



G J Insurance Consulting Pty.Ltd.

ACN 088 306 405

AR 358983

PO BOX 211

Tel: 1300 384 799

Mobile: 0408 356 043

DROUIN VIC 3818

Fax: 03 8678 3223

Email: insure@gjic.com.au

Corporate Authorised Representative of PSC Connect Pty Ltd

ABN 23 141 574 914

AFS Lic No: 344648

CERTIFICATE OF INSURANCE

From: Jarrod Morey

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

KAMA (Vic) Pty Ltd, Hope Family Trust
Camp Sunnystones
98 Possumtail Run
MERRIMU VIC 3340

Date: 19/09/2024

Our Reference: CAMPSUNNYS

RENEWAL

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Class of Policy: Public &/or Products Liability Insurance
Insurer: Certain Underwriters At Lloyd's
Level 21 Angel Place, 123 Pitt Street Sydney 2000
ABN:
The Insured: KAMA (Vic) Pty Ltd, Hope Family Trust

Policy No: ATCSL-170808
Invoice No: 237239
Period of Cover:
From 26/08/2024
to 26/08/2025 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

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: Public &/or Products Liability Insurance	Policy No: ATCSL-170808
The Insured: KAMA (Vic) Pty Ltd, Hope Family Trust	Invoice No: 237239
	Our Ref: CAMPSUNNYS

This policy has been placed through

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 an underwriting agency who has placed the policy with

Certain Underwriters At Lloyd's
Level 21 Angel Place, 123 Pitt Street Sydney 2000

Combined Liability Insurance

Insurer:	Certain Underwriters at Lloyd's of London
Issued by:	ATC Insurance Solutions Pty. Ltd. as agent for the Insurer
Insured:	KAMA (Vic) Pty Ltd, Hope Family Trust t/as Camp Sunnystones
Period of Insurance:	From: 26 Aug 2024 To: 26 Aug 2025 4:00pm local standard time
Policy Wording:	CVA Public and Products Liability Insurance Policy Wording WRD129 v1.7
Business Activities:	Camp and conference centre including archery, bush camping, bush walking, campfire, canoeing (flat), climbing wall, initiative activities, low ropes, night walk, orienteering, playground, raft building, shelter building, beach volleyball, team games, treasure hunt and bush art.
Address/Situation:	98 Possumtail Run MERRIMU VIC 3340
Participants:	5,000
Policy Territory:	Worldwide excluding USA & Canada

Policy Limits

Meaning of terms: 'Not Insured' means that this section is not insured in this quotation/placement

Sum Insured:

Section 1

Professional Indemnity: \$1,000,000 each and every Occurrence and \$2,000,000 in the aggregate

Retroactive date: The latest of the following dates (1) Date Insured registered as a business, (2) Date from which the Insured has continuously held Professional Indemnity cover, or (3) 5 years prior to the commencement of the Period of Insurance.

Section 2

Public Liability: \$20,000,000 each and every Occurrence

Products Liability: \$20,000,000 each and every Occurrence and in the aggregate

Schedule of Insurance

Class of Policy: Public &/or Products Liability Insurance	Policy No: ATCSL-170808
The Insured: KAMA (Vic) Pty Ltd, Hope Family Trust	Invoice No: 237239
	Our Ref: CAMPSUNNYS

Optional Extensions:	4.9 Sexual Abuse	Insured
Excess:	\$1,000	each and every claim
Additional Excess:	Injury to Contractors/Sub-contractors	\$25,000 each and every claim
	Injury to Labour Hire Personnel	\$25,000 each and every claim

Special Provisions and Endorsements:

Contractors/Sub-Contractors Endorsement

It is hereby agreed and understood that all Contractors, Subcontractors, security, stall holders and third-party performers have their own liability insurance with a minimum limit of indemnity of \$10,000,000 unless specifically stated elsewhere in this Policy.

It is the responsibility of the Insured to check that such cover is in force and to obtain and retain a copy of certificates of currency. All relating records are to be kept on file by the Insured and made available to the Insurer at any time on reasonable notice of the Insurer.

In the event of breach of the above conditions, We may reduce or refuse Our liability under this Policy to the extent of any prejudice suffered by Us arising from the breach of the above conditions.

Safety Equipment Endorsement

It is hereby agreed and understood that suitable safety equipment be used by participants at all times whilst undertaking an activity arranged by or under the auspices of the Insured.

In the event of breach of the above conditions, We may reduce or refuse Our liability under this Policy to the extent of any prejudice suffered by Us arising from the breach of the above conditions.

Coaches/Instructors First Aid Qualification Requirement

It is agreed and understood that all trainers, coaches and instructors hold and maintain a current nationally recognised qualification in first aid (HLTAID011 Provide First Aid, or any subsequent amendments to that Unit of Competency as issued by training.gov.au or any Unit of Competency or regulation that replaces that Unit of Competency or the relevant provisions of that Unit of Competency) and undertake any ongoing training required by the governing body, association or law, or the Insured.

In the event of breach of the above conditions, We may reduce or refuse Our liability under this Policy to the extent of any prejudice suffered by Us arising from the breach of the above conditions.

Qualified Instructors Requirement

It is hereby agreed and understood that any fitness, training, coaching or exercise activities in connection with the Business Activities of the Insured are undertaken by a Qualified Instructor.

For the purpose of this endorsement:

Qualified Instructor means an individual who has obtained and holds current recognised qualifications in a particular sport or other speciality activity which allows them to supervise, train, coach or instruct in that sport or activity.

In the event of breach of the above conditions, We may reduce or refuse Our liability under this Policy to the extent of any prejudice suffered by Us arising from the breach of the above conditions.

Safety Briefing Requirements

Cover under all individual policy sub-sections is subject to the following additional condition(s):

It is the responsibility of the Insured to provide a safety briefing which will brief all participants on the risks involved in taking part in the activities, ensuring that there is an opportunity for participants to ask any questions.

In the event of breach of the above conditions, We may reduce or refuse Our liability under this Policy to the extent of any prejudice suffered by Us arising from the breach of the above conditions.

Schedule of Insurance

Class of Policy: Public &/or Products Liability Insurance
The Insured: KAMA (Vic) Pty Ltd, Hope Family Trust

Policy No: ATCSL-170808
Invoice No: 237239
Our Ref: CAMPSUNNYS

In all other respects, the policy is unaltered.