



FROM - TO

POLICY NUMBER

31/12/20 31/12/21

POLICY SCHEDULE

M8 M071095 PCR

AT 4.00 p.m.

JARDINE LLOYD THOMPSON PTY LTD
GPO BOX 1693
ADELAIDE S A 5001

MARINE INSURANCE - BOAT

WE ARE PLEASED TO ADVISE THAT THIS POLICY IS NOW IN FORCE FOR THE PERIOD SHOWN.

THE POLICY DETAILS ARE SET OUT BELOW AND MUST BE READ IN CONJUNCTION WITH THE POLICY WORDING

THE INSURED

ADELAIDE UNIVERSITY SPORTS ASS

03/02/2021 MARINE INSURANCE - BOAT 0001

Boat Name: AS PER SCHEDULE
Boat Type: RUNABOUT
Boat Make: VARIOUS - AS DETAILED B
Registration: APS
H.I.N.: .
Designed Speed: UP TO 20 KNOTS Year Built: 2000
How Stored/Moored: SECURELY LOCKED COMPOUND

Sum Insured: Hull \$866,925
Total \$866,925

Legal Liability Limit: \$10,000,000 Including Water Skiers or Aquaplaning Extension as per your policy wording

Cruising Limits: AUSTRALIAN INLAND & COASTAL WATERS UP TO 250 NAUTICAL MILES OFFSHORE

* No Claim Bonus: 25 % (Applicable to Boat Premium Only) has been Deducted

Excess: \$250 Each & every loss or occurrence

THE POLICY PROVIDES COVER FOR THE WATER CRAFT

STAMP DUTY REQUIREMENTS

WESTERN AUSTRALIA
WESTERN AUSTRALIA
STAMP DUTY PAID

TASMANIA
TASMANIAN STAMP
DUTY PAID

QUEENSLAND
QUEENSLAND STAMP
DUTY PAID

Important Information about Your Duty of Disclosure appears on the back of this schedule and on your application form. Please read this information carefully.

ADELAIDE UNIVERSITY SPORTS ASS

QBE INSURANCE (AUSTRALIA) LTD
LOCKED BAG 2004
CAMPBELLTOWN NSW 2560

POLICY NO: M8 M071095 PCR
DUE DATE: 31/12/2020
ACCOUNT NO: M8 0007001
INTM REF NO:

AMOUNT PAYABLE \$19,502.67



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MARINE INSURANCE - BOAT

** PAGE 2 **

THE INSURED

ADELAIDE UNIVERSITY SPORTS ASS

LISTED ON THE CURRENT SCHEDULE OF INSURED PROPERTY INCLUDING ROWING SCULLS, COACH BOATS, EQUIPMENT AND SKIBOATS.

TOTAL NUMBER OF WATER CRAFT COVERED BY THIS POLICY IS 66 AS PER 2017 SCHEDULE OF VESSELS.

THE POLICY PROVIDES INSURANCE COVER WHEN PARTICIPATING IN ORGANISED RACING EVENTS EXCLUDING POWERED PLEASURE CRAFT.

THE POLICY INCLUDES THE WATER SKIERS LIABILITY EXTENSION FOR THE POWERED PLEASURE CRAFT.

POLICY EXCESSES:

TOTAL SUM INSURED OF PLEASURE CRAFT UP TO \$20,000, THE EXCESS IS \$250.

TOTAL SUM INSURED OF PLEASURE CRAFT \$20,001 AND OVER, THE EXCESS IS \$500.

EXCESS APPLICABLE TO EQUIPMENT & ACCESSORIES IS \$250.

BASIS OF SETTLEMENT:

AGREED VALUE COVER IF THE PLEASURE CRAFT OR ITEM IS LESS THAN 5 YEARS OLD AT THE TIME OF THE CLAIM.

MARKET VALUE COVER IF THE PLEASURE CRAFT OR ITEM IS OLDER THAN 5 YEARS AT THE TIME OF THE CLAIM.

Risk No.	0001	Premium	St Duty	Levies	GST	TOTAL
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WESTERN AUSTRALIA
WESTERN AUSTRALIA
STAMP DUTY PAID

TASMANIA
TASMANIAN STAMP
DUTY PAID

QUEENSLAND
QUEENSLAND STAMP
DUTY PAID

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	ADELAIDE UNIVERSITY SPORTS ASS
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QBE INSURANCE (AUSTRALIA) LTD LOCKED BAG 2004 CAMPBELLTOWN NSW 2560	POLICY NO: M8 M071095 PCR DUE DATE: 31/12/2020 ACCOUNT NO: M8 0007001 INTM REF NO:
	AMOUNT PAYABLE \$19,502.67



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MARINE INSURANCE - BOAT

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THE INSURED

ADELAIDE UNIVERSITY SPORTS ASS

MARINE BOAT LIABILITY	\$6870.00	\$831.27	\$0.00	\$687.00	\$8388.27
BOAT: HULL-AUTO	\$9102.71	\$1101.42	\$0.00	\$910.27	\$11114.40

CONDITIONS:

Subject to the terms, conditions and limits as detailed in the Product Disclosure Statement and Marine Specialty Pleasure Craft Insurance Policy QM2432

ABN:	Tax Status:	Tax %:	0.00
PREMIUM	STAMP DUTY	GST	TOTAL
\$15,972.71	\$1,932.69	\$1,597.27	\$19,502.67

***** THIS NOTICE WILL BECOME A "TAX INVOICE" (Where applicable, if a *****
 ***** GST amount is shown herein) WHEN THE AMOUNT PAYABLE IS PAID IN *****
 *****FULL. SHOULD CHANGES BE MADE, THEN THE NEW SCHEDULE ISSUED WILL *****
 ***** BECOME YOUR TAX INVOICE. *****

STAMP DUTY REQUIREMENTS

WESTERN AUSTRALIA WESTERN AUSTRALIA STAMP DUTY PAID	TASMANIA TASMANIAN STAMP DUTY PAID	QUEENSLAND QUEENSLAND STAMP DUTY PAID
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QBE INSURANCE (AUSTRALIA) LTD LOCKED BAG 2004 CAMPBELLTOWN NSW 2560	POLICY NO: M8 M071095 PCR DUE DATE: 31/12/2020 ACCOUNT NO: M8 0007001 INTM REF NO:
	AMOUNT PAYABLE \$19,502.67

Your duty of disclosure

Before you enter into an insurance contract, you have a duty, under both the Insurance Contracts Act 1984 (Cth) and the Marine Insurance Act 1909 (Cth), to tell us anything that you know, or could reasonably be expected to know, that may affect our decision to insure you and on what terms.

You have this duty until we agree to insure you.

You have the same duty before you renew, extend, vary or reinstate an insurance contract.

You do not need to tell us anything that:

- reduces the risk we insure you for; or
- is common knowledge; or
- we know or should know as an insurer; or
- we waive your duty to tell us about.

If you do not tell us something

Where the Marine Insurance Act 1909 (Cth) applies:

If you fail to comply with your duty of disclosure, we may avoid the contract of insurance from its beginning.

Where the Insurance Contracts Act 1984 (Cth) applies:

If you do not tell us anything you are required to, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

MAIL ORDER FACILITY

If you wish, the full amount of this premium may be debited to your credit card account. Your signature is an authority to us to issue a MasterCard/Visa Card Sales Voucher for the amount payable, and is also an acknowledgement that the Sales Voucher, if endorsed "mail order" is to be treated as having been signed by the cardholder.

Tick one box Mastercard Visa

Card number

Expiry Date

For the Amount of \$ _____

Card Holder's Name _____

Card Holder's Signature _____

Date ____ / ____ / ____

Underinsurance

The classes of insurance listed below contain provisions as to average and underinsurance. This means we require you to insure for the full value or maximum potential risk. If you do not do so, and you are underinsured, we will pay you less in the event of a claim, calculated by a formula in the policy which takes account of the degree of underinsurance.

Classes of insurance containing underinsurance clauses:

- Business Pack Insurance
- Contractors Plant and Machinery
- Construction/Liability
- Office Pack Insurance
- Fire
- Industrial Special Risks
- Farm Pack Insurance
- Loss of Profits
- Machinery and Electronic

Insurers

This Policy is issued by QBE Insurance (Australia) Limited
ABN 78 003 191 035, AFS Licence No. 239545 of Level 5, 2
Park Street Sydney.