

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 – PMEL99/0119410

The Insured	HOCKEY AUSTRALIA LIMITED, HOCKEY WA, HOCKEY NSW, HOCKEY TASMANIA, HOCKEY SA, HOCKEY ACT, HOCKEY NT, HOCKEY QLD AND HOCKEY VICTORIA including all leagues and clubs, affiliated directly or indirectly with Hockey Australia Limited, Hockey WA, Hockey NSW, Hockey Tasmania, Hockey SA, Hockey Act, Hockey NT, Hockey QLD And Hockey Victoria; registered members and non-participating officials including coaches, referees, voluntary workers including co-opted voluntary workers, club committee members, office bearers, medical officers and prospective members for the up to four weeks after initial approach
Address	66 Jolimont Street East Melbourne 3002 Australia
Sport/Business	Principally but not limited to administration, organisation, promotion, development, product sales, office occupiers, and all activities associated with the sport of hockey. Such activities shall include but are not limited to coaching and/or refereeing activities, coaching courses and clinics, referee courses and clinics, holiday and school clinics, competitions, state and development squads and training squads, matches, games, practices and training sessions, seminars and meetings, club information sessions and meetings, hire of facilities, grounds, changing rooms, game development programs, teacher education and in service courses, organised fund raising, summer league competition and out of season competitions and all related social similar activities organised by the Insured
Period of Insurance	From 31/12/2020 to 31/12/2021 , 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

Association Liability

Wording: Association_Liability_Policy_Wording_11.18

Underwritten by Certain Underwriters at Lloyd's under contract number B1740PGL200003000

Part 1

Public Liability

\$20,000,000 any one occurrence

Products Liability

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

Excess \$NIL

Part 2

Professional Indemnity

\$10,000,000 any one claim and in the aggregate

Excess \$NIL

Retroactive date: 31/12/2019

Part 3

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

Directors and Officers: \$10,000,000

Offices Bearers \$10,000,000

Trustee Liability: \$10,000,000
 Taxation Audit: \$50,000
 Crime/Fidelity: \$1,000,000
 Employment Practices: \$5,000,000
 Statutory Liability: \$1,000,000
 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 \$10,000
 Crime/Fidelity \$25,000
 Employment Practices \$15,000
 Retroactive date: 31/12/2019

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

Endorsements Applicable to this cover:

Part 1 Only

Goods in Care Custody and Control \$500,000

Part 1 and Part 2

Only Difference in Conditions and Limits Endorsement

Subject to the limitations expressed elsewhere in this policy and in this memorandum, loss sustained by the Insured in any nominated territory being Australia or New Zealand, in which the Insured carries on business shall be covered by this policy:

- (a) when prior Liability policies protecting the Insured's interests were in force, and
 (b) to the extent that the amount recoverable under the Liability policies would have granted cover or been of a higher sum insured than the loss sustained by the Insured and payable or not payable under this policy, including whether due to the application, exhaustion or aggregation of any limit of liability, sum insured or Indemnity Period or the application of a Co-insurance or Average clause or condition or exclusion, and
 (c) when the terms and conditions set forth in this policy are less broad in meaning and/or scope than those contained in any other policy or policies issued previously,

Then this policy shall indemnify the Insured to the extent and to the limit of coverage the previous policies would have paid, had they been maintained.

In respect of any claim payable under this memorandum, the Insured shall bear as a self-insured loss the greater of any applicable deductibles under this policy and any underlying local policy.

Part 3 Management Liability only

Cover applies to Hockey Australia and the state associations only

ABUSE EXTENSION:

This extension is on a claims made' basis. It only covers claims made against You and notified to Us during the period of insurance. However, provided you give Us notice in writing of any facts that might give rise to a claim against You, as soon as reasonable practicable after You become aware of those facts and before the expiry date of this insurance, then this insurance will respond, notwithstanding the fact that no claim has actually been made against You prior to the expiry date.

OPERATIVE CLAUSE:

Subject to the terms, conditions, definitions and exclusions of this Policy (Other than as amended by this Extension), We hereby agree to indemnify You up to the Limit of Liability against all sums which you shall become legally liable to pay by the way of compensation (excluding punitive, exemplary, aggravated and/or multiple damages) as a result of a Claim or Claims first made against You and notified in writing to Us during the period of insurance stated in the Schedule by reason of Personal Injury arising out of Abuse or attempt threat committed or alleged to have been committed.

DEFINITIONS:

Wherever used in this Extension the following words have the following special meanings:

Claim means: Any originating process (in a legal proceeding or arbitration), cross claim or counter claim or third party claiming compensation against and served on an Insured. Retroactive Date: From the original date that you have had this abuse extension with us on a continuous basis or from 31/12/2019.

LIMIT OF LIABILITY:

Our total aggregate liability during any one period of insurance for all liability arising directly or indirectly out of or in connection with Abuse or attempt threat shall not exceed \$1,000,000 any one claim or in the aggregate during any one period of insurance. Furthermore, this Limit of Liability provided under this Extension shall apply inclusive of all legal costs and expenses incurred by Us.

LEGAL COSTS:

We will pay all costs, fees and expenses incurred, with our prior consent, by You in the defence of settlement of a claim or claims made against You but not exceeding in total the Limit of Liability noted in this extension.

EXCLUSIONS:

We shall not be liable:

1. for any liability in respect of which You are entitled to indemnify under any other insurance.
2. for any liability arising from Abuse or attempt threat which occurred prior to the Retroactive Date specified in this Extension.
3. for any liability arising from any facts and/or circumstances, of which You had become aware prior to commencement of the Period of Insurance, which is a reasonable person in Your position would have considered as facts and/or circumstances which may rise to a Claim or Claims under this Policy.
4. to indemnify any perpetrator or alleged perpetrator of any Abuse or attempt threat.
5. for any fines or penalties or the costs of defending any criminal proceedings
6. for any Claim or Claims brought against You in any country or jurisdiction outside the commonwealth of Australia or New Zealand or Claims arising from the enforcement of any judgement, order or award in respect of any action first brought in any court of law, arbitration, tribunal or other judicial body outside the Commonwealth of Australia or New Zealand.
7. for the Excess as set out under Condition 1 of this extension.
8. for any liability from any government redress program or similar as agreed

CONDITIONS:

1. You shall bear the first \$10,000 (inclusive of costs and expenses) of any one Claim.

For the purpose of determining the Excess applicable to any indemnity provided under this Extension, it is expressly agreed that all acts of Abuse or attempt(s) threat suffered by any individual claimant shall be deemed to be arising out of the originating cause. If there is more than one claimant, all acts of Abuse or attempt(s) threat suffered by each Individual Claimant shall be deemed to be arising out of original causes.

2. You shall, as a condition precedent to Your right to be indemnified under this Extension, ensure that You comply with all State and National legislation and requirements for dealing with minors.

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.



SIGNATURE

17/12/2020

DATE

Premium

As Agreed

Printed by: A.B.