

# Statement Of Advice

This is an important document and you should read it carefully to ensure you understand it.

Please check the information regarding your objectives and personal circumstances, as shown on your Schedule of Insurance, is accurate and up to date before acting on the advice. If not please contact us as the advice may not be appropriate.

This statement sets out information about:

- the advice that we have given you and the basis of this advice
- reference to related documents
- how we are remunerated
- any relationships and associations which may influence our advice
- any conflict of interests we may have

**Important Information:** There are two common problems when purchasing insurance which you should consider.

You should not:-

- Assume that all policies are the same
- Compare policies on the basis of Premium alone. There are often crucial differences in the scope of protection provided by various policies.

**Date of Advice:** 07/10/2021  
**Selected Risks:** Group Personal Accident  
**Your Adviser:** **Jason Holmes**  
Authorised Representative No: 317372  
H2 Integro Pty Ltd  
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Unit 14 Aquarius Resort  
140 Alexandra Parade  
ALEXANDRA HEADLAND QLD 4572

## Personal Advice:

We confirm we have provided you with Personal Advice. Personal Advice means that we are taking into consideration the information we have gathered from you to identify your personal objectives, details of your current financial situation and other relevant information, so we can offer you the most appropriate advice possible.

## Insurer:

**ATC Insurance Solutions Pty Ltd (Previously Steeves Agnew UW)**

## Referrer:

There is no Referrer to whom we have or will pay remuneration.

## Our Remuneration:

Our commission on this product is \$0.00. This does not effect the total Premium paid by you. Other fees and charges are set out in your Tax Invoice.

## Relevant Relationships and Associations:

There are no specific relationships or associations which have influenced the provision of this advice.

## Our Advice

# Coverage Summary - Sports Injury Insurance

The following information was provided to your Insurers when negotiating the terms of your insurance program. It is common to all of your insurance policies, unless specifically stated otherwise in any of the Coverage Summaries forming part of this document. It is important that you notify us of any change in the following details to ensure that you are adequately protected.

## Insurer

ATC Insurance Solutions Pty Ltd (Previously Steeves Agnew UW)  
*Underwriter: Lloyds of London*

100.00%

## Policy Number

Ref: ATCSI-96062

## Reference Number

P602511908/2

## Period Of Insurance

From: 06/10/2021

To: 01/03/2022

From 4PM to 4PM both local time and standard time.

## Insured

Pickleball Australia Association Ltd

ABN: 59 638 355 825

Year Established: 2020

Business Activities: Principally Sporting Association

Products Sold and/or Distributed: N/A

Anzsic Rating: 91110015 Gymnasium Operation (Internal Use Only)

To follow, please find a summary of your insurance policy. Please note that this is a summary only, and you should always refer to the insurer's policy schedule and wording for full terms and conditions.

## Insured Situation

55 McCaul Street, INDOORROOPILLY QLD 4068

### Insured Definition - Group Personal Accident

Provides capital and weekly benefits for members/insureds injured whilst engaged in activities on behalf of the insured, including commuting to and from as defined in the policy wording.

<b>Interested Party:</b>	Not applicable
<b>Capital Benefits:</b>	<b>\$50,000</b>
<b>Weekly Benefits:</b>	<b>85% of income up to \$250 per week</b>
Benefit Period:	52 weeks
Excess Period:	7 Days
Injury Assistance Benefit:	Not Insured
Non Medicare Medical Expenses:	Insured
Non Medicare Medical Expenses Sum Insured:	\$1,500
Non Medicare Medical Expenses - Deductible/Excess (each and every claim):	\$50
Aggregate Limit of Liability:	\$1,000,000
Geographical Limits:	Australia Wide

Effective 06/10/2021 the Age Limit is amended from 65 to 80 years of age. It is noted that with respect to Death & Capital Benefits the benefit is limit to 20% after the age of 70.

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## Quotation Schedule

<b>Class of Policy:</b> Sports Personal Accident Insurance	<b>Quote ID:</b> 96062
<b>The Insured:</b> Pickleball Association Australia Ltd	

### Sports Personal Accident Insurance

**Insurer:** Certain Underwriters at Lloyd's of London

**Issued by:** ATC Insurance Solutions Pty. Ltd. as agent for the Insurer

**Insured:** Pickleball Association Australia Ltd

**Policy Period:** **From:** 31 May 2021  
**To:** 01 Mar 2022  
4:00pm local standard time

**Policy Wording:** Sports Personal Accident Insurance PDS Policy Wording WRD104 v1.2

**Business Description:** Pickleball

**Address/Situation:** 55 MaCaul Street  
INDOOROOPILLY QLD 4068

**Number of Participants:** 1995

**Aggregate Limits:**

Any One Accident	\$1,000,000
Any One Scheduled Flight	\$500,000
Any Other Flight	\$500,000

**Maximum Accumulation Limit:** \$1,000,000

**Policy Territory:** Australia

### Scope of Cover

Cover under this policy will be operative whilst a Covered Person is playing or taking part in competitions and activities arranged by or under the auspices of the Insured.

### Schedule of Benefits

#### Category A

Covered Persons: All registered members of the Insured.

Section A: Death	\$50,000
Section B: Capital Benefits	\$50,000
Section C: Permanent Total Disablement from Sickness	Not Applicable
Section D: Loss of Income	85% of income up to \$250 per week
Waiting Period	7 days
Benefit Period	52 weeks

**Quotation Schedule**

<b>Class of Policy:</b>	Sports Personal Accident Insurance	<b>Quote ID:</b>	96062
<b>The Insured:</b>	Pickleball Association Australia Ltd		

**Additional Benefits:**

- 1. Non-Medicare Medical Expenses**
  - a) Percentage of expenses paid 85%
  - b) Maximum sum insured \$1,500
  - c) Excess (each and every claim) \$50
  - d) Benefit Period (number of weeks) up to a maximum of 52 weeks
  
- 2. Student Allowance**
  - a) Weekly benefit 85% up to \$250
  - b) Waiting Period (consecutive days) 7 Days
  - c) Benefit Period (number of weeks) 52 weeks
  
- 3. Parents Inconvenience Allowance**
  - a) Daily benefit \$25 up to \$500
  - b) Waiting Period (consecutive days) 14 Days
  - c) Excess (each and every claim) NIL
  
- 4. Hospitalisation Benefit** Not Insured
  
- 5. Coma Benefit (in addition to Additional Benefit 4)** Not Insured
  
- 6. Home Modification and Relocation Assistance** \$1,000
  
- 7. Rehabilitation Expenses** \$1,000
  
- 8. Retraining Expenses** \$1,000
  
- 9. Membership Fees Benefit** Not Insured
  
- 10. Funeral Expenses** \$5,000
  
- 11. Domestic Duties Assistance**
  - a) Weekly benefit 85% up to \$250
  - b) Waiting Period (consecutive days) 7 Days
  - c) Benefit Period (number of weeks) 52 weeks
  
- 12. Personal Property Expenses**
  - a) Maximum sum insured \$250
  - b) Excess (each and every claim) \$50
  
- 13. Disappearance** Yes
  
- 14. Exposure** Yes

**Age Limits** 5 - 65

**Quotation Schedule**

<b>Class of Policy:</b>	Sports Personal Accident Insurance	<b>Quote ID:</b>	96062
<b>The Insured:</b>	Pickleball Association Australia Ltd		

**Premium Due Date**      45 days after the start of the Policy Period

**Memoranda**

**Memorandum 1 - Added Definition**

It is hereby noted and agreed that the following definition is added to this Policy:

**MAXIMUM ACCUMULATION LIMIT** means the maximum amount payable under this Policy for all claims made during the Policy Period stated on the Schedule.

**Coronavirus Absolute Exclusion**

Notwithstanding any other provision, no cover is provided under this policy for any claim, loss, liability, cost or expense of whatever nature directly or indirectly arising out of, contributed to by or resulting from coronavirus disease (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), or any mutation or variation thereof.

This exclusion also applies to any claim, loss, cost or expense of whatever nature directly or indirectly arising out of, contributed to by or resulting from:

- (a) any fear or threat (whether actual or perceived) of; or
- (b) any action taken in controlling, preventing, suppressing or in any way relating to any outbreak of;

coronavirus disease (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), or any mutation or variation thereof.

**In all other respects, the policy is unaltered.**

**THE UNDERWRITER:**                                      Certain Underwriters at Lloyd's of London

This Schedule and Endorsements and Policy Wording shall be read together as one Contract.  
Marginal notes and Headings are used for identification and do not form part of the Policy Wording.



Signed: \_\_\_\_\_ Date: 01 June 2021 for and on behalf of ATC Insurance Solutions Pty. Ltd.  
acting as agent for the Underwriter as specified above

**TAX INVOICE**

This document becomes a Tax Invoice for GST when payment is made. Where your broker issues you a Tax Invoice, which included an amount for this supply of insurance, your payment is made against the broker's invoice and this document does not become a Tax Invoice.

# Risk Details

Please find below full details of all the information we have gathered about you and shared with insurers in order to organise this insurance on your behalf. Please check that this information is correct and up to date and advise us immediately if anything is incorrect or has been omitted.

## Reference Number

P602511908/2

To follow, please find a summary of your insurance policy. Please note that this is a summary only, and you should always refer to the insurer's policy schedule and wording for full terms and conditions.

## Sports Injury Insurance

### Insured Situation

55 McCaul Street, INDOORROOPILLY QLD 4068

### Group Personal Accident

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# Other Insurable Risks And Services

The preceding Coverage Summary has listed out the covers in place for you. It is important to note there are a number of other types of insurance you can purchase, which may not currently be included.

The list below shows the types of insurance able to be purchased through Insurance Advisernet. This list doesn't include every type of insurance available, rather, it is intended to give you a summary of covers available in helping you decide what type of protection you require. Please contact us if you require any additional information (please note this list does include the covers you have already purchased):

Asset Protection	Excess of Loss	Marine Professional Indemnity
Association Liability	Fleet Motor	Medical Indemnity/Malpractice
Aviation	General Property	Money
Bond/Surety/Guarantee	Glass	Mortgage Protection
Builders Warranty	Goods In Transit	Personal Accident & Illness
Burglary/Theft	Group Personal Accident	Plant & Machinery
Business Interruption	Home & Contents	Pleasure Craft
Cancellation & Abandonment	Home Business	Private Motor
Caravan & Trailer	Household Removals	Prize Indemnity
Carriers Cargo	Industrial Special Risks	Product Recall/Guarantee
Commercial Motor	Information Technology Liability	Professional Indemnity
Contract Works/Construction	Investment Managers Liability	Property
Corporate Travel	Journey Injury	Shipbuilders Warranty
Crime	Landlords	Statutory Liability
Crop	Legal Expenses	Strata Plan
Cyber	Liability	Tax Audit
Deductible Buy Down	Livestock/Bloodstock	Trade Credit
Directors & Officers Liability	Machinery Breakdown	Travel
Electronic Equipment Breakdown	Management Liability	Umbrella Liability
Employee Dishonesty/Fidelity Guarantee	Marine Cargo	Voluntary Workers
Engineering	Marine Hull	Workers Compensation (ACT/NT/TAS/WA)
	Marine P&I	

Not all these covers may apply to your particular circumstances. However, we suggest this list be reviewed regularly to ensure your current insurance is still satisfactory in meeting your needs. Additionally, should a particular exposure exist, which is neither included in your current insurance program, nor listed above, we would be pleased to investigate availability of the product on your behalf.



# Your Duty

The *Insurance Contracts Act 1984 (ICA)* requires that you, and everyone who is an insured under your policy, comply with a relevant duty.

The duty requires you at a minimum to answer all questions the Insurer asks of you honestly, and in addition may require you to tell the Insurer certain matters which will help them decide whether to insure you and, if so, on what terms.

You have this duty until the Insurer agrees to insure you and before the Insurer agrees to renew your policy. You also have the same duty before you extend, vary or reinstate an insurance policy.

The type of duty that applies can vary according to the type of insurance policy.

The ICA specifically defines certain insurance policies as Consumer Insurance Contracts. In these circumstances, you have a duty to take reasonable care not to make a misrepresentation to the Insurer when answering questions that the Insurer will ask.

You therefore must take reasonable care not to make a misrepresentation to the Insurer when answering their questions by answering all questions fully and accurately and to the best of your knowledge. Failing to take such reasonable care may have consequences as outlined below.

For all other insurance policies, those not defined as Consumer Insurance Contracts, you have a duty to disclose to the Insurer every matter that is known to you, or a reasonable person in the circumstances could be expected to know, to be a matter relevant to the decision of the Insurer whether to insure you and, if so, on what terms.

If you (or anyone who is an insured, or a proposed insured, under the policy) make a misrepresentation, or if you do not tell the Insurer something that you are required to tell them, they may cancel your policy or reduce the amount they will pay you in the event of a claim, or both.

If the misrepresentation or failure is fraudulent, the Insurer may refuse to pay a claim and treat the policy as if it never existed.

Make sure you explain the duty to any other insureds you may apply on behalf of. We do not do this unless specifically agreed in writing. If you are providing information for other insureds, you confirm you have their authority to do so and that the information provided is what they have told you in response to the duty obligations.

If in doubt it is better to tell us. We can assist you in determining what needs to be disclosed to the Insurer in order to meet your duty.

If your policy is renewable, before an Insurer agrees to renew your policy, you may again be asked questions by the Insurer relevant to their decision whether to renew your policy. They may provide you a copy of anything you have previously told them and ask you to tell them if anything has changed. If you do not advise of any relevant changes then this will be taken to mean there has been no changes.

Your duty is an important issue and if you do not understand its operation or the effect it may have if not complied with, please contact your Adviser to discuss further.

## General Questions:

Please complete the following questions. Your and/or any potential Insurer may ask subsequent questions based on the responses below.

- In the past 10 years have you or any Insured person/business/corporation/director had any insurer decline any proposal from inception or decline any claim, cancelled or refused to renew a policy or imposed special conditions? No
- In the past 10 years have you or any Insured person/business/corporation/director ever been declared bankrupt or involved in any form of insolvency administration and not been discharged for at least one year? No
- In the past 10 years have you or any Insured person/business/corporation/director been convicted or have charges pending, for any criminal offence, including arson, or involving dishonesty of any kind? No
- Have you ever had a non motor vehicle loss, whether insured or not, in excess of \$20,000? If Yes, provide details. No
- Do you authorise us to give to, or obtain from, other insurers or any reference service, any information relating to insurance held by you or any claim in relation thereto? Yes
- Are you aware of any matter, not covered above, that may be relevant to the insurers decision whether to insure you, & if so, on what terms? If yes, please provide details. No

- I/We consent to IA's Privacy Policy

Yes

## **Privacy Notice**

We are committed to protecting your privacy in accordance with the Privacy Act 1988 (Cth) (Privacy Act) and the Australian Privacy Principles (APPs). Where required, we will provide you with a Collection Notice which outlines how we collect, disclose and handle your personal information. You can also refer to our Privacy Policy available on our website [www.insuranceadviser.net](http://www.insuranceadviser.net) or by contacting us for more information about our privacy practices including how we collect, use or disclose information or how to complain in relation to a breach of the Australian Privacy Principles and how such a complaint will be handled.

## **Client Acknowledgement – I/we acknowledge that:-**

All answers and statements made in the coverage summary forming part of this Insurance Proposal are true and accurate in every respect. No information has been withheld which is likely to affect an insurer's decision about rating or accepting my/our insurances. The Insurer reserves the right to decline my application.

This acknowledgement will be relied upon by the insurer and/or Insurance Advisernet Australia Pty Ltd.