

Schedule of Insurance

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Class of Policy: Voluntary Workers Insurance
The Insured: Golf Queensland Limited

Policy No: PMEL99/0080813
Invoice No: 12432
Our Ref: GOLF QLD

VOLUNTARY WORKERS

(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 but not limited too; <ul style="list-style-type: none">o Golf Associationo Property Owners / Occupierso Tournament and Event Managers / Organisers / Assistanceo Golf Promoterso Coaching / Clinics / Virtual Golfo Managers of Charities and Foundationso Sponsorship Providerso Junior Developmento Course Raterso Club Support Programo Community Coachingo Trade Days and any other occupation incidental thereto.
PERIOD OF INSURANCE:	From: 30 th June 2017 at 4.00pm To: 30 th June 2018 at 4.00pm Both Local Standard Time at the Insured's head office
IGEOGRAPHICAL REGION:	Australia Wide and New Zealand where the policy only applies in respect of all travelling executives and sales persons who are non-residents such countries.
INSURED PERSONS:	All Voluntary Workers of the Insured
INSURED EVENTS:	Injury (as defined in the policy) occurring during the period of insurance resulting solely and directly and independently or any other cause in the events shown in the table of compensation whilst engaged in declared activities during sanctioned motor race meetings or other authorised activities.
TIME OF OPERATION:	Cover under this policy shall apply whilst the insured person is engaged in: <ul style="list-style-type: none">• Actually engaged in unpaid voluntary work performed on behalf of the Insured• Training arranged by the Insured• In An Administrative capacity as an official, photographer, trainer or fundraiser
SECTIONS INSURED:	<i>Section 4.1 Capital Benefits</i> The percentage of this amount which is Payable for each of \$ 150,000 Events 1 to 14 is set out in the policy <i>Section 4.2.1 Medical Benefits</i> The percentage of the Medical Expenses covered under this section is 75% <i>Section 4.2.2 Physio Benefits</i> The percentage of physiotherapy expenses covered under this Section is AS PER POLICY The Excess payable for each claim under Section 4.2 is \$ 50 Excess

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The maximum amount payable per claim under Section 4.2 is \$ 5,000

Section 4.3.1 Loss of Income

The amount payable is the lesser of 85% Net Income Lost or \$ 1,500 Per Week

Section 4.3.2 Student Allowance

AS PER POLICY

Section 4.3.3 Domestic Home Help

AS PER POLICY

The Excess Period under Section 4.3 is 7 Days

The Maximum Benefit Period under Section 4.3 is 104 Weeks

Section 4.4 All benefits excluding 4.4.1

AS PER POLICY

Section 4.4.1 Injury Assistance

The maximum amount per claim is \$ 0 Limit

Surgical Lump Sum Benefits

Injury Resulting in Surgery - \$20,000

Weekly benefits

Benefit period – 104 weeks

Fractured Bones Benefit - Injury - \$3,000

Percentages as per policy

Dental Benefits - Injury - \$500

4.4 Other benefits:

4.4.1 Transport to and From Work Benefit - \$25 per day for a maximum of 12 weeks

4.4.2 Injury Rehabilitation Benefit - \$10,000

4.3.2 Student Education Assistance - 100% of expenses to a maximum of \$500 per week

Excess - \$50

Benefit Period – 26 Weeks

4.3.3 Domestic Home Help - 100% of expenses to a maximum of \$1,000 per week

Excess - \$50

Benefit Period - 26 Weeks

4.4.5 Home / Work / Motor Vehicle Modification Benefit - Reasonable Expenses

Out of Pocket Expenses - \$250 per week

- Maximum 52 weeks

4.4.6 Funeral Expenses - \$7,000

Reimbursement of Professional or Membership Fees - \$250 per membership for a Maximum of 2 years

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Escalation Benefit (Weekly Benefit Increase after 12 months) - 5% Compound
Twelve (12) weeks guaranteed payment - Included
Exposure to the elements - Included
Disappearance - Included

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DUTY OF DISCLOSURE

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. Horsell Duffy Langley 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.

MATERIAL CHANGE OF RISK

Many policies require you to notify the Insurer in writing of any material change to the insured risk during the period of insurance. The Insurer can then decide whether to cover the new risk. Some examples of material changes are if you:

- change your profession or occupation;
- acquire or merge with another business;
- commence manufacturing plastics, or commence woodworking activity;
- commence manufacturing a new kind of product;
- are unable to pay your debts as they fall due and you enter into an arrangement with your creditors.

If you are in any doubt as to whether the Insurer should be told about any particular change to the insured risk, please ask us.

COOLING OFF PERIOD RIGHTS

For certain policies covering personal or domestic property (e.g. motor, home buildings and contents, travel, sickness and accident and consumer credit insurance), you may have a right under the Corporations Act to return your policy. The policy will usually set out the right but some may not. You can ask us if it applies.

The period can be no less than 14 days from entry into the policy but it may be longer at the Insurer's option. The right does not apply if you have exercised a right under the policy (e.g. made a claim).

The amount of premium refunded will vary for each Insurer. They are permitted (unless the policy states otherwise) to deduct:

- an amount representing the Insurer's period of time on risk;
- any tax or duty paid or owing for which the Insurer is unable to obtain a refund; and
- any reasonable administrative and transaction costs incurred by the Insurer reasonably related to the acquisition of the policy and termination of the relationship which don't exceed the true cost of an arm's length transaction.

Despite the cooling off period you still may have cancellation rights under your policy which have no time limit. If you want to return or cancel your policy contact us so we can assist.

MISSTATEMENT OF PREMIUM

We try to tell you the correct amount of premium and statutory charges that applies to your insurance. In the event that we misstate that amount (either because we have made an unintentional error or because a third party has misstated the amount), we reserve the right to correct the amount. By instructing us to arrange insurance for you, you agree, where permitted by law, that you shall not hold us responsible for any loss that you may suffer as a result of any such misstatement.

RANGES OF BROKERAGE WE MAY EARN

The ranges of brokerage we earn on the majority of insurance policies we place generally varies between 0-30% of the insurer premium (before Statutory Charges). For a more extensive list of the ranges of brokerage we may earn, please refer to our Financial Services Guide.

DISPUTES WITH HORSELL DUFFY LANGLEY

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.