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Authorised Representative of PSC Connect Pty Ltd

ABN 23 141 574 914

AFS Lic No: 344648

CERTIFICATE OF CURRENCY

From: Gregory Thomas

We hereby confirm that we have arranged the insurance cover mentioned below:

Christian Youth Camps Limited
1775 Phillip Island Road
COWES VIC 3922

Date: 4/06/2015

Our Reference: CYCVIC

RENEWAL

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Class of Policy: Public &/or Products Liability Insurance

Insurer: Lloyds Of London
United Kingdom

ABN:

The Insured: Christian Youth Camps Limited

Policy No: ATCSL00223

Invoice No: 052213

Period of Cover:

From 30/05/2015

to 30/05/2016 at 4:00 pm

Details:

See attached schedule for a description of the risk insured

IMPORTANT INFORMATION

The Proposal/Declaration:

- is to be received and accepted by the Insurer
- has been received and accepted by the Insurer

The total premium as at the above date is:

- to be paid by the Insured
- part paid by the Insured
- paid in full by the Insured
- paid by Monthly Direct Debit

Premium Funding

- This policy is Premium Funded

Please note that the policy defined above is subject to the receipt of the Proposal Declaration and acceptance by the Insurer (if not already completed and accepted) and subject to the full receipt and clearance of the total premium payable by the insured.

Signature:

On behalf of: **PSC Connect Pty Ltd**

Schedule of Insurance

Class of Policy: Public &/or Products Liability Insurance	Policy No: ATCSL00223
The Insured: Christian Youth Camps Limited	Invoice No: 052213
	Our Ref: CYCVIC

Insured: Trustees of the Christian Brethren Trust
Christian Youth Camps Limited - Trading As
Phillip Island Adventure Resort,
The Collonades Centre,
Forest Edge CYC,
CYC The Island,
Adanac CYC,
Christian Youth Camps Ministries,
City CYC

Business of Insured: Outdoor Recreation, Camping and Convention Centre

Interested Party: National Australia Bank - Mortgagee on 41-53 Church St property

Situation of Risk: 1775 Phillip Island Road, Cowes VIC 3922
41-53 Church Street, Cowes VIC 3922
405 McKenzie Road, Neerim East VIC 3831
Hoddle Street, Yarra Junction VIC 3797
538 Collins St, Melbourne Vic 3000
and anywhere in Australia, where the insured has property permanently or temporarily located in the course of their business.

Estimated Number of Campers 80,000 / year

POLICY WORDINGS

The following policy wording/s apply to the cover provided by this insurance program:
Vero Corporate Broadform Public & Products Liability V1434 06/12

POLICY WORDINGS

The following policy wording/s apply to the cover provided by this insurance program:
ATC Public & Products Liability Wording v1.1 (dated 1st October 2014)

PUBLIC & PRODUCTS LIABILITY

LIMITS OF LIABILITY

- | | |
|---|---------------|
| - General/Public Liability - Limit any one occurrence | \$ 50,000,000 |
| - Products Liability - Limit any one occurrence & in the annual aggregate | \$ 50,000,000 |
| - Property in care, custody or control | \$ 500,000 |
| - Errors or omissions | \$ 1,000,000 |
| - Sexual Abuse/Molestation - Limit any one occurrence In the annual aggregate | \$ 5,000,000 |

Deductible/Excess

- | | |
|---|----------|
| - Property damage/Personal Injury | \$1,000 |
| - Personal injury to contractors/subcontractors | \$25,000 |
| - Personal injury to labour hire personnel | \$25,000 |

Geographical Limits World Wide excluding USA & Canada

Activities of Centre include:

Activities of Centre include:

Abseiling, Rock Climbing with Ropes, Climbing walls, Initiative?Commando Course, High & Low ropes course, Swimming, Surfing, Trampolines, Pushbikes (BMX & Mountain), Canoes flat water, Unpowered Watercraft, Flying Fox, Water Slide, Archery, Bush camping, Bush walking, Zorb/Earthballs, Bumper Balls, Fishing, Golf including Mini golf, Playground equipment, Tennis, Mountain Boards, Giant swing, Laser Skirmish, Whirly Gig, Frisbee golf, Scavenger golf, Basketball, Volleyball, Craft activities, Raft making, Gym games, Caged Soccer - indoor ball games, Rotating Climbing wall, Eco based

Class of Policy: Public &/or Products Liability Insurance	Policy No: ATCSL00223
The Insured: Christian Youth Camps Limited	Invoice No: 052213
	Our Ref: CYCVIC

activities such as ponding, seaside/beach combing, nature spotto, Forest Edge Music Festival.

Liability arising from the following activities/pursuits are not covered by this insurance: aircraft servicing & operations, canyoning, car racing or rallying, gladiator games, motorised go carts, hot-air ballooning, hunting, jet skiing, dune buggies, paintball, parachuting, para gliding, rifle & firearms shooting, scuba diving, unsupported rock climbing, vertical & horizontal bungie jumping, white water canoeing, kayaking or rafting (Grade 3 rapids or higher).

Endorsements:

None

Please note the following Exclusion is included in this policy:-

We will not indemnify the insured against the following:

6.8 SEXUAL MOLESTATION

Any legal liability of the Insured to pay damages or compensation to any third party, or legal costs associated with any claim, in respect of an injury sustained by a third party in circumstances where;

- that injury arises either directly or indirectly from sexual abuse; and
- the perpetrator of the sexual abuse was a representative, member, employee, or service provider of the insured; and
- the insured knew or ought reasonably to have known that the perpetrator of the sexual abuse had previously;
 - (a) committed sexual abuse; and/or
 - (b) been convicted of sexual abuse; and/or
 - (c) whilst being a representative, member, employee, or service provider of the insured; been the subject of a prior complaint in respect of sexual abuse, which has not been appropriately investigated.

For the purpose of this Exclusion:

"Sexual Abuse" includes any assault or abuse of a sexual nature, any type of molestation, indecent exposure, sexual harassment or intimidation, whether such act is the subject of criminal investigation or not.

"Injury" includes any physical, mental or psychological injury

This is a summary only of the cover provided and you should refer to the Policy wordings for full details of cover which are available on our web site www.gjic.com.au or on request we will send copies to you.