits are provided to our Clients above those usually offered by the insurer to its direct customers.

As a General Insurance Broker we have developed procedures to ensure that the terms of the cover under policies we recommend can be reviewed by each client and that any cover we arrange is in accordance with your requirements on the factual information presented. However, in recommending this product to you without a detailed needs analysis we cannot advise whether it is appropriate for your personal objectives, financial situation or needs.

We ask that you read and understand the explanation of the cover contained in the Product Schedule and Product Disclosure Statement and that you also read our Financial Services Guide which has been previously supplied.

As an intending insured, it is your responsibility to notify information and decide the following matters when arranging insurance or providing instructions to renew your policy:

General Considerations

- * Description of the Item to be insured and any identifying number?
- * Notification of the name of the Mortgagee or Financier with an interest in the property?
- * Risk Situation - Single Location or anywhere in Australia?
- * The sum to be insured to be based on the cost of replacement?
- * The sum to be insured based on the actual present day (depreciated) value of the item?
- * For what purpose if the item is used?
- * The amount of any voluntary excess additional to the insurer's standard terms?
- * The amount of cover required for Public Liability?

YOUR DUTY OF DISCLOSURE

Before you enter into a Contract of general insurance with an Insurer, you have a duty under the Insurance Contracts Act 1984 to disclose to the Insurer every matter that you know, or could reasonably expect to know, is relevant to the Insurer's decision whether to accept the risk of Insurance, and if so, on what terms. You have the same duty to disclose these matters to the Insurer before you renew, extend, vary or reinstate a contract of general insurance. Your duty however does not require disclosure of matter:

- That diminishes the risk to be undertaken by the Insurer;
- that is common knowledge;
- that your insurer knows or, in the ordinary course of business, ought to know; as to which the compliance with your duty is waived by the Insurer.

NON-DISCLOSURE

If you fail to comply with your duty of disclosure, the Insurer may be entitled to reduce the liability under the Contract in respect of a claim or may cancel the Contract. If your non-disclosure is fraudulent, the Insurer may also have the option of avoiding the Contract from its beginning.

Clients who are not fully satisfied with our services should contact our Complaints Officer. Infrasure Pty Ltd is a member of the Financial Ombudsman Service (FOS), a free service, and follows the principles of the Insurance Brokers Code of Practice. Further information is available from our office. You can contact FOS directly on 1300 780 808.

GOODS & SERVICES TAX

If you are a business registered for GST purposes, you may be entitled to a claim an input tax credit in respect of the total GST payable under this policy. Only your accountant can confirm this matter to you.

COOLING OFF

In accordance with Section 101B of the FRSA, you must have the right to return this policy and receive a full refund of the total premium and all charges. This request **MUST** be made within 14 days of the inception of this policy and does not apply should a claim have been made or the cover be for a period less than 30 days.

CREDIT TERMS & PAYMENT

Unless agreed otherwise, Credit Terms are strictly in accordance with the period specified on the invoice. If you fail to pay the full premium within the agreed period your cover will lapse unless we agree otherwise. The insurer will be entitled to a premium for the time held covered but you will be uninsured from the date your cover is cancelled. Infrasure Pty Limited does not accept any liability for cancelled policies outside of the credit terms.

DISPUTES WITH INFASURE PTY LTD

Any client who is not fully satisfied with our services should contact our Complaints Officer. If your complaint can not be resolved to your satisfaction by us you have the right to refer the matter to Financial Services Ombudsman (FOS). FOS can be contacted on 1300 780 808.