

Schedule of Insurance

Class of Policy: Sports Business Pack Insurance	Policy No: ATCSP-49452
The Insured: Tennis Australia Coaches Membership	Invoice No: 142791
	Our Ref: 43492

Business Pack Insurance

Insurer: XL Insurance Company SE, Australia Branch (ABN 36 083 570 441)

Policy Number: ATCSP-49452

UMR: B0334SC3342022695

Insured: Tennis Australia Coaches Membership

Period of Insurance: **From:** 30 Sep 2022
To: 30 Sep 2023
4:00pm local standard time

Policy Wording: Business Pack Policy Wording WRD128 v2.3

Business: Tennis Australia Coaches

Address/Situation: Melbourne Park Olympic Boulevard
MELBOURNE VIC 3000

Cover

General Property

Specified Item	Sum Insured
Unspecified Tennis Equipment	\$5,000

Cover: Loss or damage caused by or arising from a sudden and unforeseen accident including theft from a securely locked building or vehicle.

Excess:
For claims up to an including \$2,500 \$80 each and every claim
For claims from \$2,501 to \$5,000 \$150 each and every claim

Machinery Breakdown	Not Insured
Electronic Equipment	Not Insured

Special Provisions and Endorsements:

Tennis Equipment

Tennis Equipment means legal owned tennis equipment owned by The Insured including any accessories or carrying cases.

Loss of Property

We will pay for loss of property Insured anywhere in Australia and Worldwide for 21 days.

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Co-Insurance

Co-Insurance will not apply to cover under this policy.

Flood Exclusion

It is hereby noted that under Fire and Perils section Cover 5.Flood is removed and deleted from this Policy.

Additional Benefit

Equipment Hire in the event of a claim under the General Property we will pay to the Insured person the cost of temporary hire of equipment.

Limit \$500 each and every claim

Additional Exclusion

Theft without forcible and violent entry to locked premises or vehicles containing the Property.

Basis of Settlement

If the Tennis Equipment that suffers Loss was purchased new, and is not older than 4 years and 364 days at the date of the Loss, at Our option We:

- May replace the Tennis Equipment with new Tennis Equipment; or
- May repair the Tennis Equipment to a condition equal to, but not better or more expensive than, its condition when new; or
- May pay the Insured Person the cash equivalent for the costs of a) or b), whichever the lesser. If the Insured Person has requested a cash payment We shall pay no more than what it would cost Us to replace or repair the item, less any discounts available to us.

If the Tennis Equipment that suffers Loss was purchased second hand, or is older than 4 years and 364 days at the date of the Loss, at Our option We:

- May replace the Tennis Equipment with Tennis Equipment in a condition equal to, but not more extensive than, its condition at the time of the loss, subject to an allowance for wear, tear and depreciation being deducted; or
- May, for Tennis Equipment purchased new, pay the Insured Person a cash settlement following deduction of 30% from the replacement cost plus a further 7.5% for each year thereafter to a maximum of 60%; or
- May, for Tennis Equipment purchased second hand, pay the Insured Person a cash settlement following deduction of 7.5% per annum from the replacement cost up to a maximum deduction of 60%; or
- May repair the Tennis Equipment to a condition equal to, but not better or more expensive than, its condition when new, deducting 7.5% per annum up to a maximum of 60% off the repair cost.

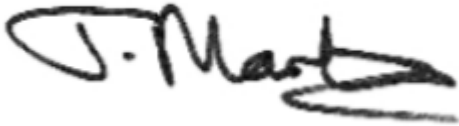
In all other respects, the policy is unaltered.

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THE UNDERWRITER: XL Insurance Company SE, Australia Branch (ABN 36 083 570 441)

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: _____
for and on behalf of ATC Insurance Solutions Pty. Ltd.
acting as agent for the Underwriter as specified above

Date: 11 October 2022

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.

If you are registered for GST purposes, your input tax credit entitlement is or is based on the GST amount shown above. Please note that in accordance with the GST law relating to insurance premiums the GST amount may be less than 1/11th of the total amount payable.

OUR CONTRACT WITH YOU

The terms of cover are contained in this Policy, the Schedule and any attachments to the Schedule.

You should keep all of the Policy documents in a safe place.

YOUR DUTY OF DISCLOSURE

Before you enter into an insurance contract, you have a duty, under the Insurance Contracts Act 1984 (Cth), to tell Us anything that you know, or could reasonably be expected to know, may affect Our decision to insure you and on what terms.

You have this duty until We agree to insure you.

You have the same duty before you renew, extend, vary or reinstate an insurance contract.

You do not need to tell Us anything that:

- diminishes or reduces the risk We insure you for; or
- is common knowledge; or
- We know or, in the ordinary course of Our business, should know as an insurer; or
- We waive your duty to tell Us about.

If you do not tell Us something

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If you do not tell Us anything you are required to, We may cancel your contract or reduce the amount We will pay you if you make a claim, or both. If your failure to tell Us is fraudulent, We may refuse to pay a claim and treat the contract as if it never existed.

CANCELLATION

You may cancel your policy at any time by writing to us at Level 4, 451 Little Bourke Street, Melbourne, 3000 and advising us that you wish to cancel your policy. The cancellation will take effect from the date we receive such notice in writing. We will be entitled to retain premium which applies for the time on risk and an amount for our expenses subject to minimum premium provisions and any relevant government taxes and/or charges.

We may cancel your policy in any of the circumstances set out in, and in the manner allowed by, the Insurance Contracts Act 1984. We will advise you in writing if the Policy is cancelled by us.

CLAIMS MANAGEMENT

The name and address to whom the Insured should direct all claims and other enquiries:

ATC Insurance Solutions Pty Ltd
Level 4, 451 Little Bourke St,
Melbourne,
Victoria 3000,
Australia

Please contact the ATC Insurance claims team to obtain a claim form or if you have any questions or require assistance on 1800 994 694.

COMPLAINTS & DISPUTE RESOLUTION

There are established procedures for dealing with complaints and disputes regarding your policy or claim. These services are free to all policyholders and may be of assistance, should the need arise.

If you have any concerns or wish to make a complaint in relation to this Policy, Our services or your insurance claim, please contact Us using the details below, and We will attempt to resolve your concerns in accordance with our Internal Dispute Resolution procedure.

ATC's Internal Dispute Resolution Officer
ATC Insurance Solutions
info@atcis.com.au
(03) 9258 1777
Level 4, 451 Little Bourke Street Melbourne VIC 3000

We will acknowledge receipt of your complaint and do Our utmost to resolve the complaint to your satisfaction within 10 business days. Where We are unable to do so, Our final decision will be provided to you within 30 calendar days of the date on which you first made the complaint.

You may refer your complaint to the Australian Financial Complaints Authority (AFCA) at any time, and if your complaint is not resolved to your satisfaction within 30 calendar days of the date on which you first made the complaint. AFCA's contact details are as follows:

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Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001
Telephone: 1800 931 678
Web: www.afca.org.au
Email: info@afca.org.au

Should you choose to refer your complaint to AFCA, you must do so within 2 years of Our final decision.

PRIVACY

In this Privacy statement "we", "us" and "our" means ATC acting under a binder as the Insurers agent and "you" or "your" means any individual whose personal information we collect for the purposes of the Policy.

We are bound by the requirements of the Privacy Act 1988 (Cth), which set out standards on the collection, use, disclosure and handling of personal information.

Personal information is essentially any information or an opinion about an identified individual, or an individual who is reasonably identifiable. See the Privacy Act for full details of what constitutes personal information.

Our Privacy Policy is available at www.atcis.com.au or you can contact us as follows:-

ATC Insurance Solutions Pty Ltd
Level 4, 451 Little Bourke Street
Melbourne VIC 3000
Telephone: 03 9258 1777

For information about how the Insurer processes your personal information, please see its full privacy notice at:
<https://axaxl.com/privacy-and-cookies>.

If you have questions or concerns regarding the way in which your personal information has been used, please contact:
privacyaustralia@axaxl.com.

We, and our agents, need to collect, use and disclose your personal information in order to consider your application for insurance and to provide the cover you have chosen, administer the insurance and assess any claim and to make special offers of other services and products provided by us or those we have an association with, that might be of interest to you. You can choose not to provide us with some of the details or all of your personal information, but this may affect our ability to provide the cover, administer the insurance or assess a claim.

We may disclose your personal information to third parties (and/or collect additional personal information about you from them) who assist us in providing the above services and some of these are likely to be overseas recipients, including in the United Kingdom. Who they are may change from time to time. You can contact us for details. In some cases we may not be able to take reasonable steps to ensure they do not breach the Privacy Act and they may not be subject to the same level of protection or obligations that are offered by the Act. By proceeding to acquire our services and products you agree that you cannot seek redress under the Act or against us (to the extent permitted by law) and may not be able to seek redress overseas.

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These third parties, which include our related entities, distributors, agents, insurers, claims investigators, assessors, lawyers, medical practitioners and health workers, Lloyd's Regulatory Division and anyone either of us appoint to review and handle complaints or disputes, any other parties where permitted or required by law and federal or state regulatory authorities, including Medicare Australia and Centrelink, will only use the personal information for the purposes we provided it to them for (unless otherwise required by law).

Information will be obtained from individuals directly where possible and practicable to do so. Sometimes it may be collected indirectly (eg from your representatives or co-insureds or through websites from data you input directly or through cookies and other web analytic tools). If you provide information for another person you represent to us that:

you have the authority from them to do so and it is as if they provided it to us; and

you have made them aware that you will or may provide their personal information to us, the types of third parties we may provide it to, the relevant purposes we and the third parties we disclose it to will use it for, and how they can access it.

If it is sensitive information we rely on you to have obtained their consent on these matters. If you have not done or will not do either of these things, you must tell us before you provide the relevant information.

By providing us with personal information, you and any person you provide personal information for, consent to these uses and these disclosures unless you tell us otherwise. If you wish to withdraw your consent, including for things such as receiving information on products and offers by us or persons we have an association with please contact ATC.