



Gridiron Queensland Inc

Insurance Prepared by: Morgan Jones
Business Insurance Group Pty Ltd
19/06/2020

Statement Of Advice

This is an important document and you should read it carefully to ensure you understand it.

Important Information: There are two common problems when purchasing insurance which you should consider.

You should not:-

- Assume that all policies are the same
- Compare policies on the basis of Premium alone. There are often crucial differences in the scope of protection provided by various policies.

Date of Advice: 19/06/2020
Selected Risks: Group Personal Accident

Your Adviser: **Morgan Jones**
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General Advice

General Advice Warning: The information provided is to be regarded as general advice. Whilst we may have collected risk information, your personal objectives, needs or financial situations were not taken into account when preparing this information. We recommend that you consider the suitability of this general advice, in respect of your objectives, financial situation and needs before acting on it. You should obtain and consider the relevant product disclosure statement before making any decision to purchase this financial product.

Insurer:

ATC Insurance Solutions Pty Ltd (Previously Steeves Agnew UW)

Referrer:

There is no Referrer to whom we have or will pay remuneration.

Relevant Relationships and Associations:

There are no specific relationships or associations which have influenced the provision of this advice.

Our Advice

In summary of the relevant discussions between Morgan Jones and James Cowlshaw of Gridiron Queensland Inc. we have arranged for with ATC Insurance.

This has been based on the scaled back cover (i.e. without Loss of Income) because the insured has resolved to minimise costs and pass this onto players. This cover can be upgraded at any time if required.

Please refer to our previous discussions for further information.

Prepared by Morgan Jones on the 23rd of May, 2018

Coverage Summary - Group Personal Accident Insurance

The following information was provided to your Insurers when negotiating the terms of your insurance program. It is common to all of your insurance policies, unless specifically stated otherwise in any of the Coverage Summaries forming part of this document. It is important that you notify us of any change in the following details to ensure that you are adequately protected.

Insurer

ATC Insurance Solutions Pty Ltd (Previously Steeves Agnew UW)
Underwriter: Lloyds of London

100.00%

Policy Number

Ref: ATCSI-23685

Reference Number

P601877395/3

Period Of Insurance

From: 30/06/2020

To: 30/06/2021

From 4PM to 4PM both local time and standard time.

Insured

Gridiron Queensland Inc

Year Established:

2017

Business Activities: Principally

Gridiron league and State Body
(including subordinate leagues)

Products Sold and/or Distributed:

Anything incidental to the above

Anzsic Rating: 93190 Sports Clubs - Unlicensed N.E.C. (archery,boxing,football,fencing,riding,martial arts,ski lift) (Internal Use Only)

To follow, please find a summary of your insurance policy. Please note that this is a summary only, and you should always refer to the insurer's policy schedule and wording for full terms and conditions.

Insured Situation

Within the Territorial Limits of the Policy, MILTON QLD 4064

Insured Definition - Group Personal Accident

Provides capital and weekly benefits for members/insureds injured whilst engaged in activities on behalf of the insured, including commuting to and from as defined in the policy wording.

Interested Party:	Not applicable
Capital Benefits:	\$50,000
Weekly Benefits:	\$250
Benefit Period:	52 weeks
Excess Period:	21 Days
Injury Assistance Benefit:	Insured
Non Medical Related Expenses Sum Insured:	As per insurer schedule
Home Tutorial Expenses Sum Insured:	As per insurer schedule
Injury Assistance Benefit - Deductible/Excess (each and every claim):	As per insurer schedule
Non Medicare Medical Expenses:	Insured
Non Medicare Medical Expenses Sum Insured:	85% up to \$2,500
Non Medicare Medical Expenses - Deductible/Excess (each and every claim):	\$100 excess / Nil excess with private health
Aggregate Limit of Liability:	\$1,000,000
Geographical Limits:	Worldwide excluding USA and Canada

Sports Personal Accident Insurance

Insurer:	Certain Underwriters at Lloyd's of London	
Policy Number:	ATCSI-23685	
Issued by:	ATC Insurance Solutions Pty. Ltd. as agent for the Insurer	
Insured:	Gridiron Queensland Inc.	
Policy Wording:	Sports Personal Accident Insurance PDS and Policy Wording WRD104	
Business Description:	Gridiron league & Youth Schools Gridiron programme (which includes subordinate league)	
Address/Situation:	20 Prospect Road MITCHELTON QLD 4053	
Number of Participants:	1009	
Aggregate Limits:	Any One Accident	\$1,000,000
	Any One Scheduled Flight	\$500,000
	Any Other Flight	\$500,000
Maximum Accumulation Limit:	\$1,000,000	
Policy Territory:	Australia	

Scope of Cover

Cover under this policy will be operative whilst a Covered Person is playing or taking part in competitions and activities arranged by or under the auspices of the Insured.

Schedule of Benefits

Category A

Covered Persons: All Registered Players, Coaches, Volunteers and Officials

Section A: Death	\$50,000
Section B: Capital Benefits	\$50,000
Section C: Permanent Total Disablement from Sickness	Not Applicable
Section D: Loss of Income	Not Applicable
Waiting Period	Not Applicable
Benefit Period	Not Applicable

Additional Benefits:

1. Non-Medicare Medical Expenses	
a) Percentage of expenses paid	85%
b) Maximum sum insured	\$2,500
c) Excess (each and every claim)	\$100
d) Benefit Period (number of weeks)	up to a maximum of 52 weeks
2. Student Allowance	Not Insured
3. Parents Inconvenience Allowance	
a) Daily benefit	\$25 up to \$500
b) Waiting Period (consecutive days)	14 Days
c) Excess (each and every claim)	NIL
4. Hospitalisation Benefit	Not Insured
5. Coma Benefit (in addition to Additional Benefit 4)	Not Insured
6. Home Modification and Relocation Assistance	\$10,000
7. Rehabilitation Expenses	\$1,000
8. Retraining Expenses	\$1,000
9. Membership Fees Benefit	Not Insured
10. Funeral Expenses	\$5,000
11. Domestic Duties Assistance	Not Insured
12. Personal Property Expenses	
a) Maximum sum insured	\$250
b) Excess (each and every claim)	\$50
13. Disappearance	Yes
14. Exposure	Yes

Age Limits 5-65

Premium Due Date 45 days after the start of the Policy Period

Memoranda

Memorandum 1 - Added Definition

It is hereby noted and agreed that the following definition is added to this Policy:

MAXIMUM ACCUMULATION LIMIT means the maximum amount payable under this Policy for all claims made during the Policy Period stated on the Schedule.

Coronavirus Absolute Exclusion

Notwithstanding any other provision (including any communicable disease extension), no cover is provided under this Policy for any claim, loss, cost or expense of whatever nature directly or indirectly arising out of, contributed to by or resulting from coronavirus disease (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), or any mutation or variation thereof.

This exclusion also applies to any claim, loss, cost or expense of whatever nature directly or indirectly arising out of, contributed to by or resulting from:

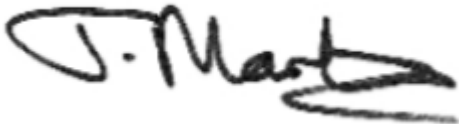
- (i) any fear or threat (whether actual or perceived) of; or
- (ii) any action taken in controlling, preventing, suppressing or in any way relating to any outbreak of;

coronavirus disease (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), or any mutation or variation thereof.

In all other respects, the policy is unaltered.

THE UNDERWRITER: Certain Underwriters at Lloyd's of London

This Schedule and Endorsements and Policy Wording shall be read together as one Contract.
Marginal notes and Headings are used for identification and do not form part of the Policy Wording.



Signed: _____
for and on behalf of ATC Insurance Solutions Pty. Ltd.
acting as agent for the Underwriter as specified above

Date: 09 June 2020

Risk Details

Please find below full details of all the information we have gathered about you and shared with insurers in order to organise this insurance on your behalf. Please check that this information is correct and up to date and advise us immediately if anything is incorrect or has been omitted.

Reference Number

P601877395/3

To follow, please find a summary of your insurance policy. Please note that this is a summary only, and you should always refer to the insurer's policy schedule and wording for full terms and conditions.

Group Personal Accident Insurance

Insured Situation

Within the Territorial Limits of the Policy, MILTON QLD 4064

Group Personal Accident

Total number of members/insured persons:	1009
Nature of activities:	American gridiron league

Other Insurable Risks And Services

The preceding Coverage Summary has listed out the covers in place for you. It is important to note there are a number of other types of insurance you can purchase, which may not currently be included.

The list below shows the types of insurance able to be purchased through Insurance Advisernet. This list doesn't include every type of insurance available, rather, it is intended to give you a summary of covers available in helping you decide what type of protection you require. Please contact us if you require any additional information (please note this list does include the covers you have already purchased):

Asset Protection	Excess of Loss	Marine Professional Indemnity
Association Liability	Fleet Motor	Medical Indemnity/Malpractice
Aviation	General Property	Money
Bond/Surety/Guarantee	Glass	Mortgage Protection
Builders Warranty	Goods In Transit	Personal Accident & Illness
Burglary/Theft	Group Personal Accident	Plant & Machinery
Business Interruption	Home & Contents	Pleasure Craft
Cancellation & Abandonment	Home Business	Private Motor
Caravan & Trailer	Household Removals	Prize Indemnity
Carriers Cargo	Industrial Special Risks	Product Recall/Guarantee
Commercial Motor	Information Technology Liability	Professional Indemnity
Contract Works/Construction	Investment Managers Liability	Property
Corporate Travel	Journey Injury	Shipbuilders Warranty
Crime	Landlords	Statutory Liability
Crop	Legal Expenses	Strata Plan
Cyber	Liability	Tax Audit
Deductible Buy Down	Livestock/Bloodstock	Trade Credit
Directors & Officers Liability	Machinery Breakdown	Travel
Electronic Equipment Breakdown	Management Liability	Umbrella Liability
Employee Dishonesty/Fidelity Guarantee	Marine Cargo	Voluntary Workers
Engineering	Marine Hull	Workers Compensation (ACT/NT/TAS/WA)
	Marine P&I	

Not all these covers may apply to your particular circumstances. However, we suggest this list be reviewed regularly to ensure your current insurance is still satisfactory in meeting your needs. Additionally, should a particular exposure exist, which is neither included in your current insurance program, nor listed above, we would be pleased to investigate availability of the product on your behalf.

Reminder Notice

Delay between final entry into the policy and original disclosure of information

You need to tell us if you have made disclosure of information in the application process and something has happened that makes the information disclosed inaccurate, or new matters arise that would require disclosure under the duty. You must do this before the policy has been entered into (or renewed, varied, reinstated or extended as applicable).

Duty Of Disclosure

The *Insurance Contracts Act 1984* requires that you, and everyone who is an insured under your policy, comply with the duty of disclosure. The duty requires you to tell the insurer certain matters which will help them decide whether to insure you and, if so, on what terms.

You have this duty until the insurer agrees to insure you and before the insurer agrees to renew your policy. You also have the same duty before you extend, vary or reinstate an insurance policy.

The type of duty that applies can vary according to the type of policy.

Make sure you explain the duty to any other insureds you may apply on behalf of. We do not do this unless specifically agreed in writing. If you are providing information for other insureds, you confirm you have their authority to do so and that the information provided is what they have told you in response to the duty of disclosure obligations.

We will assist you in determining what needs to be disclosed to the insurer in order to meet your duty. If in doubt it is better to tell us.

When you first apply for your policy, the insurer may ask you specific questions relevant to their decision whether to insure you.

Before an insurer agrees to renew your policy, you may again be asked specific questions by the insurer relevant to their decision whether to renew your policy. Or they may give you a copy of anything you have previously told them and ask you to tell them if anything has changed. If you do not respond then this will be taken to mean there has been no changes.

When you answer any questions asked by the insurer, you must give honest and complete answers and tell the insurer, in answer to each question, about every matter that is known to you and which a reasonable person in the circumstances would include in answering the questions.

If you (or anyone who is an insured, or a proposed insured, under the policy) make a misrepresentation, or if you do not tell the insurer something that you are required to tell them, they may cancel your policy or reduce the amount they will pay you in the event of a claim, or both. If the misrepresentation or failure is fraudulent, the insurer may refuse to pay a claim and treat the policy as if it never existed.

Duty of Disclosure

- In the past 10 years have you or any Insured person/business/corporation/director had any insurer decline any proposal from inception or decline any claim, cancelled or refused to renew a policy or imposed special conditions? No
- In the past 10 years have you or any Insured person/business/corporation/director ever been declared bankrupt or involved in any form of insolvency administration and not been discharged for at least one year? No
- In the past 10 years have you or any Insured person/business/corporation/director been convicted or have charges pending, for any criminal offence, including arson, or involving dishonesty of any kind? No
- Have you ever had a non motor vehicle loss, whether insured or not, in excess of \$20,000? If Yes, provide details. No
- Do you authorise us to give to, or obtain from, other insurers or any reference service, any information relating to insurance held by you or any claim in relation thereto? Yes
- Are you aware of any matter, not covered above, that may be relevant to the insurers decision whether to insure you, & if so, on what terms? If yes, please provide details. No
- I/We consent to IA's Privacy Policy Yes

Advice Details - General Advice

General Advice has been provided, whilst we may have collected risk information, your personal objectives, needs or

financial situations were not taken into account when preparing this information. We recommend that you consider the suitability of this general advice, in respect of your objectives, financial situation and needs. Please consider the relevant PDS before making any decision to purchase this financial product.

Client Acknowledgement - I/we acknowledge that:-

- All answers and statements made in the coverage summary forming part of this Insurance Proposal are true and accurate in every respect.
- No information has been withheld which is likely to affect an insurer's decision about rating or accepting my/our insurances.
- The Insurer reserves the right to decline my application
- This acknowledgement will be relied upon by the insurer and/or Insurance Advisernet Australia Pty Ltd.

Privacy Notice

We are committed to protecting your privacy in accordance with the Privacy Act 1988 (Cth) (Privacy Act) and the Australian Privacy Principles (APPs). Where required, we will provide you with a Collection Notice which outlines how we collect, disclose and handle your personal information. You can also refer to our Privacy Policy available on our website www.insuranceadviser.net or by contacting us for more information about our privacy practices including how we collect, use or disclose information or how to complain in relation to a breach of the Australian Privacy Principles and how such a complaint will be handled.