

SCHEDULE OF COVER Personal Accident

OUR REFERENCE	17050372		
INSURED	Sports Aviation Federation of Australia & Hang Gliding Federation of Australia Inc		
BUSINESS OF INSURED	Sporting body responsible for the administration of the hang gliding, paragliding and weightshift microlights regulations as provided by the Civil Aviation Safety Authority (CASA) of Australia. Classroom based; pilot training, instructor certification and provision of flight training facilities. General administration. Club meetings and gatherings. Commercial property owners and/or occupiers of clubrooms and offices.		
PERIOD OF INSURANCE	30/06/20 to 30/06/21 At 4pm Local Time		
INSURED PERSONS - GROUP PERSONAL ACCIDENT COVER	Hang Gliding Federation of Australia Inc and Sports Aviation Federation of Australia All registered members, pilots, accredited officials, accredited coaches, accredited stewards and all registered voluntary workers of the INSURED		
BENEFITS	Aggregate Limit of Liability		
	Insured Event(s)		\$1,000,000
	Accidental Death		
	Insured Event 1		
	Per Person	\$	20,000
	Insured Events 2-26		
	Benefit	\$	20,000
	Weekly Benefits - Injury		
	Per Person		Not Insured
GEOGRAPHICAL LIMITS	Australia Wide Only (International Cover Available upon request to the HGFA for approval)		
POLICY WORDING	DUALGPAPDSV615		
INSURER		Policy No.	Proportion %
	Dual Australia Pty Ltd Level 4 332 Kent Street SYDNEY NSW 2000	SPA44518217I0	100.0000
	As Agent For :		
	Certain Underwriters at Lloyds of London		100.0000 %

ENDORSEMENTS

- 0 **AUuthorised Activities**
- 1 **Overseas Participants**
- 2 **Annual Aggregate Deductible**
- 3 **Endorsements to Apply To This Policy**

AUuthorised Activities

AUTHORISED ACTIVITIES means:

- 1) All flight activities as captured under the auspices of the HGFA;
- 2) Training and instruction when accompanied by a qualified instructor of the HGFA and/or instructed by radio by a qualified instructor of the HGFA
- 3) General flying, including competitions, displays and events
- 4) Airside activities including ownership, maintenance, operation or use of:
 - any airport, aerodrome, airstrip, heliport or any other area where aerial devices take off or land;
 - any aircraft hangar or any other area used for storing, sheltering, servicing maintaining or parking aircraft or aerial devices
- 5) Watercraft launch activities which includes launching, towing or landing of flying participants utilising watercraft less than 8 meters in length and operated by an appropriately licensed member of the HGFA which is not a commercial enterprise and has been approved by the HGFA
- 6) Land based activities such as camping, fund raising, working bees, pilot monitoring, launch paid maintenance etc.

Annual Aggregate Deductible

It is hereby noted and agreed that an annual aggregate deductible of \$100,000 applies to this Policy. The first \$100,000 of claims will be paid for by the INSURED. All claims handling costs for under deductible claims will be met by US.

Except as otherwise provided in this endorsement, the Insuring Clause and all other POLICY terms and conditions shall have full force and effect.

Endorsements to Apply To This Policy

102 Territorial Limits and Several Liability Endorsements-Sport Group Personal Accident

General Definitions under the POLICY

It is hereby noted and agreed the definition of WE/OUR/US shall read as follows and not as stated in the POLICY wording.

WE/OUR/US means DUAL Australia Pty Ltd (ACN 107 553 257) as agent of the Underwriters.

General Provisions under the Policy

It is hereby noted and agreed General Provisions under the Policy 7. Territorial Limits and 8. Several Liability of Underwriters are included to the POLICY.

7. Territorial Limits

Worldwide except where otherwise limited in the POLICY

8. Several Liability of Underwriters

The obligations of OUR subscribing Underwriters, where there is more than one Underwriter subscribing to the POLICY, are several and not joint and are limited solely to the extent of their individual subscriptions. No subscribing Underwriter is responsible for the subscription of any co-subscribing Underwriter who, for any reason does not satisfy all or part of its obligations

SPECIAL NOTE

This memorandum is prepared as a summary of the insurance policy. It is not a complete description of all the policy's terms, conditions and exclusions.

In determining a claim, or questions with regard thereto, the provisions of the policy will prevail.

OUR REMUNERATION

We will receive commission from the insurer identified above of \$5,610.00 inclusive of GST.

COOLING OFF PERIOD

If you decide that you do not require the insurance policy we have recommended, you have 14 days (or longer if the insurer allows it) from the earlier of the date you receive confirmation of the insurance contract and the date it was arranged, to change your mind. Check the Product Disclosure Statement and/or the product issuer's Policy Wording for details. If you do not want the insurance, you must tell us in writing that you wish to return the insurance contract and have the premium refunded.

If you do so the insurance contract will be terminated from the time your insurer was notified. The insurer may retain its reasonable administration and transaction costs and a short-term premium.

You cannot return the contract of insurance if it has already expired or if you have a made a claim against it.

IMPORTANT NOTICE

You should refer to the Product Disclosure Statement which contains information about this particular financial product to help you make an informed decision in regard to this product.