

# Tony Bemrose Insurance Brokers

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## CERTIFICATE OF CURRENCY

**From:** Steve Weil

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

Australian Bridge Federation Inc  
PO Box 397  
FYSHWICK ACT 2609

**Date:** 17/10/2011

**Our Reference:** AUST BRIDG

**NEW POLICY**

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**Class of Policy:** Management Liability

**Insurer:** Chartis Australia Insurance  
ABN 93 004 727 753

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**The Insured:** Australian Bridge Federation Inc

**Policy No:** 0000179994

**Invoice No:** 61537

**Period of Cover:**

From 1/10/2011  
to 1/10/2012 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

Please note that the policy defined above is subject to the receipt of the Proposal Declaration and acceptance by the Insurer (if not already completed and accepted) and subject to the full receipt and clearance of the total premium payable by the insured.

## Schedule of Insurance

**Class of Policy:** Management Liability

**Policy No:** 0000179994

**The Insured:** Australian Bridge Federation Inc

**Invoice No:** 61537

**Our Ref:** AUST BRIDG

<b>Insured</b>	Australian Bridge Federation Inc in conjunction with New South Wales Bridge Association Ltd & Bridge Federation Act Association Ltd, Victorian Bridge Association Ltd, Queensland Bridge Association Inc, South Australian Bridge Federation Inc, Bridge Association of W.A. Inc, Tasmanian Bridge Association Inc, Northern Territory Bridge Association Inc and all Bridge clubs affiliated with these state associations.
<b>Covers</b> ( <i>Insuring clauses</i> )	<ul style="list-style-type: none"><li>• Insured Persons</li><li>• Special Excess Limit (for Non-Executive Directors)</li><li>• Reimbursement</li><li>• Organisation Liability</li><li>• Professional Liability</li><li>• Fidelity</li></ul>
<b>Limit of Liability</b>	\$10,000,000 in the aggregate for all Loss, Crisis Loss and Direct Financial Loss (excluding the Special Excess Limit and Fraud Investigator's Costs)
<b>Fidelity Cover</b> <b>Sub-Limits</b>	\$250,000
<b>Extensions</b>	<ul style="list-style-type: none"><li>• Crisis Loss (sub-limited to \$50,000 in the aggregate for all Crisis Loss)</li><li>• Defence Cost Advancement</li><li>• Discovery Period for Retired Insured Persons</li><li>• Fraud Investigator's Costs</li><li>• Heirs, Estates and Legal Representatives</li><li>• Investigation Costs</li><li>• New Organisations</li><li>• OH&amp;S Defence Costs (sub-limited to \$500,000 in the aggregate for "Organisation Liability" Cover, otherwise up to the full Limit of Liability for Loss under the "Insured Persons" and "Reimbursement" Covers)</li><li>• Pecuniary Penalties (sub-limited to \$250,000 in the aggregate)</li><li>• Pollution Defence costs (sub-limited to \$500,000 in the aggregate for "Reimbursement" Cover, otherwise up to the full Limit of Liability for "Insured Persons" Cover)</li><li>• PrivateEdge Advisory Panel</li><li>• Publicity (sub-limited to \$25,000 in the aggregate)</li><li>• Spouses</li><li>• Superannuation Trustees</li><li>• Tax Disputes (sub-limited to \$50,000 in the aggregate)</li></ul>
<b>Retentions</b>	Insured Persons Cover No retention applies Fidelity Cover \$5,000 each and every Direct Financial Loss Employment Liability \$2,500 each and every Claim All other Claims \$2,500 each and every Claim
<b>Policy Wording</b>	Chartis AssociatioN Edge™ Professional and Management Liability (11-06)
<b>Additional cover provided by</b> <b>Endorsement</b>	Executive Accident Protection \$100,000 any one Insured Executive and \$500,000 in the aggregate
<b>Other Endorsements</b>	<ul style="list-style-type: none"><li>• Definition of Professional Services</li><li>• Statutory Liability Extension with \$250,000 Sub-Limit</li><li>• Dual Control Exclusions – Bank Reconciliation &amp; Return or Refund of Goods</li><li>• Amended Employee Definition</li><li>• Insolvency Exclusion with Specific Carve Out</li><li>• Deemed Subsidiaries Endorsement</li></ul>
<b>Retroactive Date</b>	Unlimited
<b>Continuity Date</b>	Policy Inception
<b>Security</b>	100% Chartis Australia Insurance Limited ABN 93 004 727 753 AFSL 381686