

Business Pack Insurance Certificate of Currency

QBE Insurance (Australia) Ltd
Head Office
Level 18, 388 George Street
Sydney NSW 2000
ABN: 78 003 191 035
AFS Licence No: 239545



Policy Number AJA806256BPK

Issued By
QBE Insurance (Australia) Ltd

Period of Insurance
From 31/10/2024
To 31/10/2025 at 4pm

This certificate confirms this policy is in force for the period shown, subject to the policy terms, conditions and exclusions. It is a summary of cover only (for full details, refer to the current Policy Wording/Product Disclosure Statement and schedule). It does not alter, amend or extend the policy. The information is current only at the date of printing.

The Insured

COBURG ATHLETIC GROUND MANAGEMENT
ABN Number 60 540 833 034

Cover Details

Location OUTLOOK ROAD, COBURG VIC 3058 **Risk Number** 1
Business SPORTING CLUB OR ASSOCIATION,
Interested Party None Noted

Property Section

Particulars	Total Sum Insured	Excess
Buildings	Not Insured	
Contents	\$110,000	\$1,000

Reinstatement / extra cost conditions apply
Earthquake excess as per the policy wording



Policy Number AJA806256BPK

Cover Details *continued*

Location OUTLOOK ROAD, COBURG VIC 3058

Risk Number 1

Business SPORTING CLUB OR ASSOCIATION,

Clauses

- **F01**

It is a condition of this policy that the Insured ensures that in relation to any commercial cooking facilities at the Location, the following minimum standards are complied with:

1. That the exhaust / extraction system ducting is professionally cleaned annually
2. That the exhaust / extraction system filters are cleaned weekly
3. That a minimum of 2 x 4.5kg dry chemical extinguishers are located within the kitchen at a suitable location which generally complies with the following requirements:
 - 3.1 the extinguishers shall be in a conspicuous and readily accessible position.
 - 3.2 where practicable, the extinguishers shall be located along normal paths of travel and near exits.
 - 3.3 they shall not be located in areas where they will be exposed to temperatures outside of the range 50C to - 50C.
4. That a fire blanket is located in the kitchen.
5. Charcoals must either be removed from the premises and extinguished, or a stainless steel lid placed over the top of the charcoal bed during non trading hours.

If You do not carry out or maintain these minimum standards, We may reduce or refuse to pay a claim or may cancel this policy.

In all other respects this policy remains unaltered.

- **VIH**

APPLICABLE WORDING

Victor SME Business Package wording QM9438-0622 applies when "BUSINESS PACK INSURANCE" is shown on the Policy Schedule.

Victor SME Office Package wording QM9439-0622 applies when "OFFICE PACK INSURANCE" is shown on the Policy Schedule.

Victor SME Trades Package wording QM9440-0622 applies when "TRADES PACK INSURANCE" is shown on the Policy Schedule.

- **B64**

Your Business

Your Business specified in the Schedule is more fully described as:

Athletics, sporting & social club, grounds and

**Business Pack Insurance
Certificate of Currency**

QBE Insurance (Australia) Ltd
Head Office
Level 18, 388 George Street
Sydney NSW 2000
ABN: 78 003 191 035
AFS Licence No: 239545



Policy Number AJA806256BPK

Cover Details *continued*

Location OUTLOOK ROAD, COBURG VIC 3058
Business SPORTING CLUB OR ASSOCIATION,

Risk Number 1

Clauses *continued*

pavilion management, sports administration,
functions including hire out of venue, property
owners and occupiers and all associated
activities.

Business Pack Insurance Certificate of Currency

QBE Insurance (Australia) Ltd
Head Office
Level 18, 388 George Street
Sydney NSW 2000
ABN: 78 003 191 035
AFS Licence No: 239545



Policy Number AJA806256BPK

Cover Details

Location OUTLOOK ROAD, COBURG VIC 3058 **Risk Number** 2
Business ATHLETICS, SPORTING & SOCIAL
Interested Party None Noted

Theft Section

Particulars	Total Sum Insured
Contents	\$38,500
Stock	Not Insured
Theft without forcible entry	As per the policy wording
Tobacco, cigarettes, cigars	Not Insured
Liquor	Not Insured
Excess	\$1,000

Clauses

- VIH**
APPLICABLE WORDING
Victor SME Business Package wording QM9438-0622 applies when "BUSINESS PACK INSURANCE" is shown on the Policy Schedule.
Victor SME Office Package wording QM9439-0622 applies when "OFFICE PACK INSURANCE" is shown on the Policy Schedule.
Victor SME Trades Package wording QM9440-0622 applies when "TRADES PACK INSURANCE" is shown on the Policy Schedule.

Business Pack Insurance Certificate of Currency

QBE Insurance (Australia) Ltd
Head Office
Level 18, 388 George Street
Sydney NSW 2000
ABN: 78 003 191 035
AFS Licence No: 239545



Policy Number AJA806256BPK

Cover Details

Location OUTLOOK ROAD, COBURG VIC 3058 **Risk Number** 5
Business SPORTING CLUB OR ASSOCIATION,
Interested Party None Noted

Broadform Liability Section

Particulars	Total Sum Insured	Limit
Limit of liability, any one occurrence		\$20,000,000
Property in Your physical and legal control	As per the policy wording	
Excess	\$500 for property damage claims only \$0 for personal injury claims	

Clauses

- **X41**
MACHINE & PARTICIPANTS EXCLUSION
The Broadform Liability section of the Policy does not cover liability for claims in respect of Personal Injury or Property Damage arising out of the participation by any person in any sport, game, or amusement involving bodily contact with persons, machines or devices. "Sport, game, or amusement" includes but is not limited to sumo wrestling, bar flying, arm wrestling and mud wrestling. Machines or devices means machines or devices designed to challenge the user to contests of strength and/or other physical skills.
- **B77**
TOBACCO EXCLUSION
The Broadform Liability section of this policy does not cover liability in respect of Personal Injury or Property Damage arising directly or indirectly out of, or caused by, or in connection with the inhalation or ingestion of, or exposure to:
(a) tobacco or tobacco smoke;
(b) any ingredient or additive present in any articles, items or goods which contain or include tobacco;
(c) electronic cigarettes, cigarette substitutions or vaping liquids.
- **B40**
B40: ORGANISERS
The Broadform Liability Section of this Policy does not cover liability for claims in respect of:
1. Personal injury or damage to property of persons actually

Business Pack Insurance Certificate of Currency

QBE Insurance (Australia) Ltd
Head Office
Level 18, 388 George Street
Sydney NSW 2000
ABN: 78 003 191 035
AFS Licence No: 239545



Policy Number AJA806256BPK

Cover Details *continued*

Location OUTLOOK ROAD, COBURG VIC 3058
Business SPORTING CLUB OR ASSOCIATION,

Risk Number 5

Clauses *continued*

participating in any performance, sport, game, contest or display involving athletic, acrobatic, military or equestrian skill or the use of firearms, missiles of any kind, explosives or combustibles.

2. Personal injury or damage to property of persons caused by the use of mechanical amusement devices.

- **VIH**

APPLICABLE WORDING

Victor SME Business Package wording QM9438-0622 applies when "BUSINESS PACK INSURANCE" is shown on the Policy Schedule.

Victor SME Office Package wording QM9439-0622 applies when "OFFICE PACK INSURANCE" is shown on the Policy Schedule.

Victor SME Trades Package wording QM9440-0622 applies when "TRADES PACK INSURANCE" is shown on the Policy Schedule.

End of Certificate