



01 February 2012

Jardine Lloyd Thompson Pty Ltd  
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**Certificate of Currency**

**Our Ref: 039451**

<b>INSURANCE CLASS</b>	Personal Accident
<b>INSURED</b>	Surf Life Saving Australia Ltd; Surf Sports Australia Pty Ltd; Surf Life Saving QLD, NSW, WA, SA, TAS, NT, Life Saving Victoria Ltd, Southern Region SLSA Helicopter Service Pty Ltd including clubs and/or branches of these entities; Volunteer Marine Rescue Mornington, Sea Rescue Tasmania Inc, Ketting Coast Guard, Prince of Wales Bay Coast Guard, Swansea Coast Guard, St Helens Coast Guard, St Helens Marine Rescue, Tamar Marine Rescue and Ulverstone Coast Guard including subsidiary companies incorporated in Australia.
<b>ABN AND ITC DETAILS</b>	ABN To Be Advised ITC 0.00%
<b>BUSINESS</b>	Principally Providers of beach/water and/or emergency rescue services, education, safety advisers, retailers, fundraisers, club and associate managers, activities organisers, property owners and occupiers and any occupation incidental thereto including Property Owners/Occupiers and any other incidental occupation.
<b>GEOGRAPHICAL SCOPE</b>	Australia
<b>JURISDICTIONAL SCOPE</b>	Australia
<b>GOVERNING LAW OF CONTRACT</b>	Australian
<b>PERIOD OF INSURANCE</b>	From: 1 October 2011 at 4 PM Local Time (QLD). To: 1 October 2012 at 4 PM Local Time (QLD). and any further period for which the Insurer(s) agrees to provide cover.
<b>SCHEDULE OF BENEFITS</b>	Summary as follows:



Section	Schedule of Compensation	Each Insured Person
A	<b>CAPITAL BENEFITS, Events 1-18</b> *Insured Persons aged 4 - 7, Event 1 (Death) limited to: *Insured Persons aged 7 – 18, Event 1 (Death) limited to: *Insured Persons aged 65 - 75, Event 1 (Death) limited to:	\$150,000* \$7,500 \$15,000 \$20,000
C	<b>NON MEDICARE MEDICAL EXPENSES</b>  Maximum Compensation Excess	\$5,000 \$50 Each Loss
D	<b>FUNERAL EXPENSES</b>  Maximum Compensation	\$4,000
E	<b>BED CARE PATIENT BENEFIT</b>  Maximum Compensation	\$200 Per Week
F	<b>EMERGENCY TRANSPORT EXPENSES</b>  Maximum Compensation	\$1,500

**REFER TO POLICY DOCUMENT FOR FULL DETAILS.**

**AGE LIMITS:** 4 Years to 75 Years

**AGGREGATE LIMIT** \$5,000,000 Per Incident and Yearly Aggregate

**POLICY WORDING AND CONDITIONS** QBE Sports Injury Policy Version QM360

**ENDORSEMENT** Broken Bones Coverage

a) Neck or spine (full break)	\$5,000
b) Hip, pelvis	\$3,000
c) Skull, shoulder blade	\$1,000
d) Collar bone, upper leg	\$800
e) Upper arm, kneecap, forearm, elbow	\$800
f) Lower leg, jaw, wrist, cheek, ankle, hand, foot	\$300
g) Ribs (per rib)	\$300
h) Thumb, Finger, Toes (per thumb, finger, toe)	\$250
Maximum Compensation any one Injury	\$5,000



**SPECIAL NOTE**

**In respect of Surf Life Saving Western Australia only following payment of applicable additional premium – benefits have been amended as follows:**

<b>Section</b>	<b>Schedule of Compensation</b>	<b>Each Insured Person</b>
<b>A</b>	<b>CAPITAL BENEFITS, Events 1-18</b>	\$300,000*
	*Insured Persons aged 4 - 7, Event 1 (Death) limited to:	\$7,500
	*Insured Persons aged 7 – 18, Event 1 (Death) limited to:	\$15,000
	*Insured Persons aged 65 - 75, Event 1 (Death) limited to:	\$20,000
<b>B</b>	<b>WEEKLY INJURY BENEFIT</b>	
	Maximum Compensation	\$1,500 Per Week
	Aggregate Period	104 Weeks
	Elimination Period	14 Days
	Maximum Compensation	\$1,500 Per Week
	Aggregate Period	104 Weeks
	Elimination Period	14 Days
	Maximum Compensation	\$1,500 Per Week
	Aggregate Period	104 Weeks
	Elimination Period	14 Days
	Maximum Compensation	\$750 Per Week
	Aggregate Period	104 Weeks
Elimination Period	14 Days	

**INSURER**  
QBE Insurance (Australia) Ltd

**PROPORTION**  
100.000%

**POLICY NUMBER**  
AQ A023982 PAD

This certificate of currency provides a summary of the policy cover and is current on the date of issue. It is not intended to amend, extend, replace or override the policy terms and conditions contained in the actual policy document. This certificate of currency is issued as a matter of information only and confers no rights upon the certificate holder. We accept no responsibility whatsoever for any inadvertent or negligent act, error or omission on our part in preparing these statements or in transmitting this certificate by email or for any loss, damage or expense thereby occasioned to any recipient of this letter.

Brent Jaenke  
Account Manager