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Queensland 4006 Australia

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Postal PO Box 495
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CIRCULAR TO ALL CLUBS

INSURANCE

2016

Dear Secretary,

Basic information about two separate insurance covers currently in force are enclosed. Club Officials should clearly understand the important differences between the two policies and the reasons why they are maintained.

Cover "A" is the public liability cover and is explained in the enclosure dealing with public risk liability.

Cover "B" provides protection to FINANCIAL Members of the CCC(Q) Ltd and Voluntary Workers who may not be Financial CCC(Q) Ltd Members (Policy for 2016 attached). These policies cover the insured persons whilst involved in **approved activities** associated with, and organised by the Board and/or Clubs, including direct travel to and from the insured person's place of residence. As is normal, these policies do not cover all possible events. All claims submitted will be referred to the Insurer. If in doubt, it is best to submit a claim for consideration.

Cover "C" provides Business Travel Insurance Policy for of all Queensland Affiliated Clubs and is designed to cover a situation where an interstate Judge has had to pull out of an appointment, a replacement is needed and the original fair is non-refundable/non-transferable

Members of the general public who attend dog obedience training classes which are conducted by Affiliated Clubs are not protected by any specific cover, as are members of the CCC(Q) Ltd. Any claim submitted by such persons would be considered under the terms of the public liability policy described at enclosure "A".

As with most insurance policies, it is not possible to do more than to give a general outline of the cover provided under normal circumstances. The Board is satisfied that the policies held serve as a reasonable protection for Clubs as beneficial protection to voluntary workers and members and that they are adequate for the nature of our activities.

Approved activities automatically include Exhibitions, Club meetings and scheduled events. Clubs are expected to advise the CCC(Q) Ltd each year of their general programme of activities, e.g. Training nights.

IN CONFIDENCE

Applications for the approval of activities which are not normal every day events, such as displays and demonstrations, must be submitted prior to the event. If the activity is approved, insurance cover is extended for that activity.

Club Office Bearers and Members are requested to treat the information contained in this document as confidential as disclosure may, under some circumstances, invalidate the policy concerned and lead to loss of protection.

It is essential that all known incidents, which may result in injury and/or damage, be recorded and wherever possible, statements obtained from witnesses. Diagrams of the area where the incident occurred showing all pertinent conditions at the time of the incident are very important. Club officials are requested to assist by recording this information and lodging this material with the Secretary of the CCC(Q) Ltd. Failure to investigate and record incidents may adversely affect the CCC(Q) Ltd and/or the Club concerned.

Members should also be reminded that they remain responsible for their dog's actions at all times. It is essential that Members ensure that their own insurance policies give them adequate protection should their dog injure any person or cause damage to property.

Yours faithfully



J R Harrison
GENERAL MANAGER

Enc:

**MARSH ADVANTAGE
INSURANCE**

C
A

Stuart Munro

Manager - Client Service Consultants

Marsh Advantage Insurance Pty Ltd

ABN 86 004 651 512

123 Eagle Street

BRISBANE QLD 4000

GPO Box 2743

BRISBANE QLD 4001

07 3115 4512 Fax 07 3115 4557

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14 January 2016

Certificate of Currency

This certificate is issued as a matter of information only and confers no rights upon the holder. It does not amend, extend or alter the coverage afforded by the policy/policies listed. It is provided as a summary only of the cover provided and is current only at the date of issue. For full particulars, reference must be made to the current policy wording.

Class(es) of Insurance: Liability

Insurer(s): Allianz Australia Insurance Limited

Policy Number(s): 80 0012723 LCP

Insured: Canine Control Council (Queensland) Ltd Trading as Dogs Queensland and all affiliated & recognised social clubs incorporated clubs & its/their subsidiary and related bodies corporate, as defined in the Corporations Law, controlled entities and other entities for which the Insured has assumed an obligation to arrange insurance (including those acquired or incorporated during the Period of Insurance) for their respective rights, titles and interests.

Other Interested Parties:

Period of Insurance: From 31 December 2015 to 31 December 2016 at 4.00 p.m. Australian Eastern Standard Time

Covering:

Public Liability	\$20,000,000
Products Liability	\$20,000,000
Advertising Liability	\$20,000,000

Situation: Anywhere in the world excluding the United States of America and Canada

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If this communication contains personal information we expect you to treat that information in accordance with the Australian Privacy Act 1988 (Cth) or equivalent. You must advise us if you cannot comply.

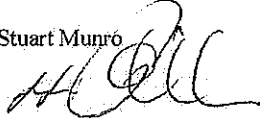
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 **MARSH & MCLENNAN
COMPANIES**

MARSH ADVANTAGE INSURANCE

In accordance with the ongoing commitment by Marsh to quality management philosophies, this certificate has been verified for accuracy of content by:

Stuart Munro



Initials SM Date 14 January 2016

PRIVACY NOTICE

Marsh Pty Ltd ("Marsh") and the insurer that Marsh places your insurance with ("Insurer") are bound by the requirements of the Privacy Act 1988 as amended by the Privacy (Private Sector) Act 2000 ("the Act"), which sets standards on the collection, use, disclosure and handling of personal information.

Personal information is essentially information about individuals where the individual can be identified. It may include information such as your name, contact details, age, insurance history or financial details.

Sensitive Information is a particular kind of personal information and includes information about an individual's health; racial or ethnic origins; membership of political, professional or trade associations; political opinions or philosophical or religious beliefs; criminal record; or sexual preferences.

Marsh and your Insurer disclose personal information to third parties both in Australia and overseas, where it is believed necessary for us to provide our services to the professional standard you expect. These parties may include (but are not limited to) insurers, reinsurers and other intermediaries. All parties may also disclose this information, as needed, to employers, health workers, investigators, lawyers, loss adjusters and to government departments if required by law to do so.

Where practical, information will be collected from individuals directly, however sometimes it may be collected indirectly by way of a representative. When you give Marsh or your Insurer personal information about other individuals, we rely on you to have made them aware that you will or may provide their information to us, the purposes for which we use it, the types of third parties we disclose it to and how they can access it (as described in this notice). If it is sensitive information we rely on you to have obtained their consent to these matters. If you have not done these things, you must tell us before you provide the relevant information.

Where required you can access the personal information you provided to Marsh, and we can also facilitate you accessing the information supplied to your insurers through us by contacting:

The Privacy Officer,
Marsh Pty Limited
PO Box H176
Australia Square NSW 1215

ABN 86 004 651 512
tel no. 02 8243 7620
fax no. 02 8243 7626
email privacy.australia@marsh.com

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COVER "A"

LEGAL LIABILITY INSURANCE COVER CANINE CONTROL COUNCIL (QUEENSLAND) LTD

2016

<u>The Insured is:</u>	CANINE CONTROL COUNCIL (QUEENSLAND) LTD AND AFFILIATED CLUBS AND RECOGNISED SOCIAL CLUBS.
<u>The Insurer is:</u>	ALLIANZ AUSTRALIA INSURANCE LIMITED.
<u>The Policy Number is:</u>	80 0012723LCP
<u>The Broker is:</u>	MARSH ADVANTAGE PTY LTD
<u>Limit of Indemnity:</u>	\$20,000,000.00
<u>Claims Excess:</u>	\$500 any one occurrence person injury claim \$500 any one occurrence property damage

This insurance policy protects the various Clubs affiliated with or recognised by the Canine Control Council (Queensland) Ltd during the periods in which they conduct authorised shows, parades, trials, sweepstakes, exhibitions, meetings or other Club events authorised in writing by the Canine Control Council (Queensland) Ltd and similarly the Canine Control Council (Queensland) Ltd is also protected.

It is important to remember that under no circumstances may Clubs or Club Officials advise any injured "Third Party" that the Club in fact has a public liability policy but should be advised "to make their claim in writing to the Club and that matter will be further considered". It is also vital that Committee Members of the various Clubs do not advise the public at large that they are the holders of a public liability policy as some Insurance Companies in recent times have not paid claims when this general rule has been blatantly ignored.

The policy, in general, protects the Club and Committee Members from being sued for damages in the event of a "Third Party" being injured or damage to property being sustained. The policy protects the Club, that is, Committee Members and Members of the Club should any claim be made on the basis of negligence at law. Thus, the simple basis of the policy protects the foregoing in the event of negligence at law being shown and is not designed to merely reimburse any injured "Third Party" by the fact of that "Third Party" sustaining the injury or loss from whatsoever cause.

This policy in broad terms is designed and intended to protect the Canine Control Council (Queensland) Ltd and Affiliated Clubs at large against any claims that may be made by a "Third Party" for injuries or property damage claimed to have been caused by the negligence of a Club or any of its elected Officials.

To summarise, in broad principle, no claim would exist against a Club for injury or damage to property unless it could be proved that negligence on the part of the Club was a contributing factor to such injury being sustained. It follows, therefore that should a "Third Party" suffer injury as the result of their association with the activities of the Club, it does not mean that the "Third Party" will automatically be entitled to damages for such injuries sustained or damage to property incurred, as such injury or damages may well have been the result of negligence on the part of the "Third Party" and not the Club.

Many people have the mistaken belief that, because a Club is covered under a public liability policy, all people injured may recover damages from the Insurance Company. This is far from the practical application of public liability insurance and such "Third Parties" can only recover damages when it can be proved at law that the Club was negligent or contributed towards the injury suffered or damages sustained.

It is essential that notice in writing be given to the insurer, as soon as possible, of every occurrence, claim, writ, summons proceedings, impending prosecution or inquest in respect of which there may arise liability under the policy. All such advice is to be forwarded through the Secretary of the CCC(Q) Ltd.

Also the Insured (i.e. the Club) shall not, without the consent in writing of the insurer, make any admission, offer, promise or payment in connection with any occurrence or claim and the insurer if it so desires shall be entitled to take over and conduct in the name of the insured the defence or settlement of any claim.

Also the Insured (i.e. the Club) shall use the best endeavours to preserve any damaged or defective or other appliances, plant or things which may prove necessary or useful by way of evidence in connection with any claim and so far as may be reasonably practical, no alteration or repair shall be made to any premises, fences, machinery, furnishings, fittings, appliances or plant without the consent of the insured until the insurer shall have had an opportunity of inspection.

As can well be seen, public liability insurance is full of complexities and the foregoing states only briefly some of the general exceptions and conditions of the policy. All Clubs are instructed to contact the Canine Control Council (Queensland) Ltd immediately any evidence of a claim or a potential claim is made known so that the Insurance Company can be immediately advised and be prepared to take the appropriate action should this be necessary.

ALL TERMS AND CONDITIONS ARE SUBJECT TO INSURANCE POLICY WORDING

Marsh Advantage Insurance Pty Ltd
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123 Eagle Street
BRISBANE QLD 4000
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BRISBANE QLD 4001
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Class(es) of Insurance: Group Personal Accident Insurance Policy

Insurer(s): Accident & Health International Underwriting Pty Ltd

Policy Number(s): 0014690

Insured: Canine Control Council (Queensland) Ltd Trading as Dogs Queensland and all affiliated & recognised social clubs incorporated clubs & its/their subsidiary and related bodies corporate, as defined in the Corporations Law, controlled entities and other entities for which the Insured has assumed an obligation to arrange insurance (including those acquired or incorporated during the Period of Insurance) for their respective rights, titles and interests.

Other Interested Parties:

Period of Insurance: From 30 December 2015 to 30 December 2016 at 4.00 p.m. Australian Eastern Standard Time

Insured Persons/ Categories:

- A All Directors, committee members, registered members, Officials, Judges, Handlers and all voluntary workers whilst engaged on the business of the Canine Control Council (Qld) Ltd or showing of dogs and all affiliated and recognised social clubs including any incorporated clubs.

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**MARSH ADVANTAGE
INSURANCE**

Compensation Table:

Category	Capital Benefits	Weekly Benefits - Injury	Weekly Benefits - Illness	Weekly Benefits Period	Age Limit
A	100,000	350	Nil	Up to 59 years of age 104 weeks and over 59 years of age 52 weeks.	7 to 90

Extension Limits: Spouse and Dependent Children Benefit

Surviving Spouse Benefit \$Nil

Dependant Children Benefit \$Nil

Maximum \$Nil

Accidental HIV Infection Benefit \$Nil

Weekly Injury Benefits

Weekly Benefit Period 0 weeks

Rehabilitation Benefit Injury \$0

Weekly Illness Benefit

Weekly Benefit Period Nil weeks

Rehabilitation Benefit Illness \$Nil

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Aggregate Limits of Liability:

- (a) All claims (except those referred to under (b) below) \$2,000,000
- (b) All claims relating directly to air travel in aircraft whose flights are not conducted in accordance with fixed schedules to and from fixed terminals over established routes \$500,000

Excluded Period of Claim:	Description of Excluded Period	Number of Days
	Injury	7

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Stuart Munro



Initials _____ Date 14 January 2016

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Sensitive Information is a particular kind of personal information and includes information about an individual's health; racial or ethnic origins; membership of political, professional or trade associations; political opinions or philosophical or religious beliefs; criminal record; or sexual preferences.

Marsh and your Insurer disclose personal information to third parties both in Australia and overseas, where it is believed necessary for us to provide our services to the professional standard you expect. These parties may include (but are not limited to) insurers, reinsurers and other intermediaries. All parties may also disclose this information, as needed, to employers, health workers, investigators, lawyers, loss adjusters and to government departments if required by law to do so.

Where practical, information will be collected from individuals directly, however sometimes it may be collected indirectly by way of a representative. When you give Marsh or your Insurer personal information about other individuals, we rely on you to have made them aware that you will or may provide their information to us, the purposes for which we use it, the types of third parties we disclose it to and how they can access it (as described in this notice). If it is sensitive information we rely on you to

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MARSH ADVANTAGE INSURANCE

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COVERAGE SUMMARY

This Coverage Summary is prepared as a brief outline of the proposed cover. It is not a complete description of all the policy's terms, conditions and exclusions which determine coverage for a claim

Class of Insurance: Group Personal Accident Insurance Policy

Insured: Canine Control Council (Queensland) Ltd Trading as Dogs Queensland including all Directors, committee members, registered members, officials, Judges, handlers, and all voluntary workers engaged on the business of the Canine Control Council (Queensland) and/or its/their subsidiary and/or related corporations, as defined in the Corporations Law (including those acquired or incorporated during the Period of Insurance) for their respective rights and interests.

Business: Principally,

The registration and controlling of the breeding and showing of dogs and all events conducted by any affiliated and recognised social club with prior written approval of the Canine Control Council (Qld) and any other occupation incidental thereto.

Period of Insurance: (a) From: 4.00 p.m. on 30 December, 2015

To: 4.00 p.m. on 30 December, 2016

Local standard time.

(b) Any subsequent period for which the Insured has requested and the Insurer has accepted renewal.

**Insured Persons /
Categories:**

A All Directors, committee members, registered members, Officials, Judges, Handlers and all voluntary workers whilst engaged on the business of the Canine Control Council (Qld) Ltd or showing of dogs and all affiliated and recognised social clubs including any incorporated clubs.

Compensation Table:

Category	Capital Benefits	Weekly Benefits - Injury	Weekly Benefits - Illness	Weekly Benefits Period	Age Limit
A	100,000	350	Nil	Up to 59 years of age 104 weeks and over 59 years of age 52 weeks.	7 to 90

Extension Limits:

Spouse and Dependent Children Benefit

Surviving Spouse Benefit	\$Nil
Dependant Children Benefit	\$Nil
Maximum	\$Nil
Accidental HIV Infection Benefit	\$Nil

Weekly Injury Benefits

Weekly Benefit Period	0 weeks
Rehabilitation Benefit Injury	\$0

Weekly Illness Benefit

Weekly Benefit Period	Nil weeks
Rehabilitation Benefit Illness	\$Nil

Aggregate Limits of Liability:

- | | | |
|-----|---|-------------|
| (a) | All claims (except those referred to under (b) below) | \$2,000,000 |
| (b) | All claims relating directly to air travel in aircraft whose flights are not conducted in accordance with fixed schedules to and from fixed terminals over established routes | \$500,000 |

Excluded Period of Claim:

Description of Excluded Period	Number of Days
Injury	7

Endorsements

This Policy is amended by the following Endorsements, subject to the terms, conditions and exclusions of the Policy except to the extent that the Policy is expressly or necessarily amended by the Endorsements.

If any ambiguity exists between any of the Policy wording, the following Endorsements and the Insurance Contracts Act 1984 (as amended), the interpretation most beneficial to the Insured will prevail.

SCOPE OF COVER - VOLUNTEER ACTIVITIES WITHIN AUSTRALIA

We will only pay Compensation when the injury happens to the insured person whilst the insured person is:

- (a) actually engaged in volunteer activities officially organised and under the control of the Insured including necessary direct travel to and from such activities, and
- (b) anywhere in Australia including its Territories including whilst travelling to and from Australia.

AGE LIMIT

The Age Limit clause in the policy is deleted and replaced with the following:

Age Limit

All cover under this policy will cease at the next renewal date following the insured person attaining the age of 65 years, or such other age as is specified as the age limit in the placing schedule.

SECTION A, CAPITAL BENEFITS

Under Section A Capital Benefits the "Disappearance Capital Benefits" clause is amended to read as follows and not as stated in the Policy:

Disappearance Capital Benefits

If during the Period of Insurance an insured person disappears following the disappearance, sinking or wrecking of a conveyance the Insured Person was travelling on, and after twelve calendar months it is reasonable for us to believe that they have died due to that event, we will pay the death benefit accordingly, subject to receipt of a signed undertaking by you that any such compensation shall be refunded if the insured person is later found to be alive.

Under Section A Capital Benefits the following Additional Capital Benefits are deleted in their entirety and do not apply to this Policy.

Spouse and Dependant Children Benefit

Accidental H.I.V. Infection Benefit

SECTION B, WEEKLY BENEFITS INJURY

Under Section B – Weekly Benefits – Injury the following Additional Benefits are deleted in their entirety and do not apply to this Policy.

Rehabilitation Additional Benefit

PART 2, EXCLUSIONS

Under Part 2 – Exclusions, Exclusion 8 is amended to read as follows and not as stated in the Policy.

8. Sexually transmitted disease, or Acquired Immune Deficiency Syndrome (A.I.D.S.) disease or Human Immunodeficiency Virus (H.I.V.) infection.

SECTION C, WEEKLY BENEFITS ILLNESS

Where Weekly Benefits – Illness apply, the following amendments are made to the Policy:

Under Section C – Weekly Benefits – Illness, the following Additional Benefits are deleted in their entirety and do not apply to this Policy.

Rehabilitation Additional Benefit

Escalation of Claim Benefit

ADDITIONAL EXCLUSIONS

No compensation is payable under this Policy for any payable condition resulting from injury or illness which:

1. results from the insured person engaging in or taking part in naval, military or air force service or operations;
2. results from the insured person being under the influence of alcohol or an illegal drug or there is more alcohol or drugs in the insured person's blood than the law permits;
3. results from the insured person directly or indirectly suffering from stress, depression, anxiety or any psychosomatic, psychological, psychotic, mental or nervous disorder;
4. results from any Pre-existing Condition (as defined);
5. results from the insured person receiving any payments after the expiry of the excluded period of claim during which the insured person receives sick leave payments;
6. results from any code of football.

PRE-EXISTING CONDITION means:

1. in respect of injury:

a condition with which the insured person was aware of (whether diagnosed or not) or has sought treatment prior to the inception of his or her Policy.

2. in respect of illness:

i. a condition or side-effect with which the insured person was aware of (whether diagnosed or not) or has sought treatment prior to the inception of his or her Policy. If any form of cancer is a Pre-Existing Condition, then there is no cover for cancer or cancer-related conditions.

ii. a condition caused by a condition or side effect as described in 1. or 2.i. above.

Any medical condition that the Insured Person has suffered from or been treated for, irrespective of whether a complete recovery has occurred, is still treated as a Pre-Existing Condition.

NUCLEAR BIOLOGICAL AND CHEMICAL TERRORISM EXCLUSION

We shall not be liable to pay for any claim caused by or directly or indirectly arising out of, contributed to or caused by, or resulting from or in connection with any act of nuclear, chemical or biological terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

Terrorism includes, but is not limited to, any act, preparation in respect of action or threat of action, designed to:

- (a) influence a government or any political division within it for any purpose and/or
- (b) influence or intimidate the public or any section of the public with the intention of advancing a political, religious, ideological or similar purpose.

VOLUNTARY WORKERS ENDORSEMENTS

Any insured persons not in receipt of pre-disability earnings may be eligible for one of the following benefits, Domestic Help Benefit OR Student Tutorial Benefit, if they suffer an injury during the Scope of Cover.

DOMESTIC HELP

Any insured persons not in receipt of pre-disability earnings will be paid under Part 1 Section B, Weekly Benefit Injury, Payable Condition 1, Total Disablement, for the cost of hiring domestic help and/or child-minding services reasonably and necessarily incurred provided that:

- (a) Such child-minding services and domestic help are carried out by persons other than members of the insured person's family or other relatives or person's permanently living with the insured person.
- (b) Such child-minding services and domestic help is certified by a legally qualified medical practitioner as being necessary for the recovery of the insured person payable from the 8th day of treatment by a legally qualified medical practitioner.

The compensation payable for emergency home help shall be limited to \$500 per week payable for an aggregate period of 26 weeks.

OR

STUDENT TUTORIAL BENEFITS

Student insured persons not in receipt of pre-disability earnings are entitled to reimbursement of student tutorial fees under Part 1 Section B, Weekly Benefit Injury, Payable Condition 1, Total Disablement, provided that:

- (a) such fees are paid to a professionally qualified tutor who continues teaching the student during the period in disability;
- (b) such fees must be certified by a legally qualified medical practitioner.

The compensation payable for student tutorial benefits shall be limited to \$500 per week payable for an aggregate period of 26 weeks.

PERMANENT TOTAL DISABLEMENT AMENDMENT

Part 1, Section A, Capital Benefits, Capital Benefit No 2, Permanent Total Disablement and No 3 Permanent Disability not otherwise provided, is deleted in respect of non-income earners and insured persons over the age of 65.

MEDICAL EXPENSES

If an insured person suffers an injury during the Period of Insurance and whilst engaged on authorised activities, we will pay the cost of the following expenses, provided they are incurred within twelve (12) months of the injury, being expenses paid to a legally qualified medical practitioner, nurse, hospital or ambulance service for medical, surgical, x-ray, hospital or nursing treatment, including the cost of medical supplies and ambulance hire, but excluding the cost of dental treatment unless such treatment is necessarily incurred to teeth (excluding dentures) and is caused by injury, provided that we shall not be liable to make any refund in respect of:

- (a) any expenses recoverable by the insured person from any other source except for the excess of the amount recoverable from such other source.
- (b) the rendering in Australia of a professional service for which Medicare benefit is, or would but for subsection 18(4) of the Health Insurance Act 1973 be payable.

(c) any expenses to which section 67 of the National Health Act 1953 (as amended) or any of the regulations made thereunder apply.

Compensation for medical expenses shall be limited to 85% of expense incurred up to a total of \$1,000 and we will not be liable for the first fifty (\$50) dollars of each and every claim.

**MARSH ADVANTAGE
INSURANCE**

Stuart Munro
Manager - Client Service Consultants

Marsh Advantage Insurance Pty Ltd
ABN 86 004 651 512
123 Eagle Street
BRISBANE QLD 4000
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BRISBANE QLD 4001
07 3115 4512 Fax 07 3115 4557
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Class(es) of Insurance: Business Travel Insurance Policy

Insurer(s): Accident & Health International Underwriting Pty Ltd

Policy Number(s): 0035095

Insured: Canine Control Council (Queensland) Ltd Trading as Dogs Queensland and all affiliated & recognised social clubs incorporated clubs & its/their subsidiary and related bodies corporate, as defined in the Corporations Law, controlled entities and other entities for which the Insured has assumed an obligation to arrange insurance (including those acquired or incorporated during the Period of Insurance) for their respective rights, titles and interests.

Other Interested Parties:

Period of Insurance: From 31 December 2015 to 31 December 2016 at 4.00 p.m. Australian Eastern Standard Time

Journey: Maximum Period 6 months

Travel Radius: Outside 50 kilometres.

Insured Persons:

Category	Description
A	All Directors, members, officials, judges, handlers, voluntary workers

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INSURANCE**

Excess: As stated in the Schedule of Benefits.

Schedule of Benefits / Sums Insured / Limits of Liability:

Section 1 Personal Accident and Sickness

Aggregate Limit of Liability \$5,000,000

Aggregate Limit of Liability - \$1,000,000
Non-Scheduled Air Travel

Category of Insured Person	Part A Lump Sum Insured (\$)	Part A Lump Sum Injury Resulting in Surgery (\$)	Part B Weekly Benefits (Injury) (\$)	Part C Weekly Benefits (Sickness) (\$)	Part C Lump Sum (Sickness) Resulting in Surgery (\$)	Part D Injury Resulting in Broken or Fractured Bones (\$)
A	\$500	20,000	Nil	Nil	20,000	5,000

Benefit for Event 1 Death in respect of Dependant Children under 18 years of age is \$20,000

Category of Insured Person	Excess Period - Weekly Benefits (Injury)	Excess Period - Weekly Benefits (Sickness)	Weekly Benefit Period (Injury) Weeks	Weekly Benefit Period (Sickness) Weeks
			156 Weeks	156 Weeks

Section 2 Kidnap and Extortion

\$500,000 any one Kidnap, Extortion or Illegal Detention.

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MARSH ADVANTAGE INSURANCE

Section 3 Hijack and Detention

Daily Benefit of \$1,000 per day subject to a maximum of \$30,000 any one Hijack or Detention.

Detention Period 30 days

Legal Costs \$50,000

Section 4 Medical, Additional Expenses and Cancellation/Curtailment Expenses

(a) Medical and Other Expenses: \$Unlimited any one Insured Person, any one claim or series of claims arising out of the one event.

(b) Cancellation/Curtailment Expenses: \$50,000 any one Insured Person, any one claim or series of claims arising out of the one event.

(c) Continuous Worldwide Bed Confinement: \$200 per day for a maximum of 30 days.

Section 5 Rescue and Emergency Assistance

Cover in accordance with the policy.

Section 6 Loss of Deposits

\$10,000 any one Insured Person, any one event.

Section 7 Baggage/Business Property/Electronic Equipment/Money/Travel Documents (any one Insured Person, any one event)

Money/Travel Documents:

\$2,500 any one Insured Person, any one event.

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**MARSH ADVANTAGE
INSURANCE**

Baggage, Business Property (excluding property separately specified below ONLY if a separate Sum Insured is shown):
\$10,000 any one Insured Person, any one event.
Excess: \$Nil

Electronic Equipment Cover Required? Yes
\$5,000 any one Insured Person, any one event.
Excess: \$250

Specified Property:

Extension 1: Deprivation of Baggage	\$3,000	any one Insured Person, any one event.
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Section 8 Alternative Employee/Resumption of Assignment Expenses

\$10,000 any one Insured Person, any one event.

Section 9 Personal Liability

\$ 10,000,000 any one Occurrence.

Section 10 Rental Vehicle Excess Cover

\$7,500 any one Insured Person, any one event.

Section 11 Extra Territorial Workers Compensation

(A) Weekly compensation: \$1,000 per week, each Insured Person.

(B) Total Limit of Liability: \$1,000,000 any one accident, all Insured Persons.

(C) Aggregate Limit of Liability: \$2,000,000 any one Period of Insurance.

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MARSH ADVANTAGE INSURANCE

Section 12 Missed Transport Connection

\$10,000 any one Insured Person, any one event.

Section 13 Political Evacuation/Natural Disaster

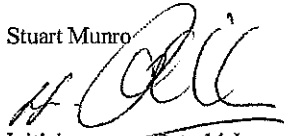
\$20,000 any one Insured Person, any one event.

Section 14 Identity Theft Extension

Any one Insured Person, any one event \$15,000.

In accordance with the ongoing commitment by Marsh to quality management philosophies, this certificate has been verified for accuracy of content by:

Stuart Munro



Initials _____ Date 14 January 2016

PRIVACY NOTICE

Marsh Pty Ltd ("Marsh") and the insurer that Marsh places your insurance with ("Insurer") are bound by the requirements of the Privacy Act 1988 as amended by the Privacy (Private Sector) Act 2000 ("the Act"), which sets standards on the collection, use, disclosure and handling of personal information.

Personal information is essentially information about individuals where the individual can be identified. It may include information such as your name, contact details, age, insurance history or financial details.

Sensitive Information is a particular kind of personal information and includes information about an individual's health; racial or ethnic origins; membership of political, professional or trade associations; political opinions or philosophical or religious beliefs; criminal record; or sexual preferences.

Marsh and your Insurer disclose personal information to third parties both in Australia and overseas, where it is believed necessary for us to provide our services to the professional standard you expect. These parties may include (but are not limited to) insurers, reinsurers and other intermediaries. All parties may also disclose this information, as needed, to employers, health workers, investigators, lawyers, loss adjusters and to government departments if required by law to do so.

Where practical, information will be collected from individuals directly, however sometimes it may be collected indirectly by way of a representative. When you give Marsh or your Insurer personal information about other individuals, we rely on you to have made them aware that you will or may provide their information to us, the purposes for which we use it, the types of third parties we disclose it to and how they can access it (as described in this notice). If it is sensitive information we rely on you to have obtained their consent to these matters. If you have not done these things, you must tell us before you provide the relevant information.

The information contained in this facsimile message is confidential, may be privileged, and is intended for the use of the individual or entity named above. If you, the reader of this message, are not the intended recipient, the agent, or employee responsible for delivering this transmission to the intended recipient, you are expressly prohibited from copying, disseminating, distributing or in any other way using any of the information in this facsimile message.

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MARSH ADVANTAGE INSURANCE

Where required you can access the personal information you provided to Marsh, and we can also facilitate you accessing the information supplied to your insurers through us by contacting:

The Privacy Officer,
Marsh Pty Limited
PO Box H176
Australia Square NSW 1215

ABN 86 004 651 512
tel no. 02 8243 7620
fax no. 02 8243 7626
email privacy.australia@marsh.com

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LEADERSHIP, KNOWLEDGE, SOLUTIONS...WORLDWIDE.



COVERAGE SUMMARY

This Coverage Summary is prepared as a brief outline of the proposed cover. It is not a complete description of all the policy's terms, conditions and exclusions which determine coverage for a claim

Class of Insurance: Business Travel Insurance Policy

Insured: Canine Control Council (Queensland) Ltd Trading as Dogs Queensland including all Directors, committee members, registered members, officials, Judges, handlers, and all voluntary workers engaged on the business of the Canine Control Council (Queensland and its subsidiary and related bodies corporate, as defined in the Corporations Act 2001, (including those acquired or incorporated during the Period of Insurance) for their respective rights, titles and interests.

Period of Insurance: (a) From: 4.00 p.m. on 31 December, 2015

To: 4.00 p.m. on 31 December, 2016

Local standard time.

(b) Any subsequent period for which the Insured has requested and the Insurer has accepted renewal.

Business: The registration and controlling of the breeding and showing of dogs and all events conducted by any affiliated and recognised social club with prior written approval of the Canine Control Council (Qld)
Principally the above and any other occupation incidental thereto.

Journey: Maximum Period 6 months

Travel Radius: Outside 50 kilometres.

Insured Persons:

Category	Description
A	All Directors, members, officials, judges, handlers, voluntary workers

Excess: As stated in the Schedule of Benefits.

Schedule of Benefits / Sums Insured / Limits of Liability:

Section 1 Personal Accident and Sickness

Aggregate Limit of Liability \$5,000,000
 Aggregate Limit of Liability - \$1,000,000
 Non-Scheduled Air Travel

Category of Insured Person	Part A Lump Sum Insured (\$)	Part A Lump Sum Injury Resulting in Surgery (\$)	Part B Weekly Benefits (Injury) (\$)	Part C Weekly Benefits (Sickness) (\$)	Part C Lump Sum (Sickness) Resulting in Surgery (\$)	Part D Injury Resulting in Broken or Fractured Bones (\$)
A	\$500,000	20,000	Nil	Nil	20,000	5,000

Benefit for Event 1 Death in respect of Dependant Children under 18 years of age is \$20,000

Category of Insured Person	Excess Period - Weekly Benefits (Injury)	Excess Period - Weekly Benefits (Sickness)	Weekly Benefit Period (Injury) Weeks	Weekly Benefit Period (Sickness) Weeks
			156 weeks	156 weeks

Section 2 Kidnap and Extortion

\$500,000 any one Kidnap, Extortion or Illegal Detention.

Section 3 Hijack and Detention

Daily Benefit of \$1,000 per day subject to a maximum of \$30,000 any one Hijack or Detention.

Detention Period 30 days

Legal Costs \$50,000

Section 4

**Medical, Additional Expenses and
Cancellation/Curtailment Expenses**

(a) Medical and Other Expenses: \$Unlimited any one Insured Person, any one claim or series of claims arising out of the one event.

(b) Cancellation/Curtailment Expenses: \$50,000 any one Insured Person, any one claim or series of claims arising out of the one event.

(c) Continuous Worldwide Bed Confinement: \$200 per day for a maximum of 30 days.

Section 5

Rescue and Emergency Assistance

Cover in accordance with the policy.

Section 6

Loss of Deposits

\$10,000 any one Insured Person, any one event.

Section 7

**Baggage/Business Property/Electronic
Equipment/Money/Travel Documents (any one Insured
Person, any one event)**

Money/Travel Documents:

\$2,500 any one Insured Person, any one event.

Baggage, Business Property (excluding property separately specified below ONLY if a separate Sum Insured is shown):

\$10,000 any one Insured Person, any one event.

Excess: \$Nil

Electronic Equipment Cover Required? Yes

\$5,000 any one Insured Person, any one event.

Excess: \$250

Specified Property:

Extension 1: Deprivation of Baggage	\$3,000	any one Insured Person, any one event.
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Section 8

Alternative Employee/Resumption of Assignment Expenses

\$10,000 any one Insured Person, any one event.

Section 9

Personal Liability

\$ 10,000,000 any one Occurrence.

Section 10

Rental Vehicle Excess Cover

\$7,500 any one Insured Person, any one event.

Section 11

Extra Territorial Workers Compensation

- (A) Weekly compensation: \$1,000 per week, each Insured Person.
- (B) Total Limit of Liability: \$1,000,000 any one accident, all Insured Persons.
- (C) Aggregate Limit of Liability: \$2,000,000 any one Period of Insurance.

Section 12

Missed Transport Connection

\$10,000 any one Insured Person, any one event.

Section 13

Political Evacuation/Natural Disaster

\$20,000 any one Insured Person, any one event.

Section 14

Identity Theft Extension

Any one Insured Person, any one event \$15,000.

Policy Form: MMA Travel V2.2

Endorsements: Endorsements, if applicable, are as specified herein.

Place of Issue: Brisbane

Insurer: Accident & Health International Underwriting Pty Ltd

ABN: 26 053 335 952

FSL: 238261

Premium: As agreed.

Participation: 100%

Endorsements

This Policy is amended by the following Endorsements, subject to the terms, conditions and exclusions of the Policy except to the extent that the Policy is expressly or necessarily amended by the Endorsements.

If any ambiguity exists between any of the Policy wording, the following Endorsements and the Insurance Contracts Act 1984 (as amended), the interpretation most beneficial to the Insured will prevail.

POLICY DEFINITIONS

The definition of We/Our/Us is amended to read as follows and not as stated in the Policy:

WE/OUR/US means CGU Insurance Limited, ABN 27 004 478 371, AFS Licence no. 238291, of 388 George

Street, Sydney, New South Wales, 2000, Australia a company duly incorporated under the laws of Australia and registered in New South Wales, Australia.

SECTION 4 - MEDICAL, ADDITIONAL EXPENSES EMERGENCY MEDICAL EVACUATION AND CANCELLATION / CURTAILMENT EXPENSES

In Section 4, Medical, Additional Expenses Emergency Medical Evacuation and Cancellation / Curtailment Expenses, the Definition of Medical Expenses shall be amended to read as follows: