

Insurance broker for program;

V-Insurance Group Pty Ltd

Corporate Authorised Representative of

Willis Towers Watson

Level 25 Angel Place, 123 Pitt St

SYDNEY NSW 2000

Phone: (+61 2) 8599 8660 Fax: (+61 2) 8599 8661

Email: padi@vinsurancegroup.com Website: www.padiinsurance.com.au

ARN: 432898 AFSL: 240600 ABN: 67 160 126 509

Underwritten by;

Liberty Mutual Insurance Company Trading as

Liberty International Underwriters,

Incorporated in Massachusetts, USA

(/the liability of members is limited)

Website: www.liuaustralia.com.au

ABN: 61 086 083 605

Date: 10 November 2018

CERTIFICATE OF INSURANCE COVER

In our capacity as Insurance Brokers to PADI Asia Pacific, we hereby certify that the under mentioned Insurance Contract is current for the period shown.

This Certificate is issued as a matter of information only and confers no rights upon the Certificate holder. It should also be noted that this Certificate does not amend, extend or alter the coverage afforded by the policy in any way.

TYPE OF POLICY: PADI Master Combined Liability Policy
UNDERWRITER: Liberty International Underwriters
ABN: 61 086 083 605
Level 27, 1 Macquarie Place, Sydney NSW 2000
POLICY NUMBER: SY-CAS-17-401140A

YOUR DUTY OF DISCLOSURE

Our objective is to obtain the best product we can identify in order to meet your insurance needs. In order to make our business relationship work, you must provide complete and accurate information and instructions in a timely manner, so that there is no duty on insurers to make enquiries of you. Indeed, you are under a duty to make full disclosure of all material facts and fully and frankly respond to any requests for information made by insurers.

POLICY DETAILS

NAME OF INSURED: Lewis Stratton
PADI MEMBER NO: 376482
CATEGORY OF MEMBER: Instructor AUSTRALIA
PERIOD OF COVER: 10 November 2018 to 30 September 2019
COVER:

Public Liability	\$10,000,000 any one claim
Products Liability	\$10,000,000 any one claim and in total for the period of insurance
Professional Liability	\$10,000,000 any one claim and in total for the period of Insurance
Criminal Defense Costs	\$ 500,000 any one claim
Crisis/Media Management	\$ 300,000 any one claim
Statutory Liability (Fines & Penalties)	As per policy wording

EXCESS: \$250 for property damage claims and \$nil for bodily injury claims
TERRITORIAL LIMITS: Worldwide (limitations apply in the USA and Canada)
INTERESTED PARTY:

Further, all information which is material to your coverage requirements or which might influence insurers in deciding to accept your business, finalising the terms to apply and/or cost of cover must be disclosed. Failure to make full disclosure of material facts allows insurers to avoid liability for a particular claim or to void the policy.

This duty of disclosure applies equally on taking out new insurance policies and on renewal or any change (variation, extension or endorsement) to your policies. We will not be responsible for any consequences which may arise from any delayed, inaccurate or incomplete information.

PRIVACY STATEMENT

V-Insurance Group is committed to privacy of personal information for any purpose that is unrelated to our services. Our Privacy Policy is available

www.vinsurancegroup.com/legals/privacy-policy.

IMPORTANT NOTICE

Should the above mentioned Insurance contract be cancelled, assigned or changed during the above Period of Insurance in such manner as to effect this document, no obligation to inform the holder of this document is accepted by V- Insurance Group.

Please note this certificate of currency is issued as part of a master policy arranged by PADI Asia Pacific. This certificate is subject to the terms and conditions of the policy and exclusions will apply. A copy of the policy terms and conditions can be obtained by contacting V-Insurance Group, PADI or downloading it at: www.padiinsurance.com.au.

CLAIMS: In the event of a claim or incident likely to result in a claim, please call the V-Insurance Group as soon as possible on (+61 2) 8599 8660 or padi@vinsurancegroup.com.