

THE SCHEDULE



ATTACHING TO AND FORMING PART OF POLICY NO Lumley Broadform Liability Policy Wording
1215

THE INSURED:

Croquet New Zealand Inc and any nominated member clubs (schedule attached)

PERIOD OF INSURANCE:

From 4pm on: 31/10/2016 To 4pm on: 31/10/2017 NZ Local Time and any other period for which the Company accepts or agrees to accept a premium

THE BUSINESS:

Croquet Clubs / Offices

LIMITS OF LIABILITY:

any one occurrence	\$1,000,000
any one Policy Period for Products Hazard	\$1,000,000

DEDUCTIBLES / EXCESSES:

All claims except specified elsewhere	\$250
---------------------------------------	-------

TERRITORIAL LIMITS:

New Zealand

JURISDICTION LIMITS:

New Zealand

ENDORSEMENTS / CONDITIONS / WARRANTIES:

Member to Member Endorsement

AUTOMATIC EXTENSION LIMITS / EXCESSES:

Advertising Liability \$1,000,000 - \$1,000 Excess
Care, Custody or Control \$500,000 - \$1,000 Excess
Forest and Rural Fires Act \$1,000,000 - \$1,000 Excess
Goods Lifted or Carried by Crane \$250,000 - \$2,500 Excess
Product Withdrawal Costs \$100,000 - \$2,500 Excess
Punitive or Exemplary Damages \$1,000,000
Service/Repair - Machinery \$250,000 - \$2,500 Excess
Service/Repair - Vehicle and Watercraft \$500,000 - \$1,000 Excess
Underground Services - \$2,500 Excess
Vibration and Removal of Support \$500,000 - \$5,000 Excess

Optional Extension

Property Being Worked On \$100,000 - \$1,000 Excess

ADDITIONAL INFORMATION:

Limit of Liability increased to \$2,000,000 in respect of Papakura, Rangiora, Epsom-Remuera, Orewa & Wakatipu Clubs

Refer to policy for full detail of endorsements, clauses and exclusions. Please note this schedule and the policy document forms a legal contract and must be read together. If you need a copy of the policy please contact us (JLT) on (03) 366 4866.



Signed by Jardine Lloyd Thompson Ltd, for and on behalf of Lumley, a business division of IAG New Zealand Limited on 19 OCT 2016 at Christchurch, New Zealand

Signature:



IMPORTANT INFORMATION



DUTY OF DISCLOSURE:

You have a duty to disclose every matter that you know, or could reasonably be expected to know that is relevant to an Insurer's decision whether to accept the risk of insurance and, if so, on what terms. The same duty applies during the currency of the policy, on renewal, endorsement, reinstatement or variation of the policy. Disclosure is not limited to specific questions on the proposal, or matter applying to the Insured named in the policy, but includes other relevant matters, including past business or private Insurances.

Examples of information you may need to disclose include:

- Any claims, or incidences that could lead to a claim, not already notified;
- Any criminal offence subject to the Criminal Records (Clean Slate) Act 2004;
- Any cancellation, refusal to renew Insurance, or imposing of special terms by another Insurance company;
- Any Insurance claims you have made in the past;
- Any change in circumstances or activities which could increase the risk of an Insurance claim.

If you are in doubt it is better to provide the information rather than take the risk of failing in your duty of disclosure.

BREACH OF POLICY CONDITIONS:

Failure in your duty of disclosure, or breach of any Policy condition or warranty, could result in an otherwise legitimate claim being declined, a reduction in claim settlement or your Policies could even be declared null and void.

RENEWAL PROCESS:

On renewal these documents are issued to you for the new policy period and in the absence of any advice from you to the contrary, your insurances will be renewed for you from the expiry date (subject to the satisfactory completion of any declarations or proposal forms that may have been requested).

BINDING AUTHORITY STATEMENT:

JLT Risk Services (a division of Jardine Lloyd Thompson Ltd) are acting in an underwriting capacity on behalf of Lumley, a business division of IAG New Zealand Limited who, under an Underwriting Agency Agreement, have given JLT Risk Services authority to act on their behalf in respect of this Insurance

HOLD HARMLESS AGREEMENTS, CONTRACTING OUT, REMOVAL OF SUBROGATION RIGHTS

You may prejudice your rights to a claim if, without prior agreement from your Insurer, you make any agreement that could prevent the Insurer from recovering the loss from a third party. These "hold harmless" clauses are often found in leases, licences and contracts for maintenance, supply, construction and repair.

INSURING THE INTEREST OF OTHER PARTIES

If you require the interest of another party to be covered by the policy, you MUST request this. Most policies will attempt to exclude indemnity to other parties (e.g. mortgagees, lessors, principals etc.) unless their interest is expressly noted on the policy.

Claims Made and Notified:

Certain categories of policy are provided on a 'claims made and notified' basis. This means that any claim or circumstance known to the Insured must be notified to Insurers as soon as possible and within the current insurance year. Failure to do so is likely to lead to your claim being declined.

CLAIMS:

There are a number of steps that must be taken immediately for all types of potential claims:

- Report the incident as soon as practicable – contact JLT on 03 366 4866 or 0800 111 644.
- Do not admit liability and do not agree to pay for damage caused to another party, even if you think you were at fault and irrespective of the circumstances of the incident. Your Insurer will handle any negotiations necessary.
- Safeguard the property from further damage – call emergency services, secure the site, if safety allows remove property which may be exposed to further danger.
- Report any theft, arson or malicious damage to the Police and keep the Police notification receipt to lodge with your claim.
- Your Insurers may appoint an assessor who will advise and instruct you regarding your claim. It is important that you follow their advice or instructions. JLT will assist you with advice on individual claims.
- Be aware that what may appear to be minor property damage can escalate into serious loss – do not delay in notifying us of the incident.

INSURERS FINANCIAL STRENGTH RATING:

Insurers	%	Rating	Rating Agency
Lumley, a business division of IAG New Zealand Limited	100	AA-	SP

The above panel details your Insurer's Financial Strength Rating and their applicable Rating Agency. Please refer to the enclosed Information 'Financial Strength Rating Guide' for further detail about the rating and any applicable insurer notifications.

FINANCIAL STRENGTH RATING GUIDE:

Standard & Poor's (Australia) Pty Ltd (SP)		A M Best Asia Pacific Limited (AMB)	
AAA	Extremely Strong	A++ and A+	Superior
AA+ and AA and AA-	Very Strong	A and A-	Excellent
A+ and A and A-	Strong	B++ and B+	Very Good
BBB+ and BBB and BBB-	Good	B and B-	Adequate
BB+ and BB and BB-	Marginal	C++ and C+	Fair
B+ and B and B-	Weak	C and C-	Marginal
CCC	Very Weak	D	Very Vulnerable
CC	Extremely Weak	E	Under Supervision
SD	Selective Default	F	In Liquidation
D	Default		
R	Regulatory Supervision		
NR	Not Rated		

Plus (+) or minus (-) signs following ratings from AA to CCC show relative standing within the major rating categories. Ratings may be changed, withdrawn or suspended at any time. Ratings issued by rating services are solely statements of opinion and not statements of fact or recommendations to purchase or discontinue any policy or contract. Latest ratings can be found on www.standardandpoors.com and www.ambest.com.

PLEASE SEE THE NEXT PAGE FOR IMPORTANT INFORMATION ABOUT YOUR RELATIONSHIP WITH JLT



IMPORTANT INFORMATION ABOUT YOUR RELATIONSHIP WITH JLT

CLIENT RELATIONSHIP

Provision of these services does not commit JLT, you or your organisation to any broker/client relationship for the provision of professional advice or for the placement of any insurances on your behalf, other than those quoted or renewed by these documents.

QFE DISCLOSURE STATEMENT

JLT (FSP34047) is a Qualifying Financial Entity (QFE) licensed and regulated by the Financial Markets Authority (www.fma.govt.nz). We have an internal complaints procedure and are members of an independent external disputes resolution scheme (www.fscl.org.nz) as required by law. A full copy of our Disclosure Statement has been provided to you; it is also available on request or can be viewed on our website www.jlt.co.nz.

REMUNERATION AND OTHER INCOME:

Our principal remuneration for arranging insurance on your behalf is either by way of a;

- a) commission paid by the Insurer or;
- b) Fee or;
- c) combination of Commission paid by the Insurer and a Fee.

In addition to the above the JLT may receive income from interest earned on insurance monies passing through our bank account and/or administrative service fees or expense reimbursements for limited specific services we provide to Insurers as part of the placing or claims process. We will disclose any potential conflict of interest not included above which may occur and affect our relationship.

REFUND OF PREMIUMS:

In the event of any refund premium being allowed for the cancellation or adjustment of this insurance policy, JLT Risk Services reserves the right to retain brokerage, fees and charges.

LIMITATION OF OUR LIABILITY

For the purposes of this clause, "we" shall mean Jardine Lloyd Thompson Limited and any other company in the JLT Group.

To the extent permitted by applicable laws, regulations or rules:

1. any liability we may incur to you arising out of or in connection with the services that we provide, whether in contract, tort (including but not limited to negligence), under the law of trusts or otherwise shall be limited;
 - (i) to reflect only that part of any loss or damage to you which we caused, taking into account any contribution which other people may also have had in causing that loss or damage; and, in any event;
 - (ii) in aggregate to a maximum of NZD10 million, or other amount specifically agreed by us in writing.
2. we will not be liable to you for any indirect or consequential loss (including but not limited to loss of goodwill, loss of business, loss of profit or loss of savings) arising out of or in connection with our services;
3. notwithstanding the above, no limit of liability shall apply in the case of death or personal injury caused by our negligence, or in respect of any loss caused by our fraud; and
4. you agree that, given the level of our remuneration for the services we provide to you and the level of risk accepted by us, it is fair and reasonable for us to limit our liability in accordance with these provisions.

SANCTIONS AND EMBARGOES

In today's trading climate, we are increasingly seeing governments imposing sanctions and/or embargoes, and/or banks electing not to handle insurance transaction monies ("Measures") in respect of various countries or persons in such countries in relation to the provision of goods and services, including insurance. These Measures may restrict the provision of insurance or reinsurance cover or movement of monies and services under such cover. Such Measures may require us to:

- investigate not only the insured or reinsured or the goods, property and/or interests which they insure or reinsure but also any indirect beneficial ownership of relevant parties or property;
- suspend any movement of funds until a relevant governmental body confirms that no Measures are being breached and/or a licence can be issued; and
- advise you that our bank(s) have elected not to handle monies relating to your transaction which will prevent the provision of cover and related services.

In addition, some insurers or reinsurers may seek to cancel cover if they believe that it has become illegal because of the imposition of a particular Measure.

We will, of course, use reasonable endeavours to warn you should we become aware that any Measures may impact upon any insurance we place on your behalf or restrict the payment of any premiums or claims.

ASSIGNMENT AND SUB-CONTRACTING

We may on 21 days' written notice transfer our rights and obligations under the agreement between us for the provision of the services as set out in this document to another company within the JLT Group which is able to perform the services in accordance with this document.

We may also subcontract to another company within the JLT Group but this will be on the basis that we remain responsible for the services which we and our subcontractors provide.

PRIVACY ACT

Pursuant to the PRIVACY ACT 1993 the following information is brought to your attention: You have provided commercial and/or personal information about you/your organisation. The information is collected to evaluate the insurance you seek. The information is collected and held by Jardine Lloyd Thompson Limited (JLT) and/or your Insurers and/or prospective insurers. The collection of this information is required pursuant to the common law duty to disclose all material facts relevant to the insurance sought and is mandatory (refer Duty of Disclosure above). You have rights to the access of, and correction of, this information subject to the provisions of the Privacy Act 1993.

ENFORCEABILITY

In the event any portion of this document is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

**Schedule of member clubs which attaches to and forms part of policy Lumley Broadform 1215
on behalf of Croquet New Zealand Inc as at 19 October 2016**

1 Akaroa	8
1 Aorangi	45
1 Awamoa	45
1 Barrington Park	23
1 Blenheim	52
1 Brooklyn	41
1 Carlton	33
1 Claudelands	37
1 Croquet New Zealand Inc	-
1 Doubtless Bay	27
1 Edgware	32
Epsom-Remuera - PL Cover increased to \$2 million in 1 respect of this club	52
1 Fendalton Park	37
1 Hamilton East	24
1 Hawera	27
1 Henderson	26
1 Holmes Park	28
1 Howick	60
1 Katikati	59
1 Kelburn	57
1 Kensington	46
1 Kerikeri	25
1 Khandallah	34
1 Marewa	88
1 Masterton	20
1 Matamata	60
1 Morrinsville	76
1 North Shore	30
Orewa - PL Cover increased to \$2 million in respect of 1 this club	51
1 Paeroa	28
1 Pakuranga	44
Papakura - PL Cover increased to \$2 million in respect 1 of this club	10
1 Paraparaumu	81
1 Petone	26
1 Point Chevalier	21
1 Pukekohe	25
1 Rangimarie	25
Rangiora - PL Cover increased to \$2 million in respect 1 of this club	
1 Rose Gardens	
1 Rotorua	
1 St Heliers	39
1 St James Park	55
1 St Martins	35
1 Takapuna - now \$2 mill. UTT.	72
1 Tauranga	30
1 Te Awamutu	24
1 Thames	56
1 United	30
1 Waihi	31

1 Waikanae	70
1 Waimarie	10
Wakatipu - PL Cover increased to \$2 million in respect	
1 of this club	20
1 Wanaka	20
1 Warkworth	30
1 Wellington Municipal	39
1 Whangarei	20
56 56	1984



Croquet New Zealand Inc
P O Box 11-259
WELLINGTON

Jardine Lloyd Thompson Limited
PO Box 13 501
Christchurch 8141

Phone: +64 3 366 4866
Fax: +64 3 366 2378

TAX INVOICE

Class:	JLT Risk Services Combination Policy	Reference:	C0081 / 0031564
Insurer:	JLT Risk Services	Policy No:	0001003
Period:	31/10/2016 to 31/10/2017 04:00 PM	GST No:	28-254-806
Date:	19/10/2016	Invoice No:	I00396275

Transaction

Renewal of Master Public Liability policy per the attached schedule for the period 31 October 2016 to 31 October 2017	Premium	\$2,915.00
	Company Earthquake	
	EQC Levy	
	Fire Service Levy	
	Document Fee	
	GST	\$437.25
	Total Due	NZD \$3,352.25

Your contact is Nicola Frayle

AMOUNT NOW DUE FOR PAYMENT

Payment is due before 30/11/2016.
Payment can be made by:

- * Cheque
- * Direct Credit to our Bank Account: 03-0104-0041683-00.
Please ensure that our reference 00396275 is quoted.

Please return this with your remittance:

Jardine Lloyd Thompson Limited
PO Box 13 501
Christchurch 8141

+64 3 366 4866
+64 3 366 2378

Our Reference: C0081 / 0031564
Invoice No: 00396275
Date: 19/10/2016
GST No: 28-254-806

TOTAL DUE: NZD \$3,352.25



Croquet New Zealand Inc
P O Box 11-259
WELLINGTON

Jardine Lloyd Thompson Limited
PO Box 13 501
Christchurch 8141

Phone: +64 3 366 4866
Fax: +64 3 366 2378

TAX INVOICE

Class:	JLT Risk Services Combination Policy	Reference:	C0081 / 0031565
Insurer:	JLT Risk Services	Policy No:	0000004
Period:	31/10/2016 to 31/10/2017 04:00 PM	GST No:	28-254-806
Date:	19/10/2016	Invoice No:	I00396276

Transaction

Renewal of Master Statutory Liability policy per the schedule attached for the period 31 October 2016 to 31 October 2017	Premium	\$840.00
	Company Earthquake	
	EQC Levy	
	Fire Service Levy	
	Document Fee	
	GST	\$126.00
	Total Due	NZD \$966.00

Your contact is Nicola Frayle

AMOUNT NOW DUE FOR PAYMENT

Payment is due before 30/11/2016.
Payment can be made by:

- * Cheque
- * Direct Credit to our Bank Account: 03-0104-0041683-00.
Please ensure that our reference 00396276 is quoted.

Please return this with your remittance:

Jardine Lloyd Thompson Limited
PO Box 13 501
Christchurch 8141

+64 3 366 4866
+64 3 366 2378

Our Reference: C0081 / 0031565
Invoice No: 00396276
Date: 19/10/2016
GST No: 28-254-806

TOTAL DUE: NZD \$966.00
