

Notes: Public & Products Liability Insurance
Limit of Indemnity - \$20,000,000
Policy renewal for: 1 April 2023 to 1 April 2024

PUBLIC & PRODUCTS LIABILITY INSURANCE

INSURED NAME: Awards WA Incorporated T/As Ignite Youth Award.

POLICY NUMBER: BLLS500068.

PERIOD OF INSURANCE: From: 1 April 2023 at 4pm local standard time at the Named Insured's address.
To: 1 April 2024 at 4pm local standard time at the Named Insured's address.

INSURED BUSINESS: Ignite Youth Award Program.

LIMIT OF INDEMNITY:

COMBINED GENERAL LIABILITY

Section A:

AUD \$10,000,000 any one Occurrence in respect of Public Liability and in the aggregate during the Period of Insurance in respect of Product Liability.

Section B:

AUD \$10,000,000 in the excess of AUD \$10,000,000 any one Occurrence in respect of Public Liability and in the aggregate during the Period of Insurance in respect of Product Liability.

Total Limit Underwriters Liability

AUD \$20,000,000

STATUTORY LIABILITY

AUD \$2,000,000 any one Claim and in the aggregate for all Claims made during the Period of Insurance.

SUB-LIMIT OF INDEMNITY:

FINANCIAL LOSS LIABILITY

AUD \$2,000,000 any one Claim and in the aggregate for all Claims made during the Period of Insurance.

CARE, CUSTODY, & CONTROL

AUD \$250,000 each and every Occurrence and in the aggregate for any one Period of Insurance.

DEDUCTIBLES:

Combined General Liability

AUD \$1,500 each and every Occurrence (costs inclusive).

AUD \$2,500 each and every Occurrence (costs inclusive) in respect to trail riding.

Other than in respect of claim for injury to contractors, subcontractors and/or labour hire workers for which the Deductible is AUD \$25,000 any one Occurrence (costs inclusive).

Financial Loss Liability

AUD \$2,500 each and every Claim (costs inclusive).

Statutory Liability

Nil excess.

POLICY WORDING: Combined General & Products Affinity Adventure & Leisure Programme Lineslip Wording and attached endorsements.

ENDORSEMENTS/EXTENSIONS:

Financial Loss (Products & Services) Liability Endorsement.

Statutory Liability Extension.

RETROACTIVE DATE: Financial Loss Liability – 29/3/2018.

Statutory Liability – 29/3/2018.

SECURITY:

Section A – 100%

AFB Syndicate 2626 (82%)

AFB Syndicate 623 (18%)

Lineslip Reference: LK033J22ANTL.

Section B – 100%

Axis Syndicate 1686

Lineslip Reference: 348267122GL

DUTY OF DISCLOSURE

Before you enter into an insurance contract, you have a duty to tell us anything that you know, or could reasonably be expected to know, may effect our decision to insure you and on what terms.

You have this duty until we agree to insure you.

You have the same duty before you renew, extended, vary or reinstate an insurance contact.

You do not need to tell us anything that:

- Reduces the risk we insure you for; or
- Is common knowledge; or
- We know or should know as an insurer; or
- We waive your duty to tell us about.

If you do not tell us something

If you do not tell us anything you are required to, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.