

# Affinity Insurance Brokers

ABN 15 091 944 580

Authorised Representative Number 1288354

Level 1/1265 Nepean Highway  
CHELTENHAM VIC 3192

PO Box 601  
MOORABBIN VIC 3189

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**Email:** info@affinityib.com.au

The policy mentioned below is due for renewal on and payable by 1/01/2022. To ensure continuous cover, please arrange payment prior to expiry date of 1/01/2022. Please refer to our various payment options below.

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## TAX INVOICE

This document will be a tax invoice for GST when you make payment

**Invoice Date:** 13/12/2021

**Invoice No:** 38690

**Our Reference:** APF

Should you have any queries in relation to this account, please contact your Account Manager  
**Greg Shallard Ph: (03) 8587 7759**

Australian Polo Federation  
Attention: Suzie Ruse  
PO Box 150  
WINDSOR NSW 2756

**Class of Policy:** Professional Indemnity Insurance  
**Insurer:** Insurance Australia Limited T/as CGU Insurance  
181 William St Melbourne VIC 3000  
ABN: 11 000 016 722  
**The Insured:** Australian Polo Federation

## RENEWAL

**Policy No:** 03MIS1648303

**Period of Cover:**

From **1/01/2022**  
to **1/01/2023** at 4:00 pm

**Details:** See attached schedule for a description of the risk(s) insured

**Professional Indemnity Renewal 2022-2023**

### Your Premium:

Premium	UW Levy	Fire Levy	GST	Stamp Duty	Policy Fee	Broker Fee
\$1,050.00	\$0.00	\$0.00	\$117.50	\$88.11	\$0.00	\$125.00
<b>TOTAL</b>						<b>\$1,380.61</b>

(A processing fee applies for Credit Card payments)



Please turn over for further payment methods and instructions



**Biller Code:** 20362  
**Ref:** 40346981911418176



Pay by credit card (Visa, Mastercard, Amex or Diners) at [www.deft.com.au](http://www.deft.com.au) or Call 1300 78 11 45. A surcharge may apply.  
**DEFT Reference Number: 40346981911418176**



\*498 403469 81911418176

### Affinity Risk Partners (Brokers)

**Our Reference:** APF  
**Invoice No:** 38690  
**Due Date:** 1/01/2022

Premium	\$1,050.00
U'writer Levy	\$0.00
Fire Levy	\$0.00
GST	\$117.50
Stamp Duty	\$88.11
Broker Fee	\$125.00
Policy Fee	\$0.00

**AMOUNT DUE \$1,380.61**

+403469

81911418176<

000138061<3+

## Schedule of Insurance

<b>Class of Policy:</b> Professional Indemnity Insurance	<b>Policy No:</b> 03MIS1648303
<b>The Insured:</b> Australian Polo Federation	<b>Invoice No:</b> 38690
	<b>Our Ref:</b> APF

- Item 1 **The Policyholder:** AUSTRALIAN POLO FEDERATION
- Item 2 **Address:** HARLEY PLACE SUIT 408, 251  
OXFORD ST  
BONDI JUNCTION 2022
- Item 3 **Professional Services Covered by this Policy:** REFER TO SPECIAL ITEMS BELOW
- Item 4 **Description of Policy:** Civil Liability Professional Indemnity CGU PI 05-21
- Item 5 **Period of Insurance:** 12 Months
- Item 6 **Premium Details:** As per invoice

Item 7 **Particulars of Risk:**

- 7.1 The Total Sum Insured is \$1,000,000 which includes all Policy sections, and \$2,000,000 in the aggregate for all Claims.
- 7.2 Amount of the Excess
- |   |                |
|---|----------------|
| (a) Australia and New Zealand Jurisdictions | \$5,000        |
| (b) Other Jurisdictions                     | \$5,000        |
| (c) Enquiries                               | \$1,000        |
| (d) Employment Practices Liability          | Not Applicable |
| (e) Fidelity Cover                          | Not Applicable |
- 7.3 Application of the Excess in respect of Australia and New Zealand Jurisdictions - Costs exclusive
- 7.4 Application of the Excess in respect of Other Jurisdictions - Costs inclusive
- 7.5 The Retroactive Date is without limitation of date.
- 7.6 Jurisdictional limits are WORLD WIDE, EXCLUDING U.S.A.
- 7.7 The date of the Proposal and declaration is 22/11/2021.

- Item 8 **Joint Ventures:** No Named Joint Ventures

Item 9 **Specific Cover Limits:**

- |                                    |             |
|------------------------------------|-------------|
| 9.1 Enquiries                      | \$250,000   |
| 9.2 Employment Practices Liability | Not Insured |
| 9.3 Fidelity Cover                 | Not Insured |
| 9.4 Cyber Cover Extension          | Not Insured |

Item 10 **Special Items:**

This Policy is subject to the following endorsements, details of which are set out at the end of this Schedule.

- |                                  |                                  |
|----------------------------------|----------------------------------|
| 1. MOLESTATION & ABUSE EXCLUSION | 2. BODILY INJURY/PROPERTY DAMAGE |
| 3. ANTI DOPING EXCLUSION         | 4. PROFESSIONAL SERVICES         |
| 5. SPECIFIC EXCLUSION            | 6. CONTRACTORS ENDORSEMENT       |

### DETAILS OF SPECIAL ITEMS ATTACHING TO AND FORMING PART OF THE POLICY

#### 1. MOLESTATION & ABUSE EXCLUSION

Notwithstanding anything else to the contrary contained in the Policy, it is declared and agreed that We do not provide Cover for any Claims or Covered Claims based upon, directly or indirectly arising from or attributable to any actual or alleged molestation of, interference with, bullying of, mental abuse of or physical abuse of any person.

In all other respects the Policy remains unaltered.

**Class of Policy:** Professional Indemnity Insurance  
**The Insured:** Australian Polo Federation

**Policy No:** 03MIS1648303  
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## 2. BODILY INJURY/PROPERTY DAMAGE

Notwithstanding anything else to the contrary contained in the Policy, it is declared and agreed that We do not Cover any Claims or Covered Claims based upon, directly or indirectly arising from or attributable to:

- a) bodily injury (including emotional distress, mental anguish or humiliation), sickness, disease or death of any person; or
- b) destruction of or damage to tangible property (including the loss of use thereof).

In all other respects the Policy remains unaltered.

## 3. ANTI DOPING EXCLUSION

This Policy does not provide Cover for any Claim or Loss or Defence costs arising directly or indirectly out of the use or alleged use by any person of a performance enhancing substance or a substance banned by the Australian Sports Drug Agency and/or World Anti-Doping Agency. This endorsement overrides anything else to the contrary which is expressed or implied in the Policy.

## 4. PROFESSIONAL SERVICES

- 1) Promotion, Encouragement of the sport of Sport of Polo in Australia
- 2) Facilitations of Educational and Resources to members
- 3) Administrating & Maintaining the membership, rules, rule book, regulate the conduct of members. and assist with the setting of handicaps
- 4) Organise, Co-ordinate, Promote, foster & support events, competitions, shows and exhibitions in relation to the sport of Polo and to give or contribute to prizes, awards, distinctions and trophies.

## 5. SPECIFIC EXCLUSION

Notwithstanding anything else to the contrary contained in the Policy, it is declared and agreed that We do not provide Cover for any Claims or Covered Claims brought against Affiliates and/or Clubs of the Australian Polo Federation.

In all other respects the Policy remains unaltered.

## 6. CONTRACTORS ENDORSEMENT

Notwithstanding anything else to the contrary, it is declared and agreed that this Policy shall extend to provide Cover to any "Contractor of the Insured" for liability (as otherwise Covered by this Policy) arising from any breach of professional duty of any such "Contractor of the Insured" performing the Professional Services described elsewhere in the Schedule, whilst working for and on behalf of the Insured only.

Cover under this extension is subject to all the terms and conditions of this Policy. We only provide cover under this extension if the "Contractor of the Insured" claiming coverage under this extension agrees to be bound by this Policy terms, conditions, exclusions and limits.

"Contractor of the Insured" shall mean an individual who is performing any of the Professional Services Covered under this Policy in accordance with the

## Schedule of Insurance

**Class of Policy:** Professional Indemnity Insurance  
**The Insured:** Australian Polo Federation

**Policy No:** 03MIS1648303  
**Invoice No:** 38690  
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terms and conditions of the contract for services  
negotiated between the Insured  
In all other respects the Policy remains unaltered.