

## INSURANCE SCHEDULE

### INSURED

Racing and Wagering Western Australia registered Thoroughbred Racing Clubs, Official Thoroughbred Training Centres and Thoroughbred Community Training Clubs excluding The Western Australian Turf Club but including Mundijong Thoroughbred and Standardbred Trainers Association (Inc) including veterinarians and doctors whilst providing the services as described below for the Insured.

### BUSINESS DESCRIPTION

Principally, Provincial and country horse racing clubs including property owners and occupiers

### PERIOD OF COVER

From 31<sup>st</sup> July 2011 at 4:00pm

To 31<sup>st</sup> July 2012 at 4:00pm

### INTEREST INSURED

The insured's legal liability to pay compensation in respect of:

- a. Personal injury
- b. Damage to property

Occurring during the Period of Insurance as a result of an occurrence in connection with the Insured's Business or caused by any of the Services, Products sold or supplied by the Insured.

### LIMIT OF LIABILITY

\$10,000,000 any one Occurrence in respect of public liability and in the aggregate during the Period of Insurance in respect of Products Liability

### DEDUCTIBLE

\$25,000 each and every Occurrence (costs inclusive) for clubs holding six (6) or more race meetings per year

\$5,000 each and every Occurrence (costs inclusive) for clubs holding five (5) or less race meetings per year

\$50,000 each and every Occurrence (costs inclusive) for Injury to jockeys, apprentice jockeys or track riders.

## **FINANCIAL LOSS**

### **SUB-LIMIT OF INDEMNITY**

\$1,000,000 any one Claim and in the aggregate for all Claims made during the Period of Insurance in respect of Financial Loss.

All payments made for Financial Loss will contribute towards the exhaustion of the aggregate Limit of Indemnity in respect of Products Liability.

### **DEDUCTIBLE**

\$10,000 each and every Claim (costs inclusive).

### **RETROACTIVE DATE**

31st July 2008

### **SERVICES COVERED**

Veterinary and medical contract personnel for the examination of and attendance to jockeys and/or horses prior to or as a consequence of their participation in a race

### **WORDING**

Liberty International Underwriters base form LIU-AUS-CAS-CGL-1000001 plus Endorsements detailed below.

### **ENDORSEMENTS**

Financial Loss (Products and Services)

### **SPECIAL NOTES**

Cover includes operation of unlicensed watering truck situated at the Kalgoorlie Boulder Racing Club and includes the following:

<b>INSURER</b>	<b>PERCENTAGE</b>	<b>POLICY NUMBER</b>
Liberty International Underwriters	100	ADCAS11400633