

## Certificate of Insurance

Colin & Michelle French  
Kinglake West Adventure Camp  
PO Box 21  
KINGLAKE WEST VIC 3757

**Date:** 17.03.2011  
**Reference:** I0183626  
**Your account is managed by**  
Joel Treadwell

**We confirm insurance has been arranged in accordance with the details shown and has been granted in the Terms of the Insurer's standard policy wording. The Certificate is current for the Period of insurance, subject to the premium being paid, but the policy may be cancelled at anytime without notice.**

**Class** CAMP BUS/LIAB INS **Policy No.** PMEL990081480

**Insurer** Sportscover  
Locked Bag 6003  
WHEELERS HILL VIC 3150

**Period** 16th March 2011 to 10th December 2011

### Summary of Cover

CAMP BUSINESS INSURANCE

**INSURED:** Frenchco Pty Ltd ATF French Family Trust  
T/As Kinglake West Adventure Camp

**BUSINESS DESCRIPTION:**  
Camp Accommodation Operation

**BUSINESS ACTIVITIES:**  
Hiking, Mountain Biking, Bush Camping, Raft Building,  
Leap of Faith/High Ropes, Rock Climbing and Abseiling

**INTERESTED PARTIES:**  
National Australia Bank Limited

**SITUATION:** 1419 Yea Road, KINGLAKE WEST VIC 3757

**FIRE AND EXTRANEIOUS PERILS:**  
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This certificate is not a substitute for your policy which details your rights and obligations and extent of your insurance cover.

BUSINESS CONTINUITY INSURANCE INFORMATION HERE

**CERTIFICATE OF INSURANCE - COVERAGE SUMMARY**

Kinglake West Adventure Camp  
CAMP BUS/LIAB INS

INTEREST INSURED:

All External Glass \$ Not Insured  
All Internal Glass \$ Not Insured

MACHINERY BREAKDOWN:  
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INTEREST INSURED:

Machinery Breakdown - limit per item \$ Not Insured  
Deterioration of Stock \$ Not Insured

PUBLIC & PRODUCTS LIABILITY:  
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INTEREST INSURED:

Legal liability for bodily injury and/or property damage as a result of an occurrence in connection with the insured business.

Limit of Indemnity - \$10,000,000 any one occurrence & in the aggregate

PROFESSIONAL INDEMNITY:  
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INTEREST INSURED:

The company will indemnify the insured for any claim or claims arising from the breach of professional duty as a result of negligent acts, errors or omissions.

Limit of Indemnity: \$1,000,000 any one occurrence and in the aggregate

EXTENSIONS AUTOMATICALLY INCLUDED:

NO CLAIMS DISCOUNT ENDORSEMENT - It is agreed that should you have nil claims or reported circumstances that may lead to a claim in the next 24 months of Camp Business and Liability insurance, then a no claims discount shall be deducted from the premium should you agree to renew the policy for the 12 months proceeding the expiry of the current policy term. The no claims discount will be equal to 10% of the prior year's Insurer's base premium plus government charges.  
Potential No Claims Discount Entitlement Date: 10/12/2012  
Conditions/Extensions as per Policy

EXCLUSIONS:

Terrorism Exclusion applies  
Exclusions as per Policy

DEDUCTIBLE/EXCESS:

\$ 250 Each and Every Claim  
\$ 500 Each and Every Claim for Burglary, Accidental  
Damage and Malicious Damage  
Earthquake - \$20,000/1% of loss, whichever is the greater

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**CERTIFICATE OF INSURANCE - COVERAGE SUMMARY**Kinglake West Adventure Camp  
CAMP BUS/LIAB INS

\$ 1,000 Each and Every Claim for Public Liability and  
Professional Indemnity

## PRIVACY

INSURER	POLICY NUMBER	PROPORTION
Sportscover Australia Pty Ltd A.B.N. 43 006 637 903 271-273 Wellington Rd Mulgrave, Vic, 3170	PMEL990081480	100.0000%
* UNDERWRITTEN BY:		
- Certain Underwriters at Lloyd's of London (100%) C/- of the Underwriting Agency Australia		

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