



145 Eagle Street
BRISBANE

GPO Box 41,
Brisbane, QLD 4001

Phone 07 3246 6060
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CERTIFICATE OF INSURANCE

Type: Aviation Legal Liability Insurance Policy

Name of Insured(s): **Hang Gliding Federation of Australia Inc.** and/or subsidiary companies including those acquired or incorporated during the period of insurance and/or its Committee of Management and/or its Directors and/or Officers and/or Employees and/or Officials for their respective rights and interests.

Individual financial members of Hang Gliding Federation of Australia Inc., and/or member State Associations and/or member schools/clubs and/or their committee members and/or Directors and/or Officers and/or Employees and/or Officials for their respective rights and interests.

Any company who conducts Hang Gliding training as a HGFA approved training facility provided that such training is the primary business activity for their respective rights and interests.

The Commonwealth of Australia, Australian States and Territories, Shire & City Councils, Federal & State Government Bodies, owners of property or land, their servants and agents - arising out of or in connection with Hang Gliding activities of any of the Insureds stated above carried out on land owned or occupied by these named bodies and/or Organisers of events being held under the auspices of the HGFA.

Policy no: AAC009812431

Period of Insurance: 31 March 2008 to 31 March 2009
(At 4pm Local Standard Time)

Interest:

PART A (1):

The Insured's legal liability for Bodily Injury and Property Damage arising out of an Occurrence caused by an aircraft or by any person or object falling there from, excluding liability to Passengers but including liability to Students under Instruction

PART A (2):

[Available by subscription and subject to payment of additional premium]

The Individual Financial Member's legal liability for bodily injury to, or damage to property of, Passengers (other than students under instruction) whilst entering, on board, or alighting from the aircraft

PART B:

The Insured's legal liability for Bodily Injury, and Property Damage arising out of an Occurrence in or about any premises within the geographical limits specified in the Schedule as a result of the Insured's activities.

Limit of Indemnity:

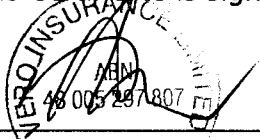
The amount of indemnity under Part A and Part B either separately or combined shall not exceed AUD 10,000,000 any one occurrence but in respect of:
PART A (1) Students under Instruction, limited to AUD 250,000 any one occurrence.
PART A (2) Passengers (where purchased) limited to AUD 250,000 any one occurrence.

Deductible:

Property Damage only:
AUD 2,000 each and every loss

Subject to the Policy terms, conditions, limitations and exclusions.

This Certificate is signed on behalf of Vero Insurance Limited.



Peter Lyon
National Underwriting Manager
Vero Aviation