



LLOYD'S CERTIFICATE OF INSURANCE

effected through

WINSURE Insurance Group Pty Ltd

ABN: 29 059 310 904 ACN: 059 310 904 ASIC/AFS Lic No: 253106

Telephone Number (02) 9409 5200

(hereinafter called the Coverholder)

TAX INVOICE:

THIS IS TO CERTIFY that in accordance with the authorisation granted under the Contract Number shown in the schedule to the undersigned by certain Underwriters at Lloyd's, whose definitive numbers and the proportions underwritten by them, which will be supplied on application, can be ascertained by reference to the said Contract, and in consideration of the premium specified herein, the said Underwriters are hereby bound, severally and not jointly, each for his own part and not one for another, their Executors and Administrators, to insure in accordance with the terms and conditions contained herein or endorsed hereon.

POLICY SCHEDULE

This certificate of insurance will be converted into the Schedule of Insurance and Tax Invoice when payment of premium has been received by the underwriter.

Transaction ID / Invoice No : 336571

Agreement Numbers

General Liability T110404
Contract Number UMR: B1115T110404

Policy / Certificate No : CGL-4194
Insured Name : Rockingham Wild Encounters Pty Ltd & Others

Period of Insurance : From: 26-08-2011 at 4:00pm
To: 26-08-2012 at 4:00pm
(both days inclusive and such further periods as may be mutually agreed upon)

Interested Party: NIL noted

Occupation of Insured : Day adventures at local reefs, boat tours, ferry rides, swim with dolphins,
booking agent and related activities

Scope of Cover : Public and Products Liability

Wording: SAL WIN 0310

LIMIT OF LIABILITY:

Level 3, Suite 302
61 Lavender Street,
Milsons Point- NSW
Australia - 2061

Phone: +61 9409 5200
Fax : +61 2 9954 6944

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Public Liability : A\$10,000,000.00 any one occurrence
Products Liability : A\$10,000,000.00 any one occurrence and in the aggregate, in any one period of the insurance
Excess : A\$2,500.00 Each and every loss costs inclusive
Extensions : Standard as per Policy Wording

Endorsements : Standard as per Policy Wording

Contractors/Subcontractors Endorsement Own Insurance Proviso NS

It is a requirement of this Insurance that in respect of all Bona Fide Subcontractors engaged by the Insured, that the Insured check all Workers Compensation and Public/Products Liability insurances are in force during the currency of this Certificate and that such insurances are for limits of indemnity not less than hereon and include Indemnity to Principals clause, noting the Insured as Principal. The Insured shall retain a written record of such checks which may be required by Underwriters.

Alcohol & Drugs Exclusion

This insurance does not cover to liability for claims arising directly or indirectly out of Personal Injury or Property Damage caused by or as a result of the consumption of alcohol or the consumption or injection of drugs or narcotics by any person.

Molestation Exclusion

This insurance does not cover to any Personal Injury sustained by any person arising out of or resulting from molestation by; a) any Insured; b) any employee of any Insured, or c) any volunteer. The Underwriters shall have no obligation to defend any action, suit or proceeding against the Insured either directly or vicariously, seeking damages on account of such Injury.

Volunteer Workers Endorsement NS

This insurance is extended to include persons engaged in the Insured's business on a voluntary basis but only whilst performing duties on behalf of the Insured stated in the Schedule. This insurance does not apply to Personal Injury sustained by any person engaged in the Insured's business on a voluntary basis whilst performing any duties for and on behalf of the Insured.

Exclusions : Standard as per Policy Wording

Conditions : Standard as per Policy Wording

PREMIUM PAYABLE:

Base Premium : \$6,185.00 (including Broker Commission)
FSL : \$0.00
GST : \$618.50

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Stamp Duty : \$680.35
WINSURE Fee : \$500.00
Fee GST : \$50.00

Total: : \$8,033.85

Note: Gross premium amount inclusive of 15% broker commission

PAYMENT WARRANTY: Following your recent request, cover is hereby granted, as per our quotation. **If premium is not paid within 30 days of inception, all cover will cease with effect from 4pm A.E.S.T. on that day.** A charge of the annual premium will be applied. Winsure retains the right to approach the insured directly for outstanding premiums.

This Certificate is Insurance Council of Australia's General Insurance Code of Practice compliant, apart from any claims adjusted outside Australia. Underwriters at Lloyd's proudly support the General Insurance Code of Practice. The purpose of the Code is to raise standards of practice and service in the general insurance industry. Any enquiry or complaint relating to this Insurance should be referred to the Coverholder shown above in the first instance. If this does not resolve the matter or you are not satisfied with the way a complaint has been dealt with, you should write to:

**Lloyd's Underwriters' General Representative in Australia
Suite 2, Level 21 Angel Place
123 Pitt Street
Sydney NSW 2000**

**Telephone Number: (02) 9223 1433
Facsimile Number: (02) 9223 1466**

who will refer your dispute to Policyholder & Market Assistance at Lloyd's.

Complaints that cannot be resolved by Policyholder & Market Assistance may be referred to the Financial Ombudsman Service (UK). Further details will be provided at the appropriate stage of the complaints process.

The Underwriters hereon agree that:

- (i) In the event of a dispute arising under this Insurance, the Underwriters at the request of the Assured will submit to the jurisdiction of any competent Court in the Commonwealth of Australia. Such dispute shall be determined in accordance with the law and practice applicable in such Court.
- (ii) Any summons notice or process to be served upon the Underwriters may be served upon:

**Lloyd's Underwriters' General Representative in Australia
Suite 2, Level 21 Angel Place
123 Pitt Street
Sydney NSW 2000**

who has authority to accept service and to enter an appearance on the Underwriters' behalf, and who is directed at the request of the Assured to give a written undertaking to the Assured that he will enter an appearance on the Underwriters' behalf.

- (iii) If a suit is instituted against any one of the Underwriters, all Underwriters hereon will abide by the final decision of such Court or any competent Appellate Court.

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The amount of Premium specified herein is the amount due to the Underwriters and any commission allowed by them is to be regarded as remuneration of the Coverholder placing this Insurance.

In the event of a claim arising under this Insurance IMMEDIATE NOTICE should be given to:

**Winsure Insurance Group Pty Ltd
Suite 302, Level 3 - 61 Lavender Street
Milsons Point NSW 2061
Phone: (02) 9409 5200**

This Certificate is issued by the Coverholder shown above in accordance with the authority granted them by certain Underwriters at Lloyd's under the Agreement referred to in the Schedule.

IN WITNESS WHEREOF this Certificate has been signed at Sydney NSW Australia

This 26th day of August 2011

By: Matthew Boon for and on behalf of:

**WINSURE Insurance Group Pty Ltd
Coverholder**

SIGNED:



RETAIL CLIENTS

Under the Corporations Act 2001 and associated Regulations Retail Clients are provided with additional levels of protection from other insurance purchasers. The Act defines Retail Clients as: Individuals or a small manufacturing business employing less than 100 people or any other business employing less than 20 people.

And that are being provided a financial service or product that relates to the following insurance covers: Motor Vehicle (under 2 tonne), Home building, contents, personal and domestic, Sickness and Accident or Travel, Consumer Credit and other classes as prescribed by regulations.

WHAT ADVICE IS BEING PROVIDED (RETAIL CLIENTS ONLY)

If this invoice is in respect of a RETAIL CLIENT (refer above) any advice related to this transaction is General Advice.

General Advice is advice that has been prepared without considering the client's current objective's, financial situation or needs. Therefore, before acting on this advice, you should consider the appropriateness of the advice having regard to the client's current objective's, financial situation or needs.

ADVICE PROVIDED TO INSURANCE BROKERS

Where this invoice is issued to an insurance broker any advice provided by Winsure Insurance Group during the transaction is only intended for use by the broker and is not to be made available to the client. The broker must make sure your client is aware that any advice provided during this transaction is provided by the broker and not Winsure.

DISPUTES

Clients who are not fully satisfied with our services should contact our Complaints Officer. We are also members of Financial Ombudsman Service (FOS), a free consumer service, and we adopt the Insurance

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Brokers Code of Practice. Further information is available from us, or contact FOS directly on 1300 780 808 or visit www.fos.org.au

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