

Certificate of Insurance

AIB Pty Ltd
AFS Licence 24246282
ABN 87 009 635 527

Mr J Rogers
Chess Association of Queensland Inc
3 Didsbury Street
EAST BRISBANE QLD 4169

Date: 04.05.2015
Invoice No: I0388516

We confirm insurance has been arranged in accordance with the details shown below and subject to the premium having been paid.

Class Business Pack - EDI **Policy No.** 141A016341COM

Insurer Allianz Australia Insurance Limited
PO Box 9870
BRISBANE QLD 4001

Period 31.05.2015 to 31.05.2016

Summary of Cover

This policy is underwritten by:
Allianz Australia Insurance Limited
AFS Licence No. 234708
ABN 15 000 122 850

Insured Name CHESS ASSOCIATION OF QUEENSLAN
Trading Name

ABN
Registered for GST Not Known
Tax Credit % 0.00 %
Tax Status Not Known

Period of Insurance:
Effective Date 31/05/2015
Expiry Date 4.00pm on 31/05/2016

*** Situation 1 ***

3 Didsbury Street
EAST BRISBANE 4169

Occupation Association services - chess

Section One - Fire and Perils Not Insured

Section Two - Business Interruption Not Insured

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Section Three - Theft Not Insured

Section Four - Money Not Insured

Section Five - General Property Not Insured

Section Six - Glass Not Insured

Section Seven - Public and Products Liability

Cover Public and Products Liability

Estimated Annual Turnover	\$	32781
Number of Employees including principals		7

Limit of Indemnity		
Public & Products Liability	\$	20000000
Property in Physical or Legal Control	\$	100000

Excess Applicable To Claims		
Property damage	\$	500
Injury	\$	0

Occupation is noted Chess Activities in Queensland organised by the Association and its affiliated clubs.

Legal Liability to the public in respect of Chess activities in Queensland organised by the association and its affiliated Clubs.

Note client is sponsoring / not organising a 2 day chess event on the 20th & 21st July 2013.

Section Eight - Personal Accident and Sickness Not Insured

Section Nine - Employee Dishonesty Not Insured

Section Ten - Machinery Breakdown Not Insured

Section Eleven - Computer/Electronic Equipment Not Insured

Section Twelve - Transit Not Insured

*** End of Situation 1 ***

MINIMUM PREMIUM MAY APPLY

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Minimum premiums may apply. Any discounts/entitlements only apply to the extent any minimum premium is not reached. If you are eligible for more than one, we also apply each of them in a predetermined order to the premium (excluding taxes and government charges) as reduced by any prior applied discounts/entitlements.

Important Information:

Our invitation is based on the information you have previously given us. It is important that you comply with your Duty of Disclosure, particularly regarding circumstances that have occurred in the last 12 months.

Your Duty of Disclosure when you renew this policy
You have a duty to tell us everything you know, or a reasonable person in the circumstances could be expected to know, is relevant to our decision whether to insure you and whether any special conditions need to apply to your policy. You do not need to tell us about any matter that reduces our risk; that is of common knowledge; that we know or should know as an insurer, or that we tell you we do not need to know.

Everyone who is insured under this policy must comply with this duty.

If you or they do not comply with the Duty of Disclosure we may reduce or refuse to pay a claim or we may cancel your insurance. If the non-disclosure is fraudulent, we may refuse to pay a claim and treat the policy as if it never existed.

Please contact your Intermediary if:

- any information you have given us is incorrect or incomplete or you need to make additional disclosure to comply with the Duty of Disclosure. Examples (only) of information you are required to disclose is provided for Motor type and All policy types for your assistance:
 - details of any drivers licence cancellation, suspension or disqualification during the last 12 months for any driver of the vehicle (Motor - example only).
 - details of any criminal charges, convictions and fines or penalties imposed (All policies - example only).
- you wish to confirm any transaction in relation to your policy.

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Additional Conditions and Endorsements applying to this policy

The following additional condition(s) and/or endorsement(s) apply to this policy. Where applicable, they will replace any terms, conditions or exclusions contained in the Policy Document.

Terrorism Insurance Act

The condition Terrorism Insurance Act is deleted and replaced by:

We have determined that this Policy (or part of it) is a policy to which the Terrorism Insurance Act 2003 applies. We may elect to reinsure part or all of Our liability under the Act with the Commonwealth Government reinsurer, the Australian Reinsurance Pool Corporation (ARPC).

As a consequence, We may be required to pay a premium to ARPC and that amount (together with the cost of that part of the cover provided by Us and administrative costs associated with the legislation) is reflected in the premium charged to You. As with any other part of Our premium, it is subject to government taxes and charges such as GST, Stamp Duty and where applicable, Fire Service Levy.

For further information contact Allianz or Your Intermediary.

Financial Claims Scheme

In the unlikely event Allianz Australia Insurance Limited were to become insolvent and could not meet its obligations under this Policy, a person entitled to claim may be entitled to payment under the Financial Claims Scheme. Access to the Scheme is subject to eligibility criteria and for more information see APRA website at <http://www.apra.gov.au> and the APRA hotline on 1300 55 88 49.

ALLIANZ PRIVACY NOTICE

This document sets out how we use, collect and disclose personal information about you. It replaces any information about privacy in the insurance documentation we have previously provided to you. Further information is in our Privacy Policy available at www.allianz.com.au.

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At Allianz, we give priority to protecting the privacy of your personal information. We do this by handling personal information in a responsible manner and in accordance with the Privacy Act 1988 (Cth).

How We Collect Your Personal Information

We usually collect your personal information from you or your agents. We may also collect it from our agents and service providers; other insurers and insurance reference bureaus; people who are involved in a claim or assist us in investigating or processing claims, including third parties claiming under your policy, witnesses and medical practitioners; third parties who may be arranging insurance cover for a group that you are a part of; law enforcement, dispute resolution, statutory and regulatory bodies; marketing lists and industry databases; and publicly available sources.

Why We Collect Your Personal Information

We collect your personal information to enable us to provide our products and services, including to process and settle claims; offer our products and services and those of our related companies, brokers, intermediaries and business partners that may interest you; and conduct market or customer research to determine those products or services that may suit you. You can choose not to receive product or service offerings from us (including product or service offerings from us on behalf of our brokers, intermediaries and/or our business partners) or our related companies by calling the Allianz Direct Marketing Privacy Service Line on 1300 360 529, EST 8am to 6pm Monday to Friday, or going to our websites Privacy section at www.allianz.com.au.

Who We Disclose Your Personal Information To

We may disclose your personal information to others with whom we have business arrangements for the purposes listed in the paragraph above or to enable them to offer their products and services to you. These parties may include insurers, intermediaries, reinsurers, insurance reference bureaus, related companies, our advisers, persons involved in claims, external claims data collectors and verifiers, parties that we have an insurance scheme in place with under which you purchased your policy (such as a financier or motor vehicle manufacturer and/or dealer). Disclosure may also be made to government, law enforcement, dispute resolution, statutory or regulatory bodies, or as required by law.

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Disclosure Overseas

Your personal information may be disclosed to other companies in the Allianz Group, business partners, reinsurers and service providers that may be located in Australia or overseas. The countries this information may be disclosed to will vary from time to time, but may include Canada, Germany, New Zealand, United Kingdom, United States of America and other countries where the Allianz Group has a presence or engages subcontractors. We regularly review the security of our systems used for sending personal information overseas. Any information disclosed may only be used for the purposes of collection detailed above and system administration.

Access to Your Personal Information and Complaints

You may ask for access to the personal information we hold about you and seek correction by calling 1300 360 529 EST 8am 6pm, Monday to Friday. Our Privacy Policy contains details about how you may make a complaint about a breach of the privacy principles contained in the Privacy Act 1988 (Cth) and how we deal with complaints. Our Privacy Policy is available at www.allianz.com.au.

Telephone Call Recording

We may record incoming and/or outgoing telephone calls for training or verification purposes. Where we have recorded a telephone call, we can provide you with a copy at your request, where it is reasonable to do so.