

# MGA Insurance Brokers Pty Ltd

ABN 29 008 096 277

Level 22

111 Pacific Highway

NORTH SYDNEY NSW 2060

Phone: (02) 8436 9200

PO Box 276

NORTH SYDNEY NSW 2059

## COVERAGE SUMMARY

Orienteering Australia  
Broadform Liability

### PUBLIC LIABILITY & PROFESSIONAL INDEMNITY INSURANCE

#### INSURED:

Orienteering ACT Inc.  
Orienteering NSW Inc.  
Bennelong Northside Orienteers Inc.  
Big Foot Orienteering Club Inc.  
Bush n Beach Orienteering Club Inc.  
Central Coast Orienteers Inc.  
Garingal Orienteers Inc.  
Goldseekers Orienteers Inc.  
Hastings Orienteering Group Inc.  
Illawarra Kareelah Orienteers Inc.  
Newcastle Orienteering Club Inc.  
Northern Tablelands Orienteering Club Inc.  
Southern Highlands Orienteers Inc.  
Uringa Orienteers Inc.  
Western and Hills Orienteers Inc.  
Orienteering Queensland Inc.  
Bullecourt Boulder Bounders Orienteering Club Inc  
Bundaberg United Scrub Harriers Inc.  
Enoggeroos Inc.  
Far North Orienteers Inc.  
Multi-Terrain Bike Orienteers Inc.  
Paradise Lost Orienteers Inc.  
Range Runners Orienteering Club Inc.  
Sunshine Orienteers Club Inc.  
Toohey Forest Orienteers Inc.  
Totally Tropical Orienteering Club Inc.  
Ugly Gully Orienteers Inc.  
Orienteering South Australia Inc.  
Lincoln Orienteers Inc.  
Onkaparinga Hills Orienteering Club Inc.  
Saltbush Orienteers Inc.  
Tintookies Orienteers Inc.  
Tjuringa Orienteers Inc.  
Top End Orienteers Inc.  
Wallaringa Orienteers Inc.  
Yalanga Orienteers Inc.  
Orienteering Tasmania Inc.  
Australopers Orienteering Club Inc.  
Esk Valley Orienteering Club Inc.  
Victoria Orienteering Association Inc.  
Albury Wodonga Orienteering Club Inc.  
Bayside Kangaroos Orienteering Club Inc.  
Bendigo Orienteers Inc.  
Central Highlands Orienteering Club Inc.  
Dandenong Ranges Orienteering Club Inc.  
Eureka Orienteers Inc.  
Melbourne Forest Racers Inc.  
Nillumbuk Emus Orienteering Club Inc.

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Tuckonie Orienteering Club Inc.  
Victorian ARDF Group Inc.  
Yarra Valley Orienteering Club Inc.  
Orienteering Association of Western Australia Inc.  
Albany and Denmark Hinterland Orienteering Club Inc.  
South West Orienteering Trekkers Inc.  
21 Degrees South Multisport Association Inc.

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OTHER PARITES: Any person owning land (or the agent of any such person) shown on a map used for an orienteering event, from the time the event Insured commences setting the course or visiting landowners, until the time controls are removed from the course, and the Insured has left the property, shall be indemnified for acts of negligence by the Insured only arising out of the playing of the sport nominated in the schedule.

### AUSTRALIAN CAPITAL TERRITORY

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ACT Government  
Australian Government  
Commonwealth of Australia  
Gary & Nicole Clarke  
Graham & Caroline Fraser  
Jodie & Mark Stoneman  
Max Woodhouse  
Sarah Sharp & Phil Keane

### NSW

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Albury City Council  
Anotero Pty Ltd  
Armidale Regional Council  
Agustina Tette, Lot 22 Castlereagh Highway, Ben Bullen 2790  
Austar Coal Mine  
B.H.P Billiton Limited  
Bathurst Regional Council  
Bayside Council  
Bellingen Shire Council  
Bishop Druitt College  
Blacktown City Council  
Blayney Council  
Blue Mountains City Council  
Broken Hill City Council  
Burwood Council  
Buckenderra Investments t/as Buckenderra Holiday Village  
Camden Council  
Campbelltown City Council  
Carbonne Council  
Casuarina School for Rudolph Steiner Education

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Centennial Mandalong Pty Ltd  
Centennial Newstan Pty Ltd  
Centennial Park & Moore Park Trust  
Central Coast Council  
Cessnock City Council  
Charles Sturt University  
Chevalier College, Bowral  
City of Canterbury Bankstown  
City of Canada Bay  
City of Ryde Council  
City of Sydney Council  
Clarence Valley Anglican School, Coffs Harbour  
Clarence Valley Council  
Clayton Gavin Hill & Rubydale Property Partnership (Camels Hill property)  
Coal and Allied Operations Pty Ltd  
Coffs Coast State Park Trust  
Coffs Harbour City Council  
Coffs Harbour High School  
Coffs Harbour Education Campus  
Coffs Harbour Showground Public Recreation Trust Incorporated  
Cooma Monaro Shire Council  
Cowra Council  
Cumberland Council  
David Lancelot Machattie Smith & Keroja Pty Limited, trustee of the  
Mac Smith Fund (Puddington property)  
Doug and Leonie Greenhalgh, Carmina, Eugowra, 2806  
Energy Australia  
Fairfield City Council  
Forestry Corporation of NSW (FCNSW)  
G & B Jessup, Lots 24, 25, 44 and 86, Castlereagh Hwy, Ben Bullen 2790  
Georgina Margaret Ward of Gilgal, Cootamundra, NSW, 2590  
Gilgal Pastoral Pty Limited ABN 38 915 126 008, of Gilgal Cootamundra,  
NSW, 2590  
Georges River Council  
Hill End Trust  
Hill End Gold Pty Ltd  
Hornsby Shire Council  
Hugh and Liz Ellis, Kiambah, 63 Kiambah Lane, Eugowra, 2806  
Hunter and Central Coast Development Corporation (HCCDC)  
Hunter Investment Corporation  
Hunter Water Corporation  
Inner West Council  
Jill & Andrew Foster, "Connorton", PMB 912 Holbrook Rd, Wagga Wagga 2650  
Kiah Ridge Christian Conference Centre  
Kiama Municipal Council  
Kildare Catholic College, Coleman St, Wagga Wagga, NSW 2650  
Killalea State Park Trust  
Kinross Wolaroi School, Orange  
Ku-ring-gai Council  
Lake Macquarie City Council  
Landcom NSW

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Broadform Liability

Lane Cove Council  
L Goldspink, Lot 3076 "Rowan Park", Castlereagh Highway, Ben Bullen 2790  
Macquarie University  
Maitland City Council  
Mater Dei Catholic College, Plunkett Dr, Lake Albert NSW 2650  
Mater Dei Catholic Primary School, 63 Gregadoo Rd, Lake Albert NSW 2650  
Mid-Western Regional Council  
Mindaribba Local Aboriginal Land Council  
Minister Administering the Crown Land Management Act 2016  
Mosman Council  
Mount Annan Christian College  
Mowbray Park farm  
Muswellbrook Shire Council  
Narranga Public school  
Newcastle City Council  
North Coast Regional Botanical Garden  
North Sydney Council  
Northern Beaches Council  
NSW Aboriginal Land Council  
NSW Crown Property Portfolio  
NSW Department of Education  
NSW Department of Primary Industries  
NSW Local Land services (Travelling Stock Reserves)  
NSW Ministry of Health (Westmead, Cumberland and Gladesville Hospitals)  
NSW National Parks and Wildlife Service (NPWS)  
NSW Office of Sport & Recreation  
NSW Technical and Further Education Commission (TAFE NSW)  
NSW Transport - Roads and Maritime Services  
Oceanic Coal Australia Limited  
Ophir Reserve Trust  
Orange City Council  
Orara High School  
Ourimbah Campus, University of Newcastle  
Oxley College, Bowral  
Parramatta City Council  
Penrith City Council  
Port Macquarie-Hastings Council  
Port Stephens Council  
R Paterson ("Kalawa" Tabletop via Albury)  
Randwick City Council  
Richmond Vale Preservation Co-Operative Society Ltd  
Rio Tinto Coal Australia  
Rubydale Property Partnership  
Scouts Australia NSW  
Secretary DPIE, the Minister for Energy and Environment and the Crown in  
the right State of NSW  
Shellharbour City Council  
Shoalhaven City Council  
Singleton Shire Council  
Southern Cross University (SCU)  
St Andrew's Cathedral School

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Orienteering Australia  
Broadform Liability

St Columba Anglican School, Port Macquarie  
St Gregory's College, Campbelltown  
St John Paul College, Coffs Harbour  
St Joseph's College Hunters Hill  
St Joseph's Regional College, Port Macquarie  
St. Pauls Catholic College, Manly  
Stuart and Wendy Bell, Cullendore High Country, 248 Cullendore Creek Rd,  
Cullendore NSW 2372  
Sutherland Shire Council  
Sydney Olympic Park Authority (SOPA)  
Sydney Harbour Events (Destination NSW)  
The Bidjigal Trust  
The Hill End Commons Trust  
The Hills Shire Council  
The Kings School, North Parramatta  
The Kings School (Tudor House), 6480 Illawarra Highway, Moss Vale  
The Minister of Environment (NSW)  
The Royal Botanic Gardens & Domain Trust (incl. Mt Annan & Mt Tomah)  
The Salvation Army  
The Scots School, Bathurst  
The Sydney Harbour Federation Trust  
The University of Newcastle  
The University of New England (UNE)  
The University of New South Wales (UNSW)  
The University of Sydney  
The University of Technology, Sydney (UTS)  
The Winten Property Group  
The University of Wollongong  
The Western Sydney Parklands Trust  
Trustees of the Roman Catholic Church for the Archdiocese of Sydney  
Tyalla Public School  
Wagga Wagga City Council  
Western Sydney Area Health Services  
Western Sydney University (WSU)  
Willoughby City Council  
Wingecarribee Shire Council  
Winton Property Group  
Woolgoolga High School, Coffs Harbour  
Wollondilly Council  
Wollongong City Council  
Woollahra Municipal Council  
Worimi Local Aboriginal Land Council  
Xstrata Coal - The Newcastle Wallsend Coal Co Pty Ltd

## QUEENSLAND

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Brisbane City Council  
Cairns Regional Council  
Chancellor College  
Gold Coast Events Management Qld

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Gold Coast Waterways Authority  
HQPlantations Pty Ltd  
James Cook University of North Queensland  
Mareeba Shire Council  
Moreton Bay Regional Council  
Noosa Shire Council  
Queensland Government (Department of Environment and Science)  
Springfield Lands Corporation Pty Ltd  
Sunshine Coast Regional Council  
Sunshine Coast University  
Tableland Regional Council  
Y.M.C.A. (Brisbane)

### SOUTH AUSTRALIA

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Adelaide City Council  
Adelaide Hills Council  
Campbelltown City Council  
Flinders Ranges Tourist Services Pty Ltd  
Minister for Urban Development & Planning  
Minister for Environment and Water  
Minister for Primary Industries and Regional Development  
of South Australia  
South Australian Water Corporation

### NORTHERN TERRITORY

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Charles Darwin University  
City of Darwin Council  
Department of Land Resource Management  
Finnis River Aboriginal Land Trust  
Katherine Town Council  
Palmerston City Council  
Parks and Wildlife Commission of the Northern Territory  
Richard Luxton, Coomalie Creek

### TASMANIA

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Anthony Gee "Snowhill" Avoca  
City of Devonport  
City of Glenorchy  
City of Hobart  
City of Clarence  
City of Launceston  
Clements & Marshall Pty Ltd  
DIF UTAS Op Co Pty Ltd  
DIF UTAS Pty Ltd  
DIF UTAS Trust  
Parks & Wildlife Service Tasmania  
Programmed Facility Management (PFM)  
Robert Gee "Royslea " Avoca

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Spark Living  
Sustainable Timber Tasmania  
The Crown in the right of Tasmania  
Trevor & Merv Williams "Robins Lawn" Royal George

### VICTORIA

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Air Services Australia  
Ballarat Water Board  
Banyule City Council  
Bayside City Council  
Boroondara City Council  
Brimbank City Council  
Casey City Council  
Catholic Education Board  
Caulfield Grammar School  
City of Ballarat  
City of Darebin  
City of Geelong  
City Of Greater Bendigo  
City of Wodonga  
Coliban Water  
Darebin City Council  
Deakin University  
Directorate of School Education  
Eltham College  
Falls Creek Alpine Resort Management Board  
Glen Eira City Council  
Greater Dandenong City Council  
Hancock Victorian Plantations Pty Ltd  
Hepburn Shire Council  
Hepburn Bathhouse and Spa Pty Ltd  
Indigo Shire Council  
Hobsons Bay City Council  
Kardinia International College  
Knox City Council  
La Trobe University  
Manningham City Council  
Maribyrnong City Council  
Maroondah City Council  
Melbourne City Council  
Melbourne Water  
Monash City Council  
Monash University  
Moonee Valley City Council  
Moreland City Council  
Mount Alexander Shire Council  
Nillumbik Shire Council  
Parade College  
Parks Victoria  
Phillip Bourke

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RMIT

Southern Hydro Partnership

Stonnington City Council

The Department of Jobs, Precincts and Regions

The Minister for Energy, Environment and Climate Change, Minister for Planning, the Secretary to the Department of Environment, Land, Water and Planning, Parks Victoria, the Director of National Parks, the Minister for Ports, Melbourne Water Corporation, the Yarra Bend Park Trust and any other body delegating its powers to Parks Victoria.

Tuaim Pty Ltd

University of Melbourne

Victoria University

Whitehorse City Council

Whittlesea City Council

Yarra City Council

Yarra Valley Grammar School

WESTERN AUSTRALIA

Department of Biodiversity, Conservation and Attractions

Department of Local Government, Sport and Cultural Industries

Frank Lawton

Sam Burton

The Water Corporation (WA)

Western Australian Health Promotion Foundation

EXCESS: \$ 2,500

FIDELITY:

EXCESS: \$ 2,500

RETROACTIVE DATE: 31/01/2011

EXCLUSIONS:

Insolvency Exclusion

This Policy does not apply to any claims arising from or in any way whatsoever connected with the insolvency, liquidation, bankruptcy, receivership or administration of the company, any subsidiary or any associated company, its actual or alleged inability to meet any of all of its debts as and when they fall due.

OCCUPATION: Voluntary organisers of orienteering events, cross country runs usually conducted in forested areas.

UNDERWRITTEN BY :Certain Underwriters at Lloyd's under contract number B1338 17SCA0010

PROPORTION OF RISK :100%



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PART 1 - \*\*\* GENERAL LIABILITY \*\*\*

INTEREST INSURED:

The Insured's legal liability to pay compensation in respect of:-

- a) Bodily Injury (which expression includes death and illness)
  - b) Damage to Property (which expression includes loss of property)
- Arising out of or in connection with the Insured's business.

LIMIT OF INDEMNITY (any one occurrence):

\$ 20,000,000 for the conduct of the Sport/Activities detailed above

EXCESS: \$ 1,000

PART 2 - \*\*\* PROFESSIONAL INDEMNITY \*\*\*

LIMIT OF INDEMNITY (any one Claim):

\$ 2,000,000 for the conduct of the Sport/Activities detailed above

AGGREGATE LIMIT:

\$ 2,000,000 Any one Period of Insurance

EXCESS: \$ 1,000

RETROACTIVE DATE: 25/05/1996

PART 3 - \*\*\* MANAGEMENT LIABILITY \*\*\*

MANAGEMENT LIABILITY limits as per those shown below any one claim  
and in the aggregate

Directors and Officers	\$5,000,000
Offices Bearers	\$5,000,000
Trustee Liability	\$5,000,000
Taxation Audit	\$ 50,000
Crime/Fidelity	\$ 100,000
Employment Practices	NOT INSURED
Statutory Liability	\$ 250,000
Appearance at Official Investigations	Included
Heirs and Estates	Included
Automatic Reinstatement of Indemnity Limit	Included
Discovery Period	Included
Outside Directorship Cover	Included
New and Former Subsidiary	Included
Occupational Health and Safety	Included
Public Relations Cover	\$ 100,000
Pollution for Sudden and Unexpected	Included
Continuous Cover	Included

MANAGEMENT LIABILITY EXCESS:

Standard Excess	\$ 2,500
Crime/Fidelity	\$ 2,500
Employment Practices	\$ NIL
Retroactive date	31/01/2011

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## COVERAGE SUMMARY

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To view full policy details including definitions, exclusion and conditions please refer to the policy wording and any endorsements listed below.  
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### ENDORSEMENTS:

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The following Management Liability (Part 3) sub limits apply:

- \* Tax Audit Costs: \$50,000 any one Loss
- \* Dishonest Acts: \$100,000 any one Loss subject to the Insured's compliance with the following minimum requirements:

1. Two signatures for all payments.
2. Annual external audit on cash and accounts. External audit to have no qualifications.
3. Annual internal audit by management on inventory and stocks.

Where the above 3 minimum requirements are not satisfied, a sub-limit of \$10,000 any one Loss shall apply.

### WARNING - CONTRACTUAL LIABILITIES

Caution should be exercised when entering into any written contractual agreements. These contractual agreements may impact on the terms and conditions of your insurance policy which may significantly prejudice your rights to indemnity under your insurance policy. In essence, Underwriter(s) will not respond to claims arising out of any liability assumed under contract whether by express warranty and/or agreement. You should not sign any contract without prior agreement with your insurer particularly contracts that could prevent other insurers from recovering the loss from a third party. If in any doubt, seek legal advice.

MGA Insurance Brokers ("MGA") and it's Authorised Representatives expressly disclaim, to the extent permitted by law, any liability for any loss, damages and/or costs incurred either directly or indirectly in respect of you entering into any written contractual agreements whether in the past, now or in the future which alters and/or effects the terms and conditions of your insurance policy arranged through MGA on your behalf.

EXCLUSIONS :As Per Policy

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MAJOR EXCLUSIONS :Terrorism  
Others As Per Policy

TERRORISM ACT :  
If this policy contains an Act of Terrorism  
exclusion, then subject to all other terms and  
conditions of the policy, cover hereunder is amended  
to the extent provided by the Terrorism Insurance  
Act 2003.

Please refer to Policy Wording for Policy Limitations

INSURER	POLICY NUMBER	PROPORTION
Sportscover A.B.N. 43 006 637 903 Level 1, 271-273 Wellington Road MULGRAVE VIC 3170 AFSL: 230914	PMEL99/0060397	100.0000%
* SUPPORTING INSURERS		
- Certain Underwriters at Lloyd's One Lime Street London EC3M 7HA	100.0000%	