

## Lloyd's Certificate of Insurance

Effected through

ASPECT UNDERWRITING  
(ABN 91 161 017 007, CAR No. 1247437)  
(hereinafter called the Coverholder)

**THIS IS TO CERTIFY** that in accordance with the authorisation granted under **Contract No. B128416373W24** with the Coverholder, certain Underwriters at Lloyd's, in consideration of the premium specified herein, agree to be bound, severally and not jointly, each for their own part (and their Executors and Administrators) and not one for another, to insure in accordance with the terms and conditions of the policy wording and /or any endorsement referred to herein. The definitive numbers and the proportions underwritten by each Underwriter can be ascertained by reference to the said Contract (details of which will be supplied by the Coverholder upon request).

In accepting this insurance, the Underwriters have relied on the information and statements that you have provided on the Proposal Form (or Declaration). You should read this Certificate carefully and, if it is not correct, you should immediately contact the Coverholder. This is an important document and should be kept in a safe place with all other papers relating to this insurance.

Signed by

*Michael J. Wallis*

Managing Director  
Aspect Underwriting

This 18<sup>th</sup> day of October, 2024.

## The Schedule

Your Policy	
<b>Policy Number:</b>	ASPU0679

Your Details	
<b>Insured:</b>	Horsesport Australia Inc, it's committee members, judges, trainers, administrators, coaches, managers, directors, course builders, selectors, medical officers, volunteers, financial riding and non-riding members, officials and others of the insured and Affiliated Clubs it's committee members, judges, trainers, administrators, coaches, managers, directors, course builders, selectors, medical officers, volunteers, financial riding and non-riding members, officials and others of the insured and/or subsidiary and/or related Corporations as defined under Australian Corporations Law and/or financiers and all parties for whom the Insured undertakes to insure for their respective rights, interests and liabilities.
<b>Insured Persons:</b>	Committee members, judges, trainers, administrators, coaches, volunteers, financial riding and non-riding members, officials.
<b>Insured Address:</b>	C/- Level 1, 96 Wellington Parade East Melbourne Vic 3002
<b>Broker:</b>	HBT Insurance Brokers Pty Ltd
<b>Contact:</b>	Colette Hicks

Policy Details		
<b>Policy Type:</b>	Personal Accident	
<b>Policy Period:</b>	<b>Commencement Date:</b> 19 <sup>th</sup> October 2024 <b>Expiry Date:</b> 19 <sup>th</sup> October 2025 Both days 4pm at Local Standard Time at the Home Address stated above	
<b>Insured Events:</b>	Each Insured Person	
	Insured Events 1-19 Sum Insured	\$100,000
	Insured Event 20 Temporary Total Disablement caused by <b>injury</b>	\$500
<b>Deferral Period:</b>	14 days	
<b>Benefit Period:</b>	104 weeks and 26 weeks for Student Tutorial Benefit	
<b>Out of Pocket Expenses:</b>	\$1,000	
<b>Non-Medicare Medical Expenses:</b>	\$3,500 p/claim	
<b>Student Tutorial Benefit:</b>	\$200 p/week	
<b>Territorial Limits:</b>	Worldwide	
<b>Age Limits:</b>	It is further declared and agreed that the compensation provided under this policy shall only be payable to Insured Persons 75 Years of age or less.	

<b>Scope of Cover:</b>	Whilst an Insured Person is engaged in sanctioned events/activities of the association or clubs including direct travel to and from such business. Whilst an Insured Person is engaged in voluntary work / committee meetings / training authorised by and under the control of the Insured.
<b>Aggregate Limit of Liability:</b>	\$5,000,000

Premium Breakdown	
<b>Premium:</b>	
<b>Base Premium:</b>	
<b>GST:</b>	
<b>Stamp Duty:</b>	
<b>Policy Fee (inc GST):</b>	
<b>Notes:</b>	

Policy Endorsements	
<b>Insurance Provider:</b>	Certain Underwriters at Lloyd's of London
<b>Date Issued:</b>	18/10/2024

This insurance is General Insurance Code of Practice compliant, apart from any claims adjusted outside Australia. A copy of the General Insurance Code of Practice can be obtained from [www.codeofpractice.com.au](http://www.codeofpractice.com.au).

This Certificate is Insurance Council of Australia 's General Insurance Code of Practice compliant, apart from any claims adjusted outside Australia. Underwriters at Lloyd's proudly support the General Insurance Code of Practice. The purpose of the Code is to raise standards of practice and service in the general insurance industry. Any enquiry or complaint relating to this Insurance should be referred to Empire Insurance Services Pty Ltd in the first instance. If this does not resolve the matter or you are not satisfied with the way a complaint has been dealt with, you should write to:

Lloyd's Underwriters' General Representative in Australia

Level 9

1 O'Connell Street

Sydney NSW 2000

Telephone Number: (02) 8298 0700

Facsimile Number: (02) 8298 0788

who will refer your dispute to Policyholder & Market Assistance at Lloyd's.

Complaints that cannot be resolved by Lloyd's Policyholder & Market Assistance may be referred to the Financial Ombudsman Service (Australia). Further details will be provided at the appropriate stage of the complaints process.

The Underwriters hereon agree that:

- i. In the event of a dispute arising under this Insurance, the Underwriters at the request of the Insured will submit to the jurisdiction of any competent Court in the Commonwealth of Australia. Such dispute shall be determined in accordance with the law and practice applicable in such Court.
- ii. Any summons notice or process to be served upon the Underwriters may be served upon:  
Aspect Underwriting  
Level 1, 5-7 Peel Street  
Collingwood Vic 3066  
who has authority to accept service and to enter an appearance on the Underwriters' behalf, and who is directed at the request of the Insured to give a written undertaking to the Insured that it will enter an appearance on the Underwriters' behalf.
- iii. If a suit is instituted against any one of the Underwriters, all Underwriters hereon will abide by the final decision of such Court or any competent Appellate Court.

The amount of Premium specified herein is the amount due to the Underwriters and any commission allowed by them is to be regarded as remuneration of the Coverholder placing this Insurance.

In the event of a claim arising under this Insurance IMMEDIATE NOTICE should be given to:

Aspect Underwriting Claims Assistance Centre

PO Box 14

Brisbane, QLD 4556

This Certificate is issued by Aspect Underwriting in accordance with the authority granted to them by certain Underwriters at Lloyd 's under the Agreement referred to in the Schedule.