

LIABILITY INSURANCE SCHEDULE

NAME OF INSURED:

The Duke of Edinburgh's Award in Australia, The Friends of the Duke of Edinburgh's Award in Australia Inc , Duke of Edinburgh's Award NSW Division, Awards Victoria Limited, The Duke of Edinburgh's Award South Australian Division, Duke of Edinburgh's Award QLD Division, Duke of Edinburgh's Award in Australia (Tasmanian Division) Inc., The Duke of Edinburgh's Award in Australian Young Australian Challenge ACT Division Inc., Duke of Edinburgh's Award WA Division Inc, Duke of Edinburgh's Award NT Division Inc., The Award Forum 09 Limited together with all subsidiary and affiliated companies appearing now or hereafter acquired throughout the period of insurance for their respective rights and interests.

DESCRIPTION OF BUSINESS:

Principally, programme of leisure time activities for young people between the ages of 13 and 25 undertaken under supervision and guidance of adult volunteers including other activities incidental thereto.

PERIOD OF INSURANCE:

31/08/09 to 31/08/10 At 4pm Local Time

INSURER:

QBE Commercial (General)

POLICY NUMBER:

38A227156PLB

POLICY WORDING:

QBE Insurance (Australia) Limited Leisure Plus Broadform Liability QM8501206 plus listed amendments.

SCOPE:

Worldwide excluding USA & Canada

SCHEDULE OF LOCATIONS

1. National Office - Suite 1104, 4 Bridge Street, Sydney NSW 2000
2. NSW Division - Department of Sport and Recreation, 6 Figtree Drive, Homebush Bay NSW 2138
3. QLD Division - Department of Communities, 7th Floor, Education House, 30 Mary Street, Brisbane QLD 4000
4. SA Division - Department of Family and Community Services, Level 1, Riverside Centre, North Terrace, Adelaide SA 5000
5. VIC Division - 73-77 Wellington Street, Collingwood VIC 3066
6. WA Division - 1st Floor, Mountain Designs Building, 862 Hay Street, Perth WA 6001
7. TAS Division - 41 Charles Street, Moonah TAS 7009
8. ACT Division - 19 Coyne Street, Fadden ACT 2904
9. NT Division - 6 Moo Street, Berrimah NT 0828

LIMITS OF LIABILITY:

Public Liability \$15,000,000
In respect of any one occurrence or series of occurrences arising out of the one event during the period of insurance.

Products Liability \$15,000,000
In respect of any one occurrence or series of occurrences arising out of one event and in the aggregate during the period of insurance.

Property in Physical or Legal Control of Insured \$100,000
In respect of any one occurrence or series of occurrences arising out of the one event during the period of insurance.

Errors and Omissions \$5,000,000
In respect of any one occurrence or series of occurrences arising out of one event and in the aggregate during the period of insurance.

In the event that any one period of insurance exceeds twelve months then the aggregate sum insured shall be deemed to apply separately to each twelve months period or part thereof.

DEDUCTIBLE:

Errors & Omissions - \$2,000 each & every loss, costs inclusive
All Others - \$5,000 each & every loss, costs inclusive

ENDORSEMENTS:

Policy Exclusion 25 is Deleted (Participation of Risk)

POLICY CONDITIONS:

It is a condition precedent to the provision of compensation under this policy:

- * That disclaimers be signed by all participating persons, or, if appropriate, their parents and guardians.
- * This Policy does not provide cover for claims for personal injury or property damage arising out of the provision or consumption of alcohol or drugs at the event.
- * The Insured must provide training and a Risk management manual to all Licensed Operators and Service Providers which should include amongst the current program, the following requirements for Licensed Operators and Service Providers to adhere to:
 - 1: That all persons participating in the activities undertaken must wear all relevant and appropriate safety clothing and equipment, as well as any relevant protective equipment.
 - 2: That suitable electronic communications equipment be carried at all times during the conduct of any event.
 - 3: That appropriate First Aid provisions and facilities will be available at sites used and staff will be trained in the use of such equipment and items.
- * Licensed Operations and Service Providers need to be advised from the Training and Risk Management Manual that Liability insurance must be held with minimum coverage of \$5,000,000 via an authorised insurer.
- * In respect to Aircraft activities the following exclusion will also apply, "The insurer will exclude the loss of or damage to any aircraft".

HIGH RISK ACTIVITIES COVER - 31 AUGUST 2009 - 31 AUGUST 2010

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| Parachuting | NO |
| Flying Aircraft | NO |
| Hang Gliding | YES |
| Hot Air Ballooning | YES |
| Sky Diving | NO |
| Small Aircraft Flying - Pilot Training | NO |
| Bushwalking | YES |
| Walking in Remote Areas | YES |
| Cross Country Skiing | YES |
| Expeditions | YES |
| Football/Soccer | YES |
| Horse Riding (all safety equipment worn at all times) | YES |
| Mountain Bike Riding | YES |
| Orienteering | YES |
| Snow Skiing | YES |
| Tennis | YES |
| Weight Lifting (under strict supervision) | YES |
| Abseiling | YES |
| Caving | YES |
| Rock Climbing | YES |
| High Ropes Activity Courses | YES |
| Climbing | YES |
| Canoeing | YES |
| Game Fishing | YES |
| Kayaking | YES |
| Sailing | YES |
| Surf Life Saving | YES |
| Water Polo | YES |
| Scuba Diving | NO |
| White Water Rafting | YES |
| Pistol Shooting | YES |
| Rifle Target Shooting | YES |
| Air Training Cadets | YES |
| Naval Cadets | YES |
| Army Cadets | YES |
| Country Fire Service (excluding participation in real activities or situations) | YES |
| State Emergency Services (excluding participation in real activities or situations) | YES |
| Cycling | YES |
| Driving | YES |
| 4 Wheel Driving | YES |
| Go Karting | YES |
| Boxing | Exclusion |
| Jujitsu | Liability arising |
| Kickboxing | from martial |
| Kung Fu | arts sparring |
| Tae Kwon Do | & full contact |
| Karate | martial arts. |