

Insurance broker for program;
V-Insurance Group Pty Ltd (AR No 432898)
Corporate Authorised Representative of WTW
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
AFSL: 240600 ABN: 90 000 321 237

Date: 21 November 2023

CERTIFICATE OF INSURANCE

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 Group PRRA Combined Liability
UNDERWRITER: Sompo Japan Insurance Inc. (Incorporated in Japan), Australia Branch
ABN: 31 000 837 801, AFSL: 530900
c/o Littlewoods Services Pty Limited and Certain underwriters at Lloyds,
Level 21, 264 George Street, Sydney NSW 2001
POLICY NUMBER: 08TPL631397

POLICY DETAILS

NAME INSURED: Dive Jervis Bay and nominated PADI Professionals
PADI MEMBER NO: 8006
CATEGORY OF MEMBER: PADI PRRA Member AUSTRALIA

PERIOD OF COVER: 21 November 2023 to 30 September 2024

COVER:

Public Liability	\$20,000,000 any one claim
Products Liability	\$20,000,000 any one claim and in total for the period of insurance
Professional Liability	\$5,000,000 any one claim and in total for the period of Insurance
Criminal Defence Costs	\$300,000 any one claim
Crisis/Media Management	\$150,000 any one claim

EXCESS: \$1000 each and every claim

TERRITORIAL LIMITS: Worldwide excluding China, USA and Canada

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.

If you have held insurance between 31 March 2023 and 30 September 2023, your policy period is 30 September 2023 to 30 September 2024. If you have not held a policy previously your policy period is the date you have purchased the policy expiring on 30 September 2024.

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.

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.

Please discuss with us if you have any doubts about what is material or if you have any concerns that we may not be aware of material 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 on request.

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.

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**PADI GROUP PRRA COMBINED LIABILITY
INSURED PADI PROFESSIONALS**

Attachment forming part of policy number #08TPL631397

STORE

Dive Jervis Bay 8006

PADI PROFESSIONALS

NAME	PADI NUMBER	CATEGORY OF MEMBER
Morgan Andrews	346074	Instructor
Bruce Whiley	459217	Instructor
Chloe White	457530	Instructor
Reilly Todd	516088	Instructor
Colin Apps	105405	Instructor
Ryan Xuereb	519172	Instructor
Kate Butler	508984	Instructor
Alan Murray	531361	Divemaster
Naomi Spingett	408113	Divemaster
Jeff B. Sherman	455816	Divemaster
Matt Solway	543438	Divemaster
Elizabeth Hoger	519346	Divemaster

SPECIAL NOTE

Please advise the insurance broker, V-Insurance Group, if you employ any additional professional staff. In order to ensure continuity of cover, please advise V-Insurance Group within 30 days of the date the employee commenced.