

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 – PMEL99/0121388

The Insured	YARRA JUNIOR FOOTBALL LEAGUE INC
Address	PO BOX 172 Bundoora 3073 Australia
Sport/Business	Football (Australian Rules)
Teams/Members	508 TEAMS
Period of Insurance	From 31/03/2022 to 31/03/2023 , 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

Combined Liability

Wording: Combined_Liability_Policy_Wording_07.21

Underwritten by Certain Underwriters at Lloyd's under contract number B1740PGL210075000

Part 1

Public Liability

\$25,000,000 any one occurrence

Products Liability

\$25,000,000 any one occurrence and in the aggregate

Excess \$1,000

Part 2

Professional Indemnity

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

Excess \$1,000

Retroactive date: 1/11/2017

Part 3

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

Directors and Officers: \$5,000,000

Offices Bearers \$5,000,000

Trustee Liability: \$5,000,000

Taxation Audit: \$50,000

Crime/Fidelity: \$250,000

Employment Practices: \$250,000

Statutory Liability: \$250,000

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 \$1,000
 Crime/Fidelity \$2,500
 Employment Practices \$10,000
 Retroactive date: 1/11/2017

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

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 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 Indemnity against all sums which you shall become legally liable to pay by the way of compensation (excluding any redress, punitive, exemplary, aggravated and/or multiple damages) as a result of a Claim or Claims first made against You and notified to Us in writing 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 arbitrations), 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 the **1st November 2017**.

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 **\$5,000,000** 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 written 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 indemnity 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 would have considered as facts and/or circumstances which may give rise to a claim or claims under the Policy.
4. To indemnify any perpetrator or alleged perpetrator of any Abuse or 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
9. For any redress scheme including but not limited to the National Redress Scheme

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 an 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 attempts(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.

Policy Exclusions

As per policy including **Participant to Participant** - no cover exists if one participant takes legal action against another participant arising from an incident whilst playing.

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.

Premium

AS AGREED



8/04/2022

DATE

Printed by: A.B.