



## Australian Kite Surfing Association National Insurance Policy 2008-2009 Summary of Cover

Type of Insurance	Public Liability
Limit of Indemnity	\$10,000,000 any one occurrence
Excess	\$1,500 each and every claim. This excess will not be paid by AKSA and is the responsibility of the relevant member of the association
Period of Cover	12 months at 01/11/2008
Who is the Insurer?	QBE Insurance (Australia) Ltd
Who is the Broker?	Worldwide Sports Insurance Pty Ltd
What is covered?	<p>You are covered for your legal liability to pay: All sums by way of compensation and all costs awarded against you in respect of:</p> <ul style="list-style-type: none"> <li>• Third Party Personal Injury</li> <li>• Third Party Property Damage</li> </ul> <p>That occur during the policy period and subject to the terms and conditions of the policy wording (a copy of which is available from AKSA) <i>[note that policy exclusion 25 (participation exclusion) is deleted]</i></p>
Who is covered?	AKSA and affiliated state bodies as well as all individual members of AKSA
When are you covered?	At all events, promotions, functions, training and administration of kite surfing in Australia PLUS while kite surfing recreationally as individuals
What do I do in the event of a claim?	If there is an incident that you think might lead to a claim or someone tried to make a claim against you, let your state association or AKSA know the details immediately and they will advise the broker/Insurer. Never admit liability if a third party is injured or their property is damaged
Does this insurance actually work?	There have been a number of incidents involving bodily injury and property damage over the last 3 years and the Insurer has responded and taken control of the claim on all occasions
Can I get a Product Disclosure Statement?	No. This type of insurance does not require a PDS to be distributed to all policyholders. A full copy of the policy and wording is available from AKSA or your state association
What if I have a query?	It is best to contact your state association in the first instance or AKSA and they can send queries through to the broker

*Please note that this is a summary only and you should read the full terms and conditions in the policy wording*



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