

## **Certificate of Currency**

### **General Public & Products Liability Insurance**

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(ies) listed.

It is only a summary of the cover provided and reference must be made to the current Policy wording for full details. It is current at the date of issue only.

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<b>Policy Number:</b>	13-400175
<b>Insured Name:</b>	<b>Dubbo Demons Football Club</b>
<b>Period of Insurance:</b>	From: 1st November 2013 at 4pm Local Eastern Standard Time To: 1st November 2014 at 4pm Local Eastern Standard Time
<b>Situation:</b>	Worldwide excluding USA & Canada
<b>Interest Insured:</b>	Legal liability to third parties for bodily injury and property damage arising out of the activities of the Insured
<b>Limit of Indemnity:</b>	Public Liability \$20,000,000 Products Liability \$20,000,000 Errors & Omissions \$20,000,000
<b>Deductible:</b>	\$1,000 each and every occurrence (costs inclusive)
<b>Insurer:</b>	Liberty International Underwriters (65%) Trading name of Liberty Mutual Insurance Company ARBN 086 083 605 <u>Lloyds of London – DR391808 (35%)</u>



Authorised Representative of Liberty International Underwriters

**Date:** 21 November 2013

# Get cash for your club with FIT Health Insurance!

**One club** has received over **\$10,000** funding with FIT in **2 months!**

"Working with FIT has been hassle-free and hugely beneficial for our club. Our players now have cover that allows them to maintain their condition and fitness, as FIT decreases out of pocket expenses for services such as physio. Thanks to the club funding scheme, we've been able to buy a new bowling machine and new strength training equipment for our club, which has really helped improve our player's performance.

It's not just the financial benefits either; being covered by FIT allows our injured players to get themselves back into match condition much faster. Ultimately, this is beneficial for the players and beneficial for the club."

**Peter Jeffries**

Geelong Cricket Club President



**David Buttifant**  
FIT Ambassador

**FIT is a new type of health cover designed for people into sport and fitness. Offering better benefits for things sports people are most likely to use, FIT also supports grassroots sports at both player and club level through various fundraising opportunities.**

**For the club**

Clubs will earn \$2,250 for every ten combined cover memberships purchased with FIT (and every 10 thereafter). This can be any member of the community- player, friend or family, who nominates the club in their FIT application form. No limits apply!

**For the players**

Out of pocket expenses can be huge for players, but because FIT is tailored to sportspeople it provides better benefits for things a

sportsperson is most likely to use. In particular:

- higher benefits for knee arthroscopes, ankle, knee and shoulder reconstructions and for surgery to repair fractures to the collarbone, hand, wrist and finger;
- up to 90% back on physio, and 80% back on chiro, podiatry, sports psychology and massage expenses;
- FIT covers dental (including no gap dental check-ups up to annual limits) for the whole family and pays additional benefits for dental when a player's teeth are damaged while playing Club football.