



Insurance Report

Prepared For:

Australian Underwater Federation Inc.



for the period

1st July 2009 to 1st July 2010

9th June 2009

Confidentiality

This document is supplied to the Australian Underwater Federation on the proviso that the information provided herein at all times remains the property of OAMPS Insurance Brokers Ltd. It may not be copied, circulated or otherwise distributed to any entity outside the Australian Underwater Federation. The concepts and recommendations outlined herein are, and will remain, the intellectual property of OAMPS Insurance Brokers Ltd

Contents

Business Description	3
Insurance Program	
Liability Insurance	4
Personal Accident Insurance	5
Premiums	9
Service Philosophy and Team	
Service Team	11
Managing Your Requirements	12
Service Agreement	12
Premium Payments	12
Claims Management	12
Appendix	
Contact Details: OAMPS – Sport, Leisure & Hospitality Team	13

Business Description

Name of Insured: Australian Underwater Federation Inc.

Insured ABN/ITC: Registered for GST YES
A.B.N: 72 904 790 523
ITC: 100%

Business Description: National Sports Insurance Program (Underwater Sports) - Principally Sports administration, organising and conducting sporting events, fund-raising and any other activity incidental thereto.

Period of Insurance: 1 July 2009 to 1 July 2010 at 4pm local time

Members:

Participants	1,000
Coaches	10
Referees / Umpires	TBA
Officials / Administrators / Volunteers	237

General: The Australian Underwater Federation Inc. has eight (8) affiliated State Bodies involved with their sporting activities as a National Sporting Organisation. The different discipline streams that are undertaken by The AUF members are Snorkelling, Underwater Hockey, Spearfishing, Finswimming and Scuba.

Liability Insurance

Name of Insured:	Australian Underwater Federation Inc, its affiliated bodies together with all members, coaches, umpires, officials, first aid personnel, administrators and voluntary workers of these bodies.
Covering:	Your legal liability to pay compensation for Personal Injury, Property Damage, and/or Advertising Liability, that happens during the period of insurance which is caused by an occurrence in connection with the Insured's premises or business whilst involved in the following AUF Inc, affiliated States and their respective affiliated Clubs authorised/sanctioned activities or events: <ul style="list-style-type: none">• Scuba Diving, Spearfishing, Underwater Hockey, Snorkelling, Finswimming.• Executive & Club meetings.• National & State titles• Presentation nights• All sanctioned competitions• Social meetings• Club and fundraising functions
Indemnity Limits:	Public Liability \$20,000,000 any one occurrence Products Liability \$20,000,000 any one Period of Insurance Property in Care, Custody or Control \$100,000 any one Period of Insurance Professional Indemnity \$5,000,000 any one Period of Insurance
Deductible:	\$1,000 each and every liability (Public & Products) claim
Participation cover:	Included
Member to Member:	Included
Participant to Participant:	Included
Geographical Limits:	Worldwide excluding USA & Canada
Wording:	Calliden Sports Insurance Policy SI – v4 Effective Date 1 December 2008 (copy enclosed)
Security:	Calliden Insurance Limited ABN 47 004 125 268 AFS Licence Number: 234438

Personal Accident Insurance

Insured Persons: All players, coaches, umpires, officials, first aid personnel, administrators and voluntary workers of The Australian Underwater Federation Inc. and its affiliated bodies.

Period of Insurance: 1 July 2009 to 1 July 2010 at 4pm local time

Scope of Cover: Cover limited to injury whilst an insured person is:-

- Playing in club and representative games, competitions and performances
- Participating in training or practice sessions, or official functions arranged by the insured
- Travelling to or from club and representative games, competitions or performances, training or practice sessions, meetings or official functions arranged by the insured
- Engaged in activities connected with the sport whilst staying away from home during a tour for the purpose of participating
- Whilst an Insured Person is engaged in voluntary work / committee meetings authorised by and under the control of the Insured.

Age Limits: No age limits apply

Policy Benefit Package Cover:

Benefits	Bronze Cover (Excluding Loss of Income)
Capital Benefits	\$50,000
Modification Expenses	\$10,000
Funeral Expenses	\$5,000
In Memoriam Benefit	\$1,000
Loss of Earnings: - Weekly Benefit - % Covered - Excess - Benefit Period	Not Insured
Student Help: - Weekly Benefit - % Covered - Excess - Benefit Period	Not Insured
Home Help: - Weekly Benefit - % Covered - Excess - Benefit Period	Not Insured

Parents Allowance:	
- Daily Benefit	\$25
- Maximum Benefit	\$1,500
Dependent Children's Allowance	\$500
Medical and Dental Costs:	
- Maximum Benefit	\$1,500
- % Covered	85%
- Excess	
- With Private Health	\$0
- No Private Health	\$50
Home Nursing Care:	
- Weekly Benefit	\$300
- Excess	7 day's
- Benefit Period	52 weeks
Ancillary Non Medical Expenses	\$1,500
Rehabilitation Benefits –Tuition	\$3,000
Rehabilitation Benefits – Gym membership	\$500
Unexpired Membership Reimbursement	\$500
Miscarriage and Premature Childbirth	\$2,500
HIV	\$5,000
Kidnapping	\$5,000

Policy Benefits Description:

Capital Benefits

The cover under this section provides \$50,000 for death resulting from accident. All other permanent disabilities are calculated using a percentage of the death benefit depending on the severity of the injury. For full details of these percentages, please refer to the Schedule of Capital Benefits contained in the policy wording. Please Note Death is limited to 20% for Members whose age is less than 18.

Modification Expenses

The cover under this section provides for costs necessary up to a maximum of \$10,000 to modify the Member's home and/or motor vehicle, or relocating to a suitable home if they are entitled to 100% of the Capital Benefit.

Funeral Expenses

The cover under this section reimburses funeral costs up to a maximum of \$5,000.

In Memoriam Benefit

The cover under this section provides for reasonable costs associated with observance of the death of a Member up to a maximum amount of \$1,000.

Loss of Earnings

Not Insured

Student Help

Not Insured

Home Help

Not Insured

Parents Allowance

The cover under this section reimburses \$25 per day in-patient benefit to a full time student under 25 years of age for continuous confinement in hospital because of an accident. The benefit is limited to \$1,500.

Dependent Children's Allowance

The cover under this section provides for reasonable costs incurred by the Dependent Children of a Member whilst the Member is undergoing medical treatment. The benefit is limited to \$500.

Medical and Dental Costs

The cover under this section reimburses 85% of non-Medicare medical treatment including ambulance, hospital accommodation / theatre fees, orthotics, splints, prosthesis, treatments given by a dentist, chiropractor, masseur, naturopath, osteopath or physiotherapist. The maximum benefit for this section is \$1,500. All treatment must be certified by a registered medical practitioner and not subject to any Medicare rebate. All claims are subject to a \$50 excess if no private health cover. Any expenses must be incurred within 12 months of the insured person sustaining the injury.

Home Nursing Care

The cover under this section provides for nursing care provided by a registered nurse (not related to the Member) where they are confined to bed for a period of not less than 7 days if certified medically necessary. The maximum weekly benefit payable is \$300 per week, and is subject to a 7 day deferral period. The benefit will be paid for the period of the Disablement as certified by a registered medical practitioner or 52 weeks whichever is the lesser.

Ancillary Non Medical Expenses

The cover under this section provides for ancillary non medical expenses (expenses related to medical treatment if certified as necessary. i.e. expenses include items such as travel to receive treatment, but does not include wages lost by any person). The maximum payable under this benefit is \$1,500.

Rehabilitation Benefits

The cover under this section provides for reimbursement of:

- (a) Tuition or advice fees from a vocational college if certified as necessary and agreed to. The maximum payable under this benefit is \$3,000.
- (b) Rehabilitation expenses (eg gym membership) certified as necessary and agreed to. The maximum payable under this benefit is \$500.

Unexpired Membership Reimbursement Benefit

The cover under this section provides for pro-rata refund of your club's or association's membership/registration fee from the date of injury if the Member can't play for the rest of the season. The maximum payable under this benefit is \$500.

Double Capital Sum Insured

The cover under this section provides for double the Capital Sum Insured to be paid for a person under 12 years of age who suffers: permanent total disablement or permanent paralysis of all limbs.

Miscarriage and Premature Childbirth

The cover under this section provides for \$2,500 compensation for Miscarriage and Premature Childbirth as a direct result of an Accident whilst participating.

HIV

The cover under this section provides for 10% of the Permanent Total Disability Benefit 1. as listed in the Schedule of Capital Benefits if contracted as a result of an Accident.

Kidnapping

The cover under this section provides for 10% of the Permanent Disability Benefit 1 as listed in the Schedule of Capital Benefit.

Geographical Limits: Worldwide

Wording: Calliden Sports Insurance Policy SI – v4 Effective Date 1 December 2008

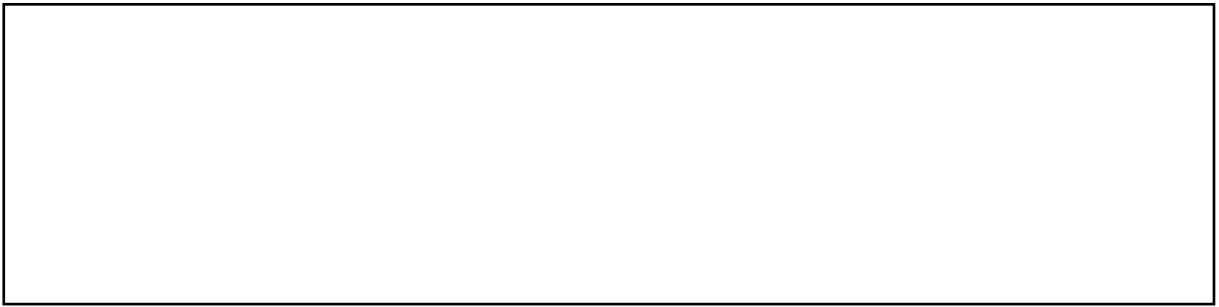
Security: Calliden Insurance Limited
ABN 47 004 125 268
AFS Licence Number: 234438

Premiums

Policy	Premium
Liability Insurance	<input type="text"/>
Personal Accident Insurance	<input type="text"/>

Total	<input type="text"/>
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<p>Additional Personal Accident Insurance Rates (pp)</p> <p>Including weekly benefits</p> <p>Gold</p> <p>Silver</p> <p>Bronze</p> <p>Excluding weekly benefits</p> <p>Gold</p> <p>Silver</p> <p>Bronze</p> <p>* Total <u>minimum</u> payable for any one policy is \$500 subject to current <input type="text"/> cover taken</p>	<input style="width: 100px; height: 150px;" type="text"/> Taken
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Service Philosophy and Team

Service Team

At OAMPS we do not underestimate the importance of maintaining personal relationships with our clients. We know they are essential to developing an on-going understanding of client needs. That is why OAMPS continues to expand its network into regional Australia. This generates new opportunities and provides firm centres of service for clients managing local and national business operations. Having people 'on the spot' to meet client service expectations is our prime objective.

OAMPS is an **Australia-wide** operation. **We operate from all state and territory capitals with twenty-eight offices across Australia.** Head Office (Operations) is located in Kew, Victoria and Head Office (Broking) in East Melbourne, Victoria.



OAMPS BRANCHES

Adelaide	Launceston
Alice Springs	Leeton
Ballarat	Melbourne
Brisbane – Milton	Newcastle
Brisbane – Wooloongabba	Perth
Broome	Shepparton
Cairns	Sydney – North Sydney
Canberra	Sydney – Parramatta
Darwin	Toowoomba
Forbes	Townsville
Goondiwindi	Wagga Wagga
Hobart	Wangaratta
Horsham	Warragul
Katherine	Woolongong

We don't just find the right insurers and products for you; we **learn about your business** and the environment in which you operate; and we **develop the best solution** for you. We are committed to ensuring you have **the best cover at all times** throughout the term of your policy. To achieve this we monitor trends and meet regularly with you to ensure your cover is staying abreast with your changing needs and environment. We keep you informed of our work and act quickly to refine, alter or expand your policy as needed.

Managing Your Requirements

Overall responsibility for ensuring OAMPS best practice management of your account rests with OAMPS Senior Portfolio Manager, Mathew Lethborg.

Mathew will be supported by a Brisbane team, which consists of 1 Senior Account Executive, 3 Account Executives, 1 Broker Assistant, 1 Claims Manager and 2 Claims Officers.

Service Agreement

The services to be provided by OAMPS as part of this program are as follows: -

- * Consultation and advice in regard to the determination of appropriate insurance covers, terms and conditions or alternative methods in regard to the financial treatment of risk. This includes designing policy wordings where appropriate.
- * Vetting of contracts with regard to insurance implications
- * Negotiation with the insurance market (including face to face marketing), sourcing and placement of insurance cover with appropriate and secure insurers
- * Risk management advice and services associated with the treatment of risk via insurance, including claims data analysis
- * Checking and issue of policy documents and certificates as required, together with appropriate OAMPS documentation
- * Claims management
- * General advice on the insurance program
- * Preparation of a detailed renewal report for each year of renewal

Premium Payments

With regard to the payment of premiums, whilst insurers do have rules regarding specific credit terms that can be allowed, our practice is to work with Australian Underwater Federation to find the most appropriate system to meet the requirements of all the stakeholders.

We do offer premium funding whereby the premium can be financed over an extended period.

Claims Management

OAMPS will always act on behalf of Australian Underwater Federation, assisting in the lodging of the claim and then ensuring that the claim is handled swiftly, efficiently and fairly. Claims procedures are tailored to make the process as simple and efficient as possible for all parties.

Again, full contact details of our dedicated claims staff are outlined in the attached Addendum.

OAMPS Team Contact Details

Branch: OAMPS Sport, Leisure & Hospitality - Brisbane
Level 2, 8 Gardner Close
MILTON QLD 4064
Phone: (07) 3367 5160
Fax: (07) 3367 5100

Postal Address: GPO Box 1113
BRISBANE QLD 4001

Senior Portfolio Manager: **Mathew Lethborg**
Phone: (07) 3367 5145
Mobile: 0409 852 838
E-mail: mathewl@oamps.com.au

Senior Account Executive: **Terry Wyeth**
Phone: (07) 3367 5219
E-mail: terry.wyeth@oamps.com.au

Account Executive: **Montsie Pinga**
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E-mail: montsie.pinga@oamps.com.au

Account Executive: **Terry Berryman**
Phone: (07) 3367 0547
E-mail: terry.berryman@oamps.com.au

Account Executive: **Christine Osborne**
Phone: (07) 3367 5006
E-mail: christine.osborne@oamps.com.au

Broker Assistant: **Jason Wilson**
Phone: (07) 3367 5008
E-mail: jason.wilson@oamps.com.au

Claims Officer(s): **Peter Saunders**
(Claims Manager)
Phone: (07) 3367 5174
E-mail: peter.saunders@oamps.com.au

Bettina Marsden
Phone: (07) 3367 5148
E-mail: bettina.marsden@oamps.com.au

Dianne Hassard
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E-mail: dianne.hassard@oamps.com.au