

**Attention:** TO WHOM IT MAY CONCERN

## CERTIFICATE OF CURRENCY

**From:** Debbie Caughley

We hereby confirm that we have arranged the insurance cover mentioned below:

Southport Yacht Club Inc.  
1 Macarthur Parade  
MAIN BEACH QLD 4217

**Date:** 12/05/2020  
**Our Reference:** SOUTHPOR Y  
**RENEWAL**

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**Class of Policy:** Liability Insurance  
**Insurer:** Lloyds of London (certain underwriters at)  
-  
ABN:  
**The Insured:** SOUTHPORT YACHT CLUB INC.

**Policy No:** TML001507  
**Invoice No:** 0168674  
**Period of Cover:**  
From 30/04/2020  
to 30/04/2021 at 4:00 pm

**Details:**

See attached schedule for a description of the risk insured

**IMPORTANT INFORMATION**

The Proposal/Declaration:

- is to be received and accepted by the Insurer
- has been received and accepted by the Insurer

The total premium as at the above date is:

- to be paid by the Insured
- part paid by the Insured
- paid in full by the Insured
- paid by monthly direct debit

Premium Funding

- This policy is premium funded

Please note that the policy defined above is subject to the receipt of the Proposal Declaration and acceptance by the Insurer (if not already completed and accepted) and subject to the full receipt and clearance of the total premium payable by the insured.

## Schedule of Insurance

<b>Class of Policy:</b> Liability Insurance	<b>Policy No:</b> TML001507
<b>The Insured:</b> SOUTHPORT YACHT CLUB INC.	<b>Invoice No:</b> 0168674
	<b>Our Ref:</b> SOUTHPOR Y

This policy has been placed through

Trident Underwriting  
ABN 94 247 973 307  
Western Australia

Trident Underwriting is an underwriting agency who has placed the policy with

Lloyds of London (certain underwriters at)

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### **BROADFORM LIABILITY/MARINE INDUSTRY COMBINED LIABILITY**

**INSURED:** Southport Yacht Club Inc.

**INTERESTED PARTIES:**

Council of the City of Gold Coast  
The Department of Natural Resources & Mines  
The Minister and State of Queensland  
Gold Coast Waterways Authority

**ADDITIONAL INSURED'S:**

Where applicable:  
Australian Sailing Ltd  
Class Association  
Yacht Clubs affiliated with World Sailing and it's members whilst engaged  
in the performance of duties on behalf of the named insured club.

**BUSINESS:**

Licensed Yacht Club including:  
  
Restaurant, Bars, Function Rooms, Offices, Childrens Playground (onsite  
club grounds Main Beach) & Members Gym  
Marina Operations - Berthing Boat Storage and Swing  
Moorings, Boat Ramps, Fuel Sales, Crane and Hardstand Operators Including  
Water Blast, Barnacle Scrape, Antifouling, Detailing, Prop Speed and Paint  
Applications to Watercraft  
Sail Training and Paddleboard Activities  
Race and Regatta Organisers  
Member Only Camping & Picnic Facilities  
Associates Committee, Fundraising,

## Schedule of Insurance

<b>Class of Policy:</b> Liability Insurance	<b>Policy No:</b> TML001507
<b>The Insured:</b> SOUTHPORT YACHT CLUB INC.	<b>Invoice No:</b> 0168674
	<b>Our Ref:</b> SOUTHPOR Y

Golf Days and Member Social Group (non-road activity only)  
and all activities incidental thereto

### SITUATION:

#### Principal locations:

- 1 Macarthur Parade, Main Beach Qld
- 1 Marina Crescent, Hollywell Qld
- The Dux, South Stradbroke Island Qld
- Lot 201 on SP224933 Watersport Lane, Oxenford Qld

### COVERING:

Legal Liability to pay compensation in respect of

- a. Death or Injury to any Third Party
- b. Damage to Property of a Third Party caused by an occurrence during the period of insurance within the geographical limits in connection with the business.

In addition to the Limit of Liability the Insurer will pay

- a. All Costs & Expenses incurred with the written consent of the Insurer
- b. All Legal Costs incurred by the Insured for representation at
  - i) Any Coroners inquest or inquiry,
  - ii) proceedings in any Court of summary jurisdiction arising out of any alleged breach of statutory duty resulting in Injury or Damage to property which may be the subject of indemnity under the policy.
- c. All charges expenses and law costs recoverable from the Insured by claimants in connection therewith.

### LIMITS OF LIABILITY:

#### **PUBLIC LIABILITY**

LIMIT OF LIABILITY ..... \$50,000,000 Any One Occurrence

#### **PRODUCTS LIABILITY**

LIMIT OF LIABILITY ..... \$50,000,000 Any One Occurrence and  
in the Aggregate during any one period of  
Insurance

#### **SHIP REPAIRERS LIABILITY**

LIMIT OF LIABILITY ..... \$50,000,000 Any One Occurrence and  
in the Aggregate during any one period of  
Insurance

#### **STATUTORY LIABILITY**

LIMIT OF LIABILITY ..... \$1,000,000 Any One Occurrence and  
in the Aggregate during any one period of Insurance  
Retroactive Date 30/4/2018

#### **PROPERTY IN PHYSICAL & LEGAL CONTROL**

LIMIT OF LIABILITY ..... \$10,000,000 Any One Occurrence

#### **TESTING & COMMISSIONING LIABILITY**

## Schedule of Insurance

<b>Class of Policy:</b> Liability Insurance	<b>Policy No:</b> TML001507
<b>The Insured:</b> SOUTHPORT YACHT CLUB INC.	<b>Invoice No:</b> 0168674
	<b>Our Ref:</b> SOUTHPOR Y

LIMIT OF LIABILITY ..... \$10,000,000 Any One Occurrence

### ADDITIONAL BENEFITS

Towing - Included

Removal of Wreck - Limit \$10,000,000 in respect of any one claim and in the aggregate any one period of insurance.

Hotwork Extension - Included subject to full compliance with Australian Standard 1674

Detention - Included

Professional Advice - Included provided no fee charged (per Exclusion 3.13)

### MEMBER TO MEMBER LIABILITY

The Named Insured in the Schedule is extended to include every office bearer or member of social and sporting clubs, canteen and welfare organisations and first aid, fire and ambulance services formed with your consent in respect of claims arising from their duties connected with the activities of any such club, organisation or service.

**DEDUCTIBLE:** \$2,500 each and every claim

**GEOGRAPHICAL LIMITS:** 1. ANYWHERE IN AUSTRALIA  
2. ELSEWHERE IN THE WORLD (subject to Australian jurisdiction clause)  
in respect of  
a) Products or goods sold,  
b) Commercial visits by Directors and non mutual employees from the Commonwealth of Australia.

**POLICY WORDING:** TM-MCL-1810

**POLICY NUMBERS:** Primary Layer \$40,000,000 Policy No. TML001507  
Excess Layer \$10,000,000 Policy No. TXL001507  
\$50,000,000

### PRINCIPAL EXCLUSIONS

- Goods Exported to USA or Canada
- Contractual Liability
- Employers Liability
- Faulty Workmanship
- Product Recall
- Product Guarantee

**Schedule of Insurance**

<b>Class of Policy:</b>	Liability Insurance	<b>Policy No:</b>	TML001507
<b>The Insured:</b>	SOUTHPORT YACHT CLUB INC.	<b>Invoice No:</b>	0168674
		<b>Our Ref:</b>	SOUTHPOR Y

- Asbestos

**ENDORSEMENTS**

**PAINT CLAUSE**

It is agreed that this Certificate excludes liability arising from the failure of any paint, protective or decorative coating:

1. to adhere to or to protect the surface to which it is applied; or
2. to achieve or to maintain the aesthetic qualities required whether due to discolouration or otherwise.

Subject otherwise to the Terms Conditions Limitations and Exclusions of the Certificate.

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This is a summary of the insurance arranged on your behalf.  
 It does not alter, effect or override any of the terms, conditions,  
 limitations or exclusions of the insurers policy.

Please read your policy schedule in conjunction with your policy wording for full details.

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