

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

Limit of Indemnity	\$500,000 any one claim and in the aggregate \$500,000 defence costs	
Deductibles	Association Liability	\$1,000 inclusive of Costs
	Employment Disputes	\$5,000
	Fidelity	\$5,000
Additional Benefits	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	Excluded
	Exemplary Damages	Excluded
	Extended Reporting Period	Excluded
	Outside Directorships	Excluded

Territory	New Zealand
Jurisdiction	New Zealand
Retroactive Date	27 June 2016
Policy Wording	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
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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

	Sub-Limit	Excess
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.

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 \$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

Aggregate Limit of Liability	\$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
Personal Accident and Sickness	
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	Excluded
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
Kidnap, Extortion and Ransom	\$500,000
Hijack and Detention	\$30,000
Legal Costs	\$50,000
Medical, Medical Evacuation and Additional Expenses (\$25 excess)	Unlimited
Additional Business Expenses	\$2,500
Trauma Counselling	\$5,000
Continuous Bed Confinement – maximum 100 days	\$200 per day
Loss of Deposits and Cancellation Charges (\$25 excess)	
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
Baggage and Travel Documents	\$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
Alternative Employee Expenses	\$20,000
Personal Liability	\$5,000,000
Court Attendance Benefit – max \$100 per day	\$1,000
Rental and Personal Vehicle Excess	\$6,000
Personal Motor Vehicle Excess	\$2,000
Personal Vehicle Hire	\$2,500
Political and Natural Disaster Evacuation	
Limit any one claim	\$20,000
Search and Rescue Expenses	\$20,000
Limit in the aggregate	\$100,000
Death By Natural Causes	\$50,000

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.