



Certificate of Currency

CLASS OF BUSINESS: Association Liability

POLICY NUMBER: P_AL/0/307674/20/L-9

INSURED NAME: **Australian Fencing Federation Ltd; Including all State Bodies and Affiliated Clubs as listed.**

BUSINESS DESCRIPTION: Australian Fencing Sporting Association

PERIOD: From: 1/01/2021 To: 1/01/2022

LIMIT OF INDEMNITY: \$4,000,000 Any one claim and in the aggregate

DEDUCTIBLES: Including Defence costs by the insured for each claim:

	Nil	Insuring Clause 2.1 (Directors and Officers)
\$	1,000	Insuring Clause 2.2 (a) (Professional Indemnity)
\$	1,000	Insuring Clause 2.2 (b) (Association Reimbursement)
\$	1,000	Insuring Clause 2.2 (c) (Association Liability)
\$	5,000	Insuring Clause 2.2 (d) (Employment Practices)
\$	1,000	Insuring Clause 2.2 (e) (Trustee)
\$	5,000	Insuring Clause 2.2 (f) (Crime)
\$	1,000	Insuring Clause 2.2 (g) (Taxation Investigation)

RETRO DATE: Unlimited

INSURER: DUAL Australia Pty Ltd on behalf of certain underwriters at Lloyd's

DATE ISSUED: 18/12/2020

SIGNATURE:

Damien Coates - Chief Executive Officer, DUAL Asia Pacific



LLOYD'S

Association Liability Insurance Policy

LLOYD'S

WE hereby agree, to the extent and in the manner hereinafter provided, to indemnify or otherwise pay you in respect of the contingencies or events specified in the Sections of the policy. However this policy only applies to those Sections as indicated in the Schedule attached to this policy.

The policy, Schedule, Exclusions and General Conditions shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of the policy, Schedule, Exclusions and General Conditions shall bear the same meaning wherever it may appear.

Please read **this policy** and, if it is incorrect, return it immediately for alteration.

A handwritten signature in black ink, appearing to be a stylized name or set of initials.

Signed by DUAL Australia Pty Ltd on behalf of certain underwriters at Lloyd's



Association Liability Schedule

All words in CAPITAL LETTERS within the policy or this schedule shall have the meaning given to them in Section 5 of the policy entitled "Definitions".

ITEM 1	POLICY NUMBER :	P_AL/0/307674/20/L-9	
ITEM 2	Name of INSURED :	Australian Fencing Federation Ltd; Including all State Bodies and Affiliated Clubs as listed.	
		C/O: AJG - Brisbane Commercial	
	PROFESSIONAL BUSINESS:	Australian Fencing Sporting Association	
ITEM 3	PERIOD OF INSURANCE:	From: 1/01/2021	To: 1/01/2022
		both days at 4.00pm Australian Local Time	
ITEM 4	LIMIT OF INDEMNITY :	\$ 4,000,000	
		For the sake of clarity, all Limits of Indemnity , represent one Limit of Indemnity under the policy. For the purposes of this policy only the below Insuring Clauses are active:	
		Included	All such claims under Section 2.2(a) Professional Indemnity
		Included	All such claims under Section 2.2(b) Association Reimbursement
		Included	All such claims under Section 2.2(c) Association Liability
		Included	All such claims under Section 2.2(d) Employment Practices
		Included	All such claims under Section 2.2(e) Trustee
		Included	All such claims under Section 2.2(f) Crime
		Included	All such claims under Section 2.2(g) Taxation Investigation
	SUBLIMITS :	If the Deductibles section states "Not Included", there is no cover under that Insuring Clause and/or Additional Benefit.	
		2.2(c)	Association Cover
			LIMIT OF INDEMNITY
		2.2(f)	Crime
			\$ 500,000
		2.2(g)	Taxation Investigation
			\$ 100,000
		4.3(a)	Official Investigations and Inquiries
			\$ 500,000
		4.3(b)	Official Investigations and Inquiries
			\$ 250,000
		4.10	OH&S Defence Costs
			\$ 1,000,000
		4.11	Statutory Liability
			\$ 250,000
		4.12	Public Relations
			\$ 100,000
		4.16	Crisis Containment
			\$ 100,000
		7.5	Pollution
			\$ 250,000
ITEM 5	DEDUCTIBLE :	Including Defence costs by the insured for each claim:	
		Nil	Insuring Clause 2.1 (Directors and Officers)
		\$ 1,000	Insuring Clause 2.2 (a) (Professional Indemnity)
		\$ 1,000	Insuring Clause 2.2 (b) (Association Reimbursement)
		\$ 1,000	Insuring Clause 2.2 (c) (Association Liability)
		\$ 5,000	Insuring Clause 2.2 (d) (Employment Practices)
		\$ 1,000	Insuring Clause 2.2 (e) (Trustee)
		\$ 5,000	Insuring Clause 2.2 (f) (Crime)
		\$ 1,000	Insuring Clause 2.2 (g) (Taxation Investigation)
ITEM 6	RETROACTIVE DATE :	Unlimited	Excluding any known claims or circumstances
ITEM 7	Date of PROPOSAL:	18/12/2020	
ITEM 8	ADDITIONAL BENEFITS	See attached policy Wording	
ITEM 9	Optional Extensions:	No optional extension to apply	
ITEM 10	POLICY Wording:	DUAL Australia Association Liability Wording 0509.pdf	
ITEM 11	Endorsements attached at inception:		

118AL Sanctions Limitation Exclusion

It is agreed that this policy is amended to include the following Exclusion.

WE will not cover the insured for or in connection with any claim arising out of or in any way connected with any matters where the provision of such benefit would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

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



Association Liability Schedule

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120AL Whistleblower Hotline Access Endorsement

It is agreed that this POLICY is amended to include the following Additional Benefit:

Whistleblower Hotline Access

The ASSOCIATION and their internal and external stakeholders are hereby entitled to access the DUAL WHISTLEBLOWER HOTLINE throughout the INSURANCE PERIOD.

DUAL WHISTLEBLOWER HOTLINE means the use of a dedicated toll-free number to report suspected incidents and misconduct. The dedicated toll-free number will be provided when the POLICY is purchased, together with a detailed fact sheet regarding how the insured can use the DUAL WHISTLEBLOWER HOTLINE.

Please note that for the purposes of this Endorsement only, terms appearing in capital letters have a defined meaning in the POLICY.

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

Lloyd's/AFCA Contact Information Endorsement

It is agreed that the following endorsement has been applied:

It is hereby noted and agreed that any reference to Lloyd's Australia address is amended to the following:

Lloyd's Australia Limited
Level 9
1 O'Connell Street
Sydney NSW 2000
Australia

Furthermore, it is hereby noted and agreed that any reference to the Financial Ombudsman Service (Australia) and its contact details are amended as follows:

Australian Financial Complaints Authority
Post: GPO Box 3
Melbourne VIC 3001
Phone: 1800 931 678
Email: info@afca.org.au

More information can be found on their website: www.afca.org.au

In all other respects, the policy remains unchanged.

CRCAL1 Cyber Risks Clarification Endorsement No. 1 (Affirmative Cover)

This Policy does not contain an exclusion relating to any Cyber Act or Cyber Incident; therefore, any amounts otherwise payable under this policy due to a Cyber Act or a Cyber Incident will be payable, subject to the terms, conditions, warranties, exclusions, and endorsements of this Policy.

Definitions

Computer System means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the Insured or any other party.

Cyber Act means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.

Cyber Incident means:

1.1 any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System; or

1.2 any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any Computer System.

15AL Molestation Endorsement

It is agreed that this POLICY is amended to exclude any child molestation or any kind of abuse of people under the care of the INSURED and its members.

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

122AL Professional Sports Exclusion Endorsement

WE are not liable to make any payment whatsoever under this POLICY in connection with any matter arising directly or indirectly out of or relating in any way whatsoever to any INSURED:



Association Liability Schedule

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(a) performing or engaging in any way in an activity which is a PROFESSIONAL SPORTING ACTIVITY;

(b) being an organisation or body (including but not limited to any sporting controlling body, Federation, club, team, association or like organisations or bodies) overseeing, performing or engaging, participating or involved in a PROFESSIONAL SPORTING ACTIVITY, including but not limited to the control, management, administration, oversight or conduct of such an organisation or body;

(c) being a person involved in or connected with any organisation or body, or activity, in (a) and/or (b) above.

This exclusion does not apply in relation to purely amateur sporting organisations or bodies.

In this Exclusion, PROFESSIONAL SPORTING ACTIVITY means a sport in which an athlete performs that activity as their primary profession or occupation and is paid for their performance.

Except as otherwise provided in this Endorsement, all other POLICY terms and conditions shall have full force and effect.

16AL Name Change Endorsement

It is agreed Item 2: Name of INSURED is modified to the following:

Australian Fencing Federation Ltd
Black Knights Fencing Club
Brisbane Fencing Club
City Fencers Ashgrove
Crossed Swords Fencing Club
Kedron-Nundah Fencing Club
Marchoochydore Swords Fencing Club
North Queensland Fencing Association
St Lucia Fencing Club
Sunshine Coast Fencing Club
The Fencing Club
New South Wales Fencing Association Inc.
Bathurst CSU Fencing Club
Batlow Fencing Club
Fencing Academy of Arms
Hills Athletic Fencing Club
Hills Sabre Fencing Academy
Leo Sports
Macquarie University Fencing Club
Maitland Fencing Club
Marconi Fencing Academy
Marrickville Marauders Fencing Club
Masters Fencing Club
Moree Fencing Club
Mosman Fencing Academy
Mountains Fencing Club
Newcastle PCYC Fencing Club
Newcastle University Fencing Club
Olympia Fencing Club
Penrith Fencing Academy
Polish Australian Fencing Club
Silver Swords Fencing Club
Southern Highlands Fencing Club
Sydney Fencing Club
Sydney Fencing Sports Club
Sydney Sabre Fencing Club
Sydney University Fencing Club
The Swords Club
UTS Fencing Club
Wagga Wagga Fencing Club
Fencing Victoria Inc.
Blacklords Fencing Club
CrossXswords
Dragons Fencing Club
Melbourne University Fencing Club
Spatha Fencing Club
VRI Fencing Club
Melbourne Fencing Centre
Victorian Fencing Academy
Whitehorse Chevaliers Fencing Club
Fioretto Fencing Club
Monash University Fencing Club
Olympia Fencing Club
Sword Fights Australia
Tizona Fencing Club
Phoenix Fencing Club
Touché Fencing Club
Geelong Fencing Club



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Rogue Fencing
La Trobe University Fencing Club
Western Swords Fencing Club
Western Australia Fencing Association Inc.
ECU Cavalier Fencing Club
Excalibur Community Fencing Club
Fencing Fitness
Jamrozy Sports Academy
Curtin Swordfish Fencing Club
UWA Fencing Club
Ellenbrook Fencing Club
Fencing South Australia Inc.
Adelaide Hills Fencing Club Incorporated
Adelaide Swords Club Incorporated
Adelaide University Fencing Club
Charles Sturt Fencing Club Incorporated
Fencing 4 All (F4A) - Incorporated under parent organisation OLFA (one land for all)
Flinders Fencing Club
Trott Park Fencing Club Incorporated (TPFC)
ACT Fencing Association Inc.
ADFA Fencing Club
ANU Fencing Club
Canberra School of Fencing
Engarde at Mackillop
Lancaster Fencing Club
Maison Escrime European Style Fencing Club
Masters Fencing Club

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

ITEM 12 Underwriters: DUAL Australia Pty Ltd on behalf of certain underwriters at Lloyd's

Unique Market Reference
Association Liability: B0775UPD05820A

Date Issued: 18/12/2020

Signed:

Signed by DUAL Australia Pty Ltd on behalf of certain underwriters at Lloyd's