

# Association Liability

This is a summary of the cover provided by your policy. Please refer to the policy wording for the full terms, conditions and exclusions relating to this insurance.

## Insured Name

New Zealand Lacrosse Association and affiliated associations  
New Zealand Women's Lacrosse Association  
New Zealand Amateur Lacrosse Union

## Policy Number

P000150312PPL

## Professional Business

Sporting Club or Association

## The Insurer

QBE Insurance (Australia) Limited (New Zealand Branch)

## Period of Cover

From 27/06/2018 to 27/06/2019 at 4.00pm; Standard Time

## SUMMARY OF COVERAGE

<b>Limit of Indemnity</b>	\$500,000 any one claim and in the aggregate \$500,000 defence costs	
<b>Deductibles</b>	Association Liability	\$1,000 inclusive of Costs
	Employment Disputes	\$5,000
	Fidelity	\$5,000
<b>Additional Benefits</b>	Association Professional Indemnity	Included
	Advancement of Defence Costs	Included
	Amalgamation/Merger	Included
	Continuous Cover	Included
	Defamation	Included
	Employment Disputes	\$100,000 / \$5,000 excess
	Estate and Legal Representatives	Included
	Fair Trading Act 1986	Included
	Fidelity	\$100,000 / \$5,000 excess
	Innocent Non-Disclosure	Included
	Intellectual Property	Included
	Internet Liability	\$100,000
	Loss of Documents	Included
	Official Investigations and Enquiries	Included
	Preservation of Indemnity	Included
	Retired Officers	Included
	Severability and Non-Imputation	Included
	Successful Defence of Criminal Prosecution	Included
	Automatic Reinstatement	<b>Excluded</b>
	Exemplary Damages	<b>Excluded</b>
	Extended Reporting Period	<b>Excluded</b>
	Outside Directorships	<b>Excluded</b>

<b>Territory</b>	New Zealand
<b>Jurisdiction</b>	New Zealand
<b>Retroactive Date</b>	27 June 2016
<b>Policy Wording</b>	QBE Policy Wording ASC0614

# General Liability

This is a summary of the cover provided by your policy. Please refer to the policy wording for the full terms, conditions and exclusions relating to this insurance.

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New Zealand Lacrosse Association and affiliated associations  
New Zealand Women's Lacrosse Association  
New Zealand Amateur Lacrosse Union

## Policy Number

P000150312PPL

## Professional Business

Sporting Club or Association

## The Insurer

QBE Insurance (Australia) Limited (New Zealand Branch)

## Period of Cover

From 27/06/2018 to 27/06/2019 at 4.00pm; Standard Time

## SUMMARY OF COVERAGE

**Limit of Indemnity** \$2,000,000 any one occurrence (Public Liability)  
\$2,000,000 in the aggregate (Product Liability)

**Excess** \$500

**Jurisdiction** Worldwide

**Territory** Worldwide

## Additional Benefits

	<b>Sub-Limit</b>	<b>Excess</b>
Business Advice or Service	Indemnity Limit	\$500
Care, Custody, Control	\$250,000	\$1,000
Forest & Rural Fires Act	\$250,000	\$1,000
Landlord's Liability	Indemnity Limit	\$500
Mechanical Plant Liability	\$250,000	\$1,000
Product Withdrawal Costs (NZ Only)	\$100,000	\$2,500
Punitive or Exemplary Damages (NZ Only)	\$1,000,000	\$1,000
Tenant's Liability	Indemnity Limit	\$500
Underground Services (NZ Only)	\$250,000	\$5,000
Vehicle and Watercraft Service/Repair (NZ Only)	\$250,000	\$1,000
Vibration and Removal of Support (NZ Only)	\$250,000	\$5,000
Visits to Countries Outside the Policy Territory	Indemnity Limit	\$500

**Policy Wording** QBE Policy Wording ASC0614

# Statutory Liability

This is a summary of the cover provided by your policy. Please refer to the policy wording for the full terms, conditions and exclusions relating to this insurance.

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New Zealand Lacrosse Association and affiliated associations  
New Zealand Women's Lacrosse Association  
New Zealand Amateur Lacrosse Union

**Policy Number**

P000150312PPL

**Professional Business**

Sporting Club or Association

**The Insurer**

QBE Insurance (Australia) Limited (New Zealand Branch)

**Period of Cover** From 27/06/2018 to 27/06/2019 at 4.00pm; Standard Time

## SUMMARY OF COVERAGE

**Limit of Indemnity** \$1,000,000 any one claim and in the aggregate

**Excess** \$1,000 any one event

**Territory** New Zealand

**Retroactive Date** 27 June 2016

**Additional Benefits** Consolidation or Merger  
Newly Created or Acquired Subsidiary Company

**Policy Wording** QBE Policy Wording ASC0614

# Employers Liability

This is a summary of the cover provided by your policy. Please refer to the policy wording for the full terms, conditions and exclusions relating to this insurance.

**Insured Name**

New Zealand Lacrosse Association and affiliated associations  
New Zealand Women's Lacrosse Association  
New Zealand Amateur Lacrosse Union

**Policy Number**

P000150312PPL

**Professional Business**

Sporting Club or Association

**The Insurer**

QBE Insurance (Australia) Limited (New Zealand Branch)

**Period of Cover**

From 27/06/2018 to 27/06/2019 at 4.00pm; Standard Time

## SUMMARY OF COVERAGE

**Limit of Indemnity** \$1,000,000 any one claim and in the aggregate

**Excess** NIL

**Territory** New Zealand

**Retroactive Date** Policy Inception

**Policy Wording** QBE Policy Wording ASC0614

# Legal Defence Costs

This is a summary of the cover provided by your policy. Please refer to the policy wording for the full terms, conditions and exclusions relating to this insurance.

**Insured Name**

New Zealand Lacrosse Association and affiliated associations  
New Zealand Women's Lacrosse Association  
New Zealand Amateur Lacrosse Union

**Policy Number**

P000150312PPL

**Professional Business**

National Sporting Association

**The Insurer**

QBE Insurance (Australia) Limited (New Zealand Branch)

**Period of Cover**

From 27/06/2018 to 27/06/2019 at 4.00pm; Standard Time

## SUMMARY OF COVERAGE

**Limit of Indemnity** \$250,000 any one claim and in the aggregate

**Excess** \$1,000

**Territory** New Zealand

**Retroactive Date** 27 June 2005 in respect of NZ Women's Lacrosse Association  
14 January 2010 in respect of NZ Lacrosse Association Incorporated  
27 June 2010 in respect of NZ Amateur Lacrosse Union

**Policy Wording** QBE Policy Wording ASC0614

# Corporate Travel

This is a summary of the cover provided by your policy. Please refer to the policy wording for the full terms, conditions and exclusions relating to this insurance.

**Insured Name**

New Zealand Lacrosse Association  
New Zealand Women's Lacrosse Association  
New Zealand Amateur Lacrosse Union

**Policy Number**

TBC

**The Insurer**

Allianz Australia Insurance Limited

**Period of Cover**

From 27/06/2018 to 27/06/2019 at 4.00pm; Standard Time

## SUMMARY OF COVERAGE

**Scope of Cover**

All employees or directors of the insured or persons authorised by the insured, travelling on overseas authorised business travel or private travel (if declared by the insured) including close relatives of the insured person (if declared by the insured), and where the premium has been paid or has been agreed to be paid.

Journey means overseas travel in connection with the business of the insured, including associated, private, personal and family travel outside your country of usual residence, which starts from the time of leaving your home or normal place of business (whichever is left last) and continues until arrival back at your home or normal place of business (whichever is reached first).

The maximum duration of any one (1) trip is one hundred & eighty (180) days.

**Territorial Limits**

Worldwide

**Policy Wording**

Allianz Global Assistance – Premier Corporate Travel Wording 2017

## SCHEDULE OF BENEFITS

<b>Aggregate Limit of Liability</b>	\$2,500,000
Limit Any One Event for Charter/Non-scheduled flights	\$1,000,000
Limit Any One Event for Nuclear, Biological and Chemical Terrorism	\$1,000,000
<b>Personal Accident and Sickness</b>	
Lump Sum Benefits Event 1-19	\$250,000
Children under 16 – Event 1	\$10,000
Children under 16 – Event 2-19	\$250,000
Surgical Benefits – Injury	\$5,000
Weekly Injury Benefit (14 day excess) - 100% of salary for 104 weeks	\$2,000
Weekly Sickness Benefit - 100% of salary for 104 weeks	<b>Excluded</b>
Lump Sum – Broken or Fractured Bones	\$5,000
Loss of Teeth or dental procedures (\$250 per tooth)	\$10,000
Rehabilitation Expenses – for 6 months	\$500 per month
Loss of Enjoyment of Life	\$10,000
Dependent Child Benefit - \$5,000 per child	\$10,000 family
Partner Accidental Death	\$25,000
Independent Financial Advice	\$3,000
Corporate Image Protection	\$15,000
Partner Retraining Benefit	\$10,000
Premature Birth/Miscarriage Benefit	\$10,000
<b>Kidnap, Extortion and Ransom</b>	\$500,000
<b>Hijack and Detention</b>	\$30,000
Legal Costs	\$50,000
<b>Medical, Medical Evacuation and Additional Expenses (\$25 excess)</b>	Unlimited
Additional Business Expenses	\$2,500
Trauma Counselling	\$5,000
Continuous Bed Confinement – maximum 100 days	\$200 per day
<b>Loss of Deposits and Cancellation Charges (\$25 excess)</b>	
Loss of Deposits	Unlimited
Cancellation and Curtailment Expenses	Unlimited
AIDS/HIV	Unlimited
Frequent Flyer Points	\$15,000
Alternative Route	\$10,000
Volunteer Services Return Home	Unlimited
Journey Alteration	Unlimited
High and Extreme Risk Warnings	Unlimited
<b>Baggage and Travel Documents</b>	\$25,000
Limit any one item	\$5,000
Electronic Equipment (\$250 excess)	\$10,000
Money and Travel Documents	\$5,000
Mislaid Baggage	\$5,000
Coins and Bank Notes	\$5,000



Tools and Traveller's samples (courier costs)	\$20,000
Home Burglary Excess Benefit	\$500
Identity Theft Extension	\$15,000
<b>Alternative Employee Expenses</b>	<b>\$20,000</b>
<b>Personal Liability</b>	<b>\$5,000,000</b>
Court Attendance Benefit – max \$100 per day	\$1,000
<b>Rental and Personal Vehicle Excess</b>	<b>\$6,000</b>
Personal Motor Vehicle Excess	\$2,000
Personal Vehicle Hire	\$2,500
<b>Political and Natural Disaster Evacuation</b>	
Limit any one claim	\$20,000
Search and Rescue Expenses	\$20,000
Limit in the aggregate	\$100,000
<b>Death By Natural Causes</b>	<b>\$50,000</b>

## ENDORSEMENTS TO APPLY TO THIS POLICY

### **Sporting Endorsement:**

Notwithstanding General Exclusion 8, cover is extended to include losses arising from insured person's training for or partaking in Lacrosse, including competing.

The following conditions apply for any claims arising directly or indirectly from such activities:

1. Under Section One, Personal Accident and Sickness; the sum insured is reduced to \$100,000; and
2. There is no cover under Section One, Part B – Weekly benefits – injury, events 25 & 26; and
3. There is no cover under Section One, Part D – Lump sum – broken or fractured bones; and
4. Under Section Four, Medical and Additional Expenses, the excess applicable is \$500 each and every claim; and
5. Cancellation due to an injury sustained when playing Lacrosse in NZ or overseas prior to booked travel incurs, an excess of \$100 is applicable and a maximum benefit payable per person of \$5,000 applies; and
6. Under Section Seven, Baggage/Business Property, there is no cover for sporting equipment whilst in use or left unattended in a public place; and
7. Under Section Eight, Alternative employee/Resumption of Assignment Expenses, we will not indemnify any expenses that arise as a result of an insured person sustaining an injury; and
8. Under Section Nine, Personal Liability is deleted.