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General Broadform Public and Products Liability Policy

Issued to

AusCycling Limited

In consideration of the Insured named in the Schedule (hereinafter called "the Insured") paying or agreeing to pay to the Insurers who have subscribed to this Policy (hereinafter called "the Insurers") the premium for or on account of the insurance herein after contained.

The Insurers agree subject to the terms, conditions, limitations, provisions and exclusions hereinafter contained to pay to or on behalf of the Insured to the extent and in the manner hereinafter provided.

Provided that the liability of all of the Insurers collectively shall in no case exceed the Limits of Liability stated in the Schedule or elsewhere herein.

And provided further that the liability of each of the Insurers individually shall in no case exceed the proportion set against each Insurers name.

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Schedule

Policy Number

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Named Insured

AusCycling Limited including all affiliated clubs, all registered members, all temporary members, all officials, all accredited coaches, race directors, judges, directors, executives, committee members, employees and event promotors of the Insured including apprentices, voluntary workers and work experience students.

Address of the Named Insured

L 5 South Tower 459 Collins St Melbourne VIC 3000 Australia

Interest

To pay to or on behalf of the Insured in respect of their legal liability arising out of or in connection with their activities as more fully described herein.

Insured's Business

AusCycling was a new organisation formed from the coming together of the already well-established Cycling Australia, Mountain Bike Australia and BMXAustralia. This includes a full merge of all assets, members and approximately 500 affiliated clubs. AusCycling will be the only recognised National Sporting Organisation for Cycling in Australia and as such will receive support from Sport Australia. AusCycling is the pack body for mountain biking, bmxing and road cycling in Australia. They aim to lead the development and promotion in Australia for the benefit and enjoyment of all bikers.

The principal activities of AusCycling include but are not limited to:

- 1. Providing services, advocacy and communications of value to our members to enable them to enjoy cycling activities.
- 2. Promoting, developing and advocating cycling activities as a healthy sporting and recreational pastime.
- 3. Fostering and maintaining constructive relationships with cycling organisations and

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key stakeholders.

4. Providing a safe and fair environment for competitive cycling activities, appropriate and relevant to the various levels across the sports.

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5. Managing and governing the organisation in a transparent, financially responsible and sustainable manner.

Period of Insurance

From: 28 February 2024

To: 28 February 2025

Both days at 4:00 p.m. local standard time at the address of the Named Insured or any subsequent period for which the Insured has requested and the Insurers have accepted renewal.

Territorial Limits

Worldwide, excluding operations domiciled in the United States of America and/or Canada other than:

- (a) exports and non-manual visits of directors and employees thereto; and
- (b) licensed "high performance athletes" while competing in or training for sanctioned events.

Applicable Jurisdiction

This insurance shall be governed by and construed in accordance with the law of Commonwealth of Australia and each party agrees to submit to the exclusive jurisdiction of the Courts of Commonwealth of Australia in the event of a dispute arising hereunder.

Limits of Liability

AUD 3,000,000 any one Occurrence or series of Occurrences arising out of any one cause in respect of Public Liability and Advertising Liability and in the aggregate separately during the Period of Insurance in respect of Products Liability and Pollution Liability.

Sub-Limits of Liability

Property in physical or legal control:

AUD 1,000,000 any one Occurrence and in the aggregate during the Period of Insurance.

Professional Indemnity/ Errors and Omissions Extension:

AUD 500,000 any one Claim and in the aggregate during the Period of Insurance.

Abuse Extension:

AUD 250,000 Single Act of Abuse Limit and in the aggregate during the Period of Insurance.

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Deductibles

Aggregate Deductible:

AUD 500,000 including Supplementary Payments in the aggregate for the Period of Insurance. Only an amount in excess of the applicable Non-Ranking Deductible shall rank towards the erosion of the Aggregate Deductible. In the event of the exhaustion of the Aggregate Deductible, the Non-Ranking Deductibles shall apply in respect of any further claims.

Non-Ranking Deductibles:

AUD 1,000 each and every Occurrence including Supplementary Payments other than:

AUD 25,000 each and every Occurrence including Supplementary Payments in respect of Worker to Worker Claims and subrogation via Workers Compensation Act (WCA) Insurers or State Insurers

AUD 25,000 each and every Claim including Supplementary Payments in respect of Abuse.

Governing Law

Australian law.

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