



# G J Insurance Consulting Pty.Ltd.

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**Corporate Authorised Representative of PSC Connect Pty Ltd**

ABN 23 141 574 914

AFS Lic No: 344648

## CERTIFICATE OF INSURANCE

**From:** Gregory Thomas

We hereby confirm that we have arranged the insurance cover mentioned below:

Emu Gully Adventure Education Group Inc  
PO Box 1252  
TOOWOOMBA QLD 4350

**Date:** 30/04/2018

**Our Reference:** EMUGULLY

**RENEWAL**

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<b>Class of Policy:</b>	Public &/or Products Liability Insurance
<b>Insurer:</b>	Certain Underwriters At Lloyd's Level 21 Angel Place, 123 Pitt Street Sydney 2000 ABN:
<b>The Insured:</b>	Emu Gully Adventure Education Group Inc

<b>Policy No:</b>	ATCSL00200
<b>Invoice No:</b>	273260
<b>Period of Cover:</b>	From 22/04/2018 to 22/04/2019 at 4:00 pm

### Details:

See attached schedule for a description of the risk insured

### IMPORTANT INFORMATION

The Proposal/Declaration:

- is to be received and accepted by the Insurer
- has been received and accepted by the Insurer

The total premium as at the above date is:

- to be paid by the Insured
- part paid by the Insured
- paid in full by the Insured
- paid by monthly direct debit

Premium Funding

- This policy is premium funded



## Schedule of Insurance

**Class of Policy:** Public &/or Products Liability Insurance  
**The Insured:** Emu Gully Adventure Education Group Inc

**Policy No:** ATCSL00200  
**Invoice No:** 273260  
**Our Ref:** EMUGULLY

This policy has been placed with

ATC Insurance Solutions Pty Ltd  
ABN 25 121 360 978  
Level 4, 451 Little Bourke St, Melbourne VIC 3000

ATC Insurance Solutions Pty Ltd is underwritten by

Lloyds Of London  
United Kingdom

**Business of Insured:** Outdoor Recreation, Camping and Convention Centre

**Location of Risk:** 142 Twidale Rd, Helidon Spa QLD 4344

**Estimated Number of Campers** 15,000 / year

**Additional Insured:** Barry Rodgers & Russell Tattam

### **POLICY WORDINGS**

The following policy wording/s apply to the cover provided by this insurance program:  
ATC Public & Products Liability Wording v1.2 (dated 1st October 2017)

### **PUBLIC & PRODUCTS LIABILITY**

#### **LIMITS OF LIABILITY**

- |   |               |
|---|---------------|
| - General/Public Liability - Limit any one occurrence                         | \$ 20,000,000 |
| - Products Liability - Limit any one occurrence & in the annual aggregate     | \$ 20,000,000 |
| - Property in care, custody or control  | \$ 500,000    |
| - Errors or omissions   | \$1,000,000   |
| - Sexual Abuse/Molestation - Limit any one occurrence In the annual aggregate | \$ 5,000,000  |

#### **Deductible/Excess**

- |   |          |
|---|----------|
| - Property damage/Personal Injury               | \$1,000  |
| - Personal injury to contractors/subcontractors | \$25,000 |
| - Personal injury to labour hire personnel      | \$25,000 |

#### **Geographical Limits**

World Wide excluding USA & Canada

#### **Activities of Centre include:**

Swimming	Rock Climbing with Ropes	Water Slide
Climbing Walls	Tarzan Swing over Pool	Initiative/Commando Course
Ropes Course - Low	Orienteering	Archery
Bush Camping	Bush Walking	Pushbikes (BMX & Mountain)
Canoeing - Flat Water	Unpowered Watercraft	Caving
Laser Skirmish	Motor/Trail Bikes	Tunnels (Man made, Tunnel Rats of Vietnam)
Paintball Skirmish (Gun License Category A)	Motorised Buggies (150cc)	
	Truck Ride (Large Army truck)	

Liability arising from the following activities/pursuits are not covered by this insurance: aircraft servicing & operations, canyoning, car racing or rallying, gladiator games, hot-air ballooning, hunting, jet skiing, parachuting, para gliding, rifle & firearms shooting, scuba diving, unsupported rock climbing, vertical & horizontal bungee jumping, white water canoeing, kayaking or rafting (Grade 3 rapids or higher).

**Class of Policy:** Public &/or Products Liability Insurance  
**The Insured:** Emu Gully Adventure Education Group Inc

**Policy No:** ATCSL00200  
**Invoice No:** 273260  
**Our Ref:** EMUGULLY

**Endorsements:**

None

Please note the following Exclusion is included in this policy:-

We will not indemnify the insured against the following:

**6.8 SEXUAL MOLESTATION**

Any legal liability of the Insured to pay damages or compensation to any third party, or legal costs associated with any claim, in respect of an injury sustained by a third party in circumstances where;

- that injury arises either directly or indirectly from sexual abuse; and
- the perpetrator of the sexual abuse was a representative, member, employee, or service provider of the insured; and
- the insured knew or ought reasonably to have known that the perpetrator of the sexual abuse had previously;
  - (a) committed sexual abuse; and/or
  - (b) been convicted of sexual abuse; and/or
  - (c) whilst being a representative, member, employee, or service provider of the insured; been the subject of a prior complaint in respect of sexual abuse, which has not been appropriately investigated.

For the purpose of this Exclusion:

**"Sexual Abuse"** includes any assault or abuse of a sexual nature, any type of molestation, indecent exposure, sexual harassment or intimidation, whether such act is the subject of criminal investigation or not.

**"Injury"** includes any physical, mental or psychological injury

**This is a summary only of the cover provided and you should refer to the Policy wordings for full details of cover which are available on our web site [www.gjic.com.au](http://www.gjic.com.au) or on request we will send copies to you.**