

8 January 2026

TO WHOM IT MAY CONCERN

## Certificate of Currency Travel

Policy Ref: 068039

This certificate of currency provides a summary of cover and is current on the date of issue. It is not intended to amend, extend, replace or override the terms and conditions contained in the actual coverage document. This certificate of currency is issued as a matter of information only and confers no rights upon the certificate holder. We accept no responsibility whatsoever for any inadvertent or negligent act, error or omission on our part in preparing these statements or in transmitting this Certificate by email or for any loss, damage or expense thereby occasioned to any recipient.

<b>INSURED</b>	Australian Clay Target Association Ltd
<b>ABN AND ITC DETAILS</b>	ABN 14 590 029 414 ITC 0.00%
<b>GEOGRAPHICAL SCOPE</b>	Worldwide
<b>JURISDICTIONAL SCOPE</b>	Worldwide
<b>GOVERNING LAW OF CONTRACT</b>	Australian.
<b>PERIOD OF INSURANCE</b>	From: 31 December 2025 at 4 PM Local Time (SA). To: 31 December 2026 at 4 PM Local Time (SA).
<b>INSURED PERSON(S)</b>	All directors, employees, contractors, members, and consultants of the insured including their accompanying spouse/partner and dependent children.
<b>SCOPE OF COVER</b>	Cover under this policy applies whilst an insured person is on a journey.  Journey means any journey that: <ul style="list-style-type: none"><li>• commences during the insured person's period of cover;</li><li>• has been authorised by you; and</li></ul>

- begins and ends in the country of residence of the insured person;
- is more than one hundred (50) kilometres from the insured person's normal place of residence or normal place of work; and
- does not exceed one hundred and eighty (180) days.

A journey commences immediately when the insured person leaves their normal place of residence or work, whichever is the place of departure for the journey, and ends at the time they return to their normal place of residence or work, whichever occurs first.

A journey does not include any travel between the insured person's normal place of residence and normal place of work.

A journey is extended to include a holiday, overseas and interstate leisure travel when in conjunction with the journey that was undertaken for your business purposes. If an unaccompanied Spouse or Partner and/or Dependent Child(ren) of an insured person travel to join or leave the insured person for the purposes of the holiday and leisure travel, they are also covered under the policy.

As it has not been selected when applying for cover, this policy does not cover Directors' Leisure Travel.

## SCHEDULE OF BENEFITS

### SECTION 1 – Personal Accident & Sickness

Categories	Table of Events	Part A - Lump Sum Benefits
1	<b>Part A - Accidental Death and Capital Benefits</b> Sum Insured	5 x annual salary up to \$250,000 (Events 1-19)
	Sum Insured per spouse or partner	\$100,000 (Event 1), \$250,000 (Events 2-19)
	Sum Insured per dependent child(ren)	\$25,000 (Event 1) \$250,000 (Events 2-19)
	<b>Part B — Weekly Injury Benefits Weekly Benefit</b>	85% of salary up to \$2,000
	Excess Period	7 days
	Maximum Benefit Period	156 weeks
	<b>Part C — Weekly Sickness Benefits Weekly Benefit</b>	85% of salary up to \$2,000
	Excess Period	7 days
	Maximum Benefit Period	156 weeks
	<b>Part D — Injury Resulting in Surgery</b> Sum Insured	\$20,000
	<b>Part E — Sickness Resulting in Surgery</b> Sum Insured	\$20,000
	<b>Part F — Injury Resulting in Fractured Bones</b> Sum Insured	\$7,500

	<b>Part G — Injury Resulting in Loss of Teeth or Dental Procedures</b> Sum Insured	\$2,000 (\$250 per tooth)
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<b>Extension Of Cover</b>	
Air or Road Rage Benefit	\$5,000
Carjacking Incident Benefit	\$5,000
Chauffeur Benefit	\$2,500
Childcare Benefit	\$5,000
Coma Benefit	\$500 per week up to a maximum of 26 weeks
Corporate image Protection	\$15,000
Death by Specified Sickness	\$50,000
Education Fund Supplement	\$5,000 per dependent child \$15,000 per family
Orphaned Benefit	\$10,000 per dependent child \$30,000 per family
Disappearance	Included in PDS
Emergency Home Help	\$500 per week for a maximum of 26 weeks
Education Fund Benefit	\$5,000 per dependent child \$25,000 per family
Escalation of Claim Benefit	Included in PDS
Executor Emergency Cash Advance	\$25,000
Exposure	Included in PDS
Guaranteed Payment	Included in PDS
Home and/or Motor Vehicle Modification Benefit	\$10,000
Independent Financial Advice	\$5,000
Miscarriage/Premature Child Birth Benefit	\$5,000
Out of Pocket Expenses	\$5,000
Post Traumatic Stress Disorder Weekly Benefit	\$500 per week up to a maximum of 12 weeks \$50,000 aggregate
Reconstructive/Cosmetic Surgery Benefit	\$20,000
Recruitment Expense Benefits	\$5,000
Tuition or Advice	\$500 per month up to 6 months
Student Home Tutorial	\$500 per week up to 26 weeks
Terrorism Injury Benefit	\$20,000 \$200,000 aggregate
Unexpired Membership Benefi	Pro rata up to \$500

<b>SECTION 2 — OVERSEAS MEDICAL EXPENSES</b>	
Overseas Medical Expenses	Unlimited
Excess	Nil
Continuous Bed Confinement	\$200 per Day up to a maximum of 60 Days

<b>SECTION 3 — AFA ASSIST</b>	
Emergency Assistance Services - 24/7	Included in PDS
Medical Evacuation Expenses	Unlimited
Search and Rescue Expenses	\$20,000 \$100,000 aggregate

<b>SECTION 4 — TRAVEL DISRUPTION</b>	
Loss of Deposits	\$100,000
Cancellation and Curtailment	\$100,000
Alternative Employee/Resumption of Assignment	\$10,000
Missed Transport Connection	\$10,000
Hijack and Detention	Daily Amount: \$1,000 Maximum Period: 30 days
Legal Costs	\$50,000

<b>SECTION 5 — BAGGAGE</b>	
Baggage	\$15,000
Electronic Equipment	\$10,000
Electronic Equipment Excess	\$250
Money and/or Travel Documents	\$5,000
Deprivation of Baggage	\$3,000

<b>SECTION 6 — POLITICAL UNREST AND NATURAL DISASTER EVACUATION</b>	
Evacuation Costs	\$50,000
Accommodation Costs	Daily Amount: \$500 Maximum Period: 14 days
Accommodation Costs	\$100,000

<b>SECTION 7 — VEHICLE EXCESS WAIVER</b>	
Rental Vehicle Excess Waiver	\$10,000
Vehicle Return	\$1,000

Administration Expenses	\$1,000
Personal Vehicle Excess Waiver	(i) \$2,000 (ii) \$2,500
Towing Expenses	\$1,000

<b>SECTION 8 — PERSONAL LIABILITY</b>	
Sum Insured	\$10,000,000

<b>SECTION 9 — KIDNAP AND RANSOM</b>	
Sum Insured	\$500,000
Public Relations Benefit	\$10,000
Trauma Counselling Benefit	\$500 per visit up to a maximum of \$5,000
Aggregate Limit of Liability	\$1,000,000

<b>SECTION 10 — EXTRA TERRITORIAL WORKERS COMPENSATION</b>	
Limit (A) Weekly Compensation	\$1,000 per week
Limit (B) Total Limit of Liability	\$1,000,000 any one accident
Limit (C) Aggregate Limit of Liability	\$2,000,000 aggregate any one period of insurance

<b>ADDITIONAL BENEFITS</b>	
Accidental HIV Infection Benefit	\$20,000
Accommodation and Transport Expenses	\$10,000
Court Attendance Benefit	\$100 per day up to \$1,000
Data Recovery Benefit	\$20,000
Funeral Expenses	\$50,000
Home Burglary Benefit	\$1,000
Identity Theft Protection	\$15,000
Journey Extension	Included in PDS
Keys & Locks	\$1,000
Partner Retraining Benefit	\$10,000
Pet Boarding Expenses	\$2,500
Repatriation of Belongings	\$1,000
Spouse or Partner Accidental Death Benefit	\$25,000

Trauma Counselling Benefit	\$250 per session up to \$5,000
Uninsured Persons Evacuation	\$25,000 up to a maximum of \$100,000

<b>Limit of Liability</b>	
Any one period of insurance	\$2,500,000
Any non-scheduled flights	\$500,000

**ENDORSEMENT**

With effect from the start date of the period of insurance once this policy is bound, this policy will be endorsed as follows, provided always that the Limits of Liability specified in the schedule shall apply inclusive of these endorsements and except to the extent which it is hereby modified the Limitations, Exclusions, Definitions and Conditions of the policy apply:

**SECTION 4 TRAVEL DISRUPTION**

Loss of Deposits.

It is hereby declared and agreed that the cover shall be as follows and not as stated in the Policy Wording;

If, during the period of insurance, you or an insured person incurs loss of, or additional travel and accommodation expenses before the commencement of a journey, we will reimburse you or the insured person:

- a. the non-refundable unused portion of travel or accommodation arrangements; and/or
  - b. reasonably incurred additional travel or accommodation expenses, paid for in advance of a proposed journey by you or the insured person following necessary cancellation, alteration, or incompleteness of the insured person's journey due to:
    - i. insured person's unexpected death, injury or sickness which results in the insured person being certified by a medical practitioner or mental health practitioner as being unable to commence the journey as planned;
    - ii. the unexpected death or serious injury or serious sickness of an insured person's close family member, close colleague or accompanying travelling companion;
    - iii. any other unforeseen circumstances (other than COVID-19) outside the control of you or the insured person, other than those circumstances described in (i), (ii) or (iii) above or specifically described elsewhere in this policy,
- up to the sum insured shown in the schedule against Loss of Deposits.

**Cancellation and Curtailment**

It is hereby declared and agreed that the cover shall be as follows and not as stated in the Policy Wording;

If an insured person during the period of insurance and whilst on a journey:

- a. incurs a loss of travel and accommodation expenses paid in advance; or
- b. incurs any additional travel or accommodation expenses, following necessary cancellation, alteration, or incompleteness of their journey due to:

i. the insured person's unexpected death, injury or sickness which results in the insured person being certified by a medical practitioner or mental health practitioner as being unable to continue the journey as planned;

ii. the unexpected death or serious injury or serious sickness of an insured person's close family member, close colleague or accompanying travelling companion;

iii. disruption of the insured person's scheduled public transport services as a result of a cyber incident; or

iv. any other unforeseen circumstances (not related to COVID-19) outside the control of you or the insured person, other than those circumstances described in (i), to (iv) above or specifically described elsewhere in this policy, we will reimburse you or the insured person the non-refundable unused portion of travel or accommodation arrangements, and/or reasonably incurred additional travel or accommodation expenses, up to the sum insured shown in the schedule against Cancellation and Curtailment.

#### **GENERAL EXCLUSION 5**

It is hereby declared and agreed that General Exclusion 5 is deleted and replaced as follows; We will not pay any benefits where death, injury, sickness, disability, loss, damage, expense or liability arises from or is caused by: war, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power in Australia or an insured person's country of residence, or any of the following countries: Russia, Afghanistan, Belarus, Chechnya, North Korea, Iraq, Somalia, Ukraine, Israel and Palestine occupied territories.

It is further declared and agreed that should an insured person travel to one of the above destinations and require medical or other emergency assistance for an event unrelated to the war, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power, which is otherwise covered by this Policy, we may not be able to provide you with the assistance or other services we would normally be able to in an emergency, and cover shall be limited to that which Zurich Assist is reasonably able to provide. The benefits payable will not exceed what would have been payable had the war, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power not existed.

#### **RIFLE EXCLUSION**

It is hereby declared and agreed that there shall be no cover under this policy for any liability, damage, expensed or loss associated with the confiscation of any firearm or other prohibited good by any government, body of authority, customs department or airline.

It is further declared and agreed that there shall be no cover under this Policy for any liability, damage, loss or expense for any event arising out of the lawful or unlawful use of any firearm or any prohibited good.

#### **INSURED PERSONS OVER THE AGE OF 70**

##### **SECTION 1: PERSONAL ACCIDENT AND SICKNESS**

Our total liability for any claims arising for Insured Persons over the age of 70 under this SECTION 1 for any one event during the period of insurance shall not exceed \$500,000. In the event that claims made under the policy

exceed \$500,000, then the amount by which claims exceed this limit will be proportionally reduced.

**PART A: Accidental Death and Capital Benefits** subject to the terms and conditions, limitations and exclusions of the policy, if any insured person over the age of 70 suffers an injury during a journey in their period of cover which results in any of the insured events specified in the Lump Sum Benefits Table on page 14 of the Product Disclosure Statement listed above within 12 months of the injury, we will pay the insured person (or the insured person's estate) the relevant compensation shown as a percentage of \$50,000.

**SECTION 4: TRAVEL DISRUPTION** During the insured person's period of cover, subject to the other terms, conditions, limitations and exclusions of the policy, we will pay the insured's and/or any insured person's cancellation, alteration or curtailment fees for travel and accommodation arrangements that the insured or the insured person has paid in advance, any reasonable additional Travel, Accommodation Expense, out of pocket expenses and/or any other additional expenses that have been necessarily incurred by the insured or the insured person as a result of a journey of the insured person being cancelled, altered or curtailed during their period of cover through circumstances neither expected nor intended by the insured/insured person (as applicable) and outside the insured/insured person's (as applicable) control we will only pay where the fees and/or expenses cannot be recovered in any other way and the maximum amount we will pay in respect to any one claim is \$20,000.

**POLICY WORDING  
AND CONDITIONS**

AFA Corporate Travel Insurance PDS and Policy Wording  
Version No. 8: 31-OCT-2022-PDS-CT-10077(B)

**INSURER**

This policy will be arranged through:

NAME	%	POLICY #
Zurich Australian Insurance Limited through AFA Pty Ltd - Zurich	100.000%	6171776

Refer to the insurer's policy document for full details of terms, conditions and exclusions.

Lauren Coburn  
Managing Principal