Reference: AON RAE M6071 B040329/000

For client enquiries see broker details below

Christopher John Mccarthy 9 HUBBLE STREET NSW 2557 **GREGORY HILLS**

This certificate is a summary of cover only. Please refer to the Policy Wording and Schedule for its full terms and conditions.

Insurance Information as at 19 May 2017

Insured Name: Christopher John Mccarthy

Legal Liability to Third parties arising out of the Insured's business activities as Interest Insured:

listed below.

Class of Insurance: Public & Products Liability and Professional Liability

Insurer: Certain underwriters at Lloyds of London and ACE Insurance Limited

Policy Number: 205074401015

Limits of Indemnity:

Public Liability - \$20,000,000 any one occurrence Products Liability - \$20,000,000 any one period of insurance

Extension: Goods in Care, Custody & Control sub-limit - \$100,000

Professional Liability: \$ 1,000,000 any one Occurrence, \$ 2,000,000 in the aggregate

(This is a Claims Made Policy)

Policy Expiry: 20th May 2017 to 4pm 20th May 2018

Situation: Worldwide as per policy, excluding USA/Canada

Insured Categories*: **CATEGORY 1**

CATEGORY 2 CATEGORY 3

*Please see overleaf for defined activities per Category.

Further Information

Should you have any questions pertaining to the Insured's cover we encourage you to contact the account executive who placed the cover direct. Their contact details appear below.

Aon Entertainment Division Freecall: 1800 806 584

Aon Risk Solutions Aon Risk Services Australia Limited ABN 17 000 434 720 | AFSL No 241141 Page 1 of 2

Important notes

- Aon does not guarantee that the insurance outlined in this Certificate will continue to remain in force for the period referred to as the Policy may be cancelled or altered by either party to the contract, at any time, in accordance with the terms of the Policy and the Insurance Contracts Act 1984 (Cth).
- Aon accepts no responsibility or liability to advise any party who may be relying on this Certificate of such alteration to or cancellation of the Policy.
- This Certificate does not:
 - represent an insurance contract or confer rights to the recipient; or
 - amend, extend or alter the Policy.

Certificate of Currency

Reference: AON RAE M6071 B040329/000

Category Activities

Category 1 - Performance and Tuition/Workshops

Actors/Acting, Astrologers, Baton Twirling, Bingo Callers, Bubble Blowing, Caricatures, Cartoonists, Characters, Comedians, Comperes, Costumed Characters, Escape Artists, Hula Hoop, Impersonators, Magicians, Marching, Marriage Celebrants, MC's, Mime, Models, Poets, Promotional Boy/Girl, Public Speakers, Puppetry, Race Callers, Spruikers, Statues, StiltWalkers, Storytellers, Theatre Performers, Trivia Hosts, TV Presenters, Unicycling/Trick Cycling

Category 2 - Performance and Tuition/Workshops

Acrobats, Aerial Performers, Balloon Sculpting, Burlesque Artist, Clairvoyant, Clowns, Dancers, DJ's/Video DJ's, Face & Body Painters, Juggling - Non Dangerous Goods - balls etc, Karaoke, Musicians/Singers, Pavement Art, Physical Theatre, Plate Spinning, Roller Skating, Tarot Card Reader, Temporary Tattoos

Category 3 - Performance and Tuition/Workshops

Acts including animals & birds, Angle Grinding Acts, Bed of Nails Boomerang Throwing, Broken Glass Acts, Chainsaw Acts, Children's Party Hosts including clowns/characters etc, Cooking Demonstrations, Fire Acts and any act that uses fire, Juggling - involving dangerous goods i.e. bowling balls, Chainsaws etc, Knife Throwing, Own Body Piercing, Sword Swallowing, Whip- cracking

Please note that the Named Insured is covered only for the specified Insured Categories as listed on the previous page of this Certificate. Categories not listed on this Certificate are not covered.

Venue Hire

It is noted and agreed that hiring a venue by an insured individual or group member to perform their specified activities is allowed for the following purposes;

- Hiring a venue to stage a show (limited to 300 attendees)
- Hiring a venue to stage an end of workshop performance by an individual member (limited to 300 attendees)
- Hiring a venue to stage Rehearsals
- Hiring a venue (and including working from home) to stage Workshops/teaching (applies to individual members ONLY)

Note: Please refer to your policy schedule for full details of coverage.

Principals Indemnity:

Indemnity is provided for any Principal who hires an individual to perform or on whose land or premises the individual temporarily occupies for the purpose of performing, in respect of any loss or damage that may be brought by any person against the Principal where such liability is directly from the negligence of the individual.

Provided that this policy does not extend to indemnify any Principal where the liability to pay such compensation results from the negligence of the Principal or it's servants, agents or contractors.

15.00



Tax Invoice

Christopher John Mccarthy 9 HUBBLE STREET

GREGORY HILLS NSW 2557 Contact **Entertainment Team** 1800 806 584 Tel Fax 02 9633 5009

au.entertainment@aon.com **Email**

Address PO Box 1331

PARRAMATTA NSW 2124

Reference: AON RAE M6071 B040329/000

Invoice No. : 18126392 Premium 150.00

: 19.05.2017 Invoice Date

Class : PERFORMERS LIABILITY Stamp Duty 14.85

GST

Broker/Admin Fee 81.95

Fee GST Insurer : SLE WORLDWIDE AUST 8.20

Policy No. : 205074401015

Total Amount A\$ 270.00 Period : 20.05.2017 to 20.05.2018

Payment Due Date - 02.06.2017

Transaction Description

New Performers Public Liability Insurance Policy

This invoice relates to an Aon Product. Please refer overleaf.

NOTE: Some Policy types are not eligible for Payment by Monthly Instalments.

Pay by the Month:



PREMIUM FUNDING

Pay your invoice in Monthly Instalments.

To request a quote and hear more about premium funding today, contact your Client Manager or our Premium Funding Team on 1800 702 738

Benefits:

- Improved cashflow
- Consolidated expenses
- Competitive pricing
- Tax deductibility
- No loan security cost

Pay in Full

ELECTRONIC FUNDS TRANSFER

084-456 Account: 128663002 Reference: **I8126392**

Email your remittance quoting invoice number(s) to au.receivables@aon.com



BPAY

Biller Code: 90308 Reference: 0114480080812639253



www.aon.com.au/paymybill

1300 854 017 Phone: 0114480080812639253 Reference:

(Fees apply)

You should read the following important information and disclosures

Read our Financial Services Guide (FSG) and our retainer agreement with you

Please take time to read our FSG or our retainer agreement (containing our Terms of Business) with you as they contain some very important information about our
products and services and the way we will do business with you. In particular, our FSG explains how we and our representatives may be remunerated and contains details
of how we manage conflicts of interest. By continuing to engage Aon to provide insurance services, you also agree to the delivery of our services and our remuneration
as described in our FSG in the absence of a written retainer agreement. Our FSG is available at www.aon.com or contact your Client Manager if you would like a hard copy. The FSG or our retainer agreement forms the basis of our engagement and by continuing to instruct us you are taken to accept, as applicable, the FSG or our retainer agreement (including our Terms of Business), unless otherwise agreed in writing with you.

Retention of Remuneration

Unless otherwise stated in your retainer agreement, we treat our remuneration as fully earned when we issue you with a tax invoice. In the absence of a retainer agreement, you agree that we may retain all our commission, fees and other remuneration in full in the event of any mid-term cancellation of a policy or future downward adjustment of premium. You also agree that the insurer and Aon may offset such remuneration from any premium refund you are entitled to.

Our Financial Services Guide is available at www.aon.com.au or contact your Client Manager if you would like a hard copy.

Foreign Exchange and GST

Where this tax invoice is for a foreign currency amount, the Goods and Services Tax (if applicable) is converted to Australian dollars at the exchange rate published by the Reserve Bank of Australia at 4.00 pm, Australian Eastern Time, on the business day prior to the date of this tax invoice.

Aon Products

Please read our Financial Services Guide (or if you have a specific retainer agreement with us, that agreement) and refer to "Do we receive any other remuneration for our services" for important information about Aon Products and Services.

Duty of Disclosure

Before you enter into a contract of insurance, you have a duty under the Insurance Contracts Act 1984 (Clth) to disclose anything that you know, or could reasonably be expected to know, that may affect insurer's decision to insure you and on what terms. You have that duty after proposal, and up until the time the insurer agrees to insure you. You have that same duty before you renew, extend, vary or reinstate a contract of Insurance.

You do not need to tell the insurer anything that:

- reduces the risk that is insured:
- is common knowledge; your insurer knows or should know as an insurer; or
- the insurer waives compliance with your duty of disclosure.

If you are uncertain about whether or not a particular matter should be disclosed to the insurer, please contact your Aon Client Manager.

Non-disclosure

If you do not tell your insurer anything you are required to, the insurer may cancel your contract or reduce the amount that it is required to pay you if you make a claim, or both. If your failure to disclose is fraudulent, the insurer may refuse to pay a claim and treat the contract as if it never existed.

Making a Complaint

Please contact your Aon Client Manager on your local Aon office if you have a concern about our services or any product we have provided. If you are not satisfied with the resolution of your complaint or the manner in which it has been handled, please contact Aon's Complaints Manager who will attempt to resolve it in accordance with our Complaints Procedures. You may obtain a copy of these procedures from Aon's Complaints Manager or via our website at www.aon.com.au.

To contact our Complaints Manager, please email us at feedback@aon.com.au or write to Complaints Manager, Level 33, 201 Kent Street, Sydney, NSW 2000.

Aon is also a member of an external dispute resolution body approved by ASIC, the Financial Ombudsman Service ('FOS'). If you are not satisfied with the outcome determined by Aon, you may refer your complaint to the Insurance Broking Division of FOS. Alternatively, if your concern is with the Insurer, you may contact the General Insurance Broking Division of FOS. FOS can be contacted via telephone on 1300 780 808 or via email at info@fos.org.au. Further information regarding FOS can also be found at www.fos.org.au.

Foreign Account Tax Compliance Act (FATCA)

The Foreign Account Tax Compliance Act is a U.S. law intended to improve tax compliance related to offshore investments and financial transactions. Please go to aon.com/FATCA to obtain the appropriate forms including the W-8IMY form.

------Detach Here ------

Please tear off this slip and return with your cheque

Payable to:

Aon Risk Services Australia Limited

GPO Box 3668

SYDNEY NSW 2001

: AON RAE M6071 B040329/000 Reference

: 18126392 Invoice No.

Client Name : Christopher John Mccarthy

Total Amount A\$ 270.00

Payment Due Date - 02.06.2017

POLICY SCHEDULE

COVERING (SUMMARY ONLY)

Performers Public Liability

The Insured's legal liability to pay compensation for:

- (a) Personal Injury
- (b) Property Damage

Occurring within the geographical limits during the period of insurance as a result of an occurrence happening in connection with the Insured's business.

In addition to the limit of liability the Insurer will pay all costs and expenses as defined in the policy.

INSURED

Christopher John Mccarthy

BUSINESS DESCRIPTION

Principally performance risk, tuition and workshops.

Category of cover selected: 3

CATEGORY 1

Actors/Acting, Astrologers, Baton Twirling, Bingo Callers, Bubble Blowing, Caricatures, Cartoonists, Characters, Comedians, Comperes, Costumed Characters, Escape Artists, Hula Hoop, Impersonators, Magicians, Marching, Marriage Celebrants, MC's, Mime, Models, Poets Promotional Boy/Girl, Public Speakers, Puppetry, Race Callers, Spruikers, Statues, Stilt Walkers, Storytellers, Theatre Performers, Trivia Hosts, TV Presenters, Unicycling/Trick Cycling

CATEGORY 2

Acrobats, Aerial Performers, Balloon Sculpting, Burlesque Artist, Clairvoyant, Clowns, Dancers, DJ's/Video DJ's, Face & Body Painters, Juggling - Non Dangerous Goods - balls etc, Karaoke, Musicians/Singers, Pavement Art, Physical Theatre, Plate Spinning, Roller Skating, Tarot Card Reader, Temporary Tattoos

CATEGORY 3

Acts including animals & birds, Angle Grinding Acts, Bed of Nails, Boomerang Throwing, Broken Glass Acts, Chainsaw Acts, Children's Party Hosts including clowns/characters etc, Cooking Demonstrations, Fire Acts and any act that uses fire, Juggling - involving dangerous goods i.e. bowling balls, chainsaws etc, Knife Throwing, Own Body Piercing, Sword Swallowing, Whip-cracking

GEOGRAPHICAL LIMITS

Worldwide excluding USA & Canada

PUBLIC LIABILITY

POLICY SCHEDULE

LIMIT(S) OF LIABILITY

Public Liability \$ 20,000,000

any one occurrence, unlimited in all

Products Liability \$ 20,000,000

any one period of insurance

Property in Care, Custody or \$ 100,000

Control - any one occurrence

PROPERTY IN CARE, CUSTODY AND CONTROL DEFINITION

Covers the Insured against civil action brought by third parties for loss or damage to their property due to the Insured's negligence and whilst such property is in the Care, Custody and Control of the Insured.

DEDUCTIBLE

\$ 500 Property Damage claims only

PROFESSIONAL LIABILITY

LIMITS OF LIABILITY

\$ 1,000,000 any one Occurrence, \$ 2,000,000 in the aggregate

DEDUCTIBLE

\$ 500 each and every occurrence

The above extension for Professional Liability does not extend cover to Marriage Celebrants. Please contact Aon for alternative solutions.

This Professional Liability section is a Claims Made section and has a retroactive date of 01/06/2015.

POLICY WORDING

Aon Entertainment Industry Public and Products Liability Wording 6-2013 including a Professional Liability Sub Section.

PROVISIONS

All service providers are to carry their own Liability insurance. A service provider is deemed as "anyone hired by our Insured to perform a service". Employees are not deemed service providers. Service providers include but are not limited to fireworks operators, amusement device operators, security, entertainers, stall holders, food vendors, sound & lighting personnel, roadies and stage hands etc.

Amended Definition of Insured

It is hereby declared and agreed the Definition of "Insured" is deleted and replaced by "The Individual or Group named in the

Certificate of Insurance only.

Molestation Exclusion

It is hereby declared and agreed this policy excludes all liability arising directly or indirectly, caused by, out of or in connection with any sexual assault and/or molestation and/or any sexual interference with any person. Further SLE Worldwide Australia Pty Limited will have no duty to defend any allegation, claim, suit or litigation arising out of the above.

Minimum Deposit Premium

Premiums are minimum and deposit premiums and therefore if an Insured cancels mid term, no return premium is applicable.

Tuition/Workshop Cover

Tuition is allowed for all category 1, 2 and 3 activities

Events Exclusion

The organisation of events is not covered by this Policy.

Venue Hire Extension

It is noted and agreed that hiring a venue by an insured individual or group member to perform their specified activities is allowed for the following purposes;

- Hiring a venue to stage a show (limited to 300 attendees)
- Hiring a venue to stage an end of workshop performance by an individual member (limited to 300 attendees)
- Hiring a venue to stage Rehearsals
- Hiring a venue to stage Sound recordings
- Hiring a market stall to perform insured activity (example: face and body painters / caricature/etc.)
- Hiring a venue (and including working from home) to stage
 Workshops / teaching (applies to individual members ONLY)

Note: Door Deals where the insured member is remunerated by the venue based on number of attendees at the performance and the venue provides all other services will not be deemed a "venue hire" and as such the attendee limit does not apply.

Coverage provided by this endorsement specifically excludes any additional Liability imposed on the insured member by sole virtue of a signed Contract or Agreement which includes a Hold Harmless Agreement.

Principals Indemnity

Indemnity is provided for any Principal who hires an individual to perform or on whose land or premises the individual temporarily occupies for the purpose of performing, in respect of any loss or damage that may be brought by any person against the Principal where such liability is directly from the negligence of the individual.

100.0000%

POLICY SCHEDULE

Provided that this policy does not extend to indemnify any Principal where the liability to pay such compensation results from the negligence of the Principal or it's servants, agents or contractors.

INSURER

Primary Liability \$5,000,000

85% underwritten for certain underwriters at Lloyd's of London by their agent SLE Worldwide Australia Pty Limited under binding authority B0572NA13SL03.

15% underwritten for ACE by their agent SLE Worldwide Australia Pty Limited under binding authority 001-2013.

Excess Liability \$15,000,000 xs \$5,000,000 100% underwritten for ACE by their agent SLE Worldwide Australia Pty Limited under binding authority 001-2013.

The Insurers named hereon bind themselves each for their own part and not for one another. Each insurers liability under this policy shall not exceed the percentage amount shown against that insurers name

INSURER POLICY NUMBER PROPORTION

205074401015

SLE WORLDWIDE AUST PTY LTD A.B.N. 15 066 698 575 LEVEL 11, 56 CLARENCE ST SYDNEY NSW 2000

* SUPPORTING INSURERS

- Lloyds' Underwriters 85.0000% AS DETAILED

- CHUBB INSURANCE AUSTRALIA LIMITED 15.0000% LEVEL 38, 225 GEORGE STREET SYDNEY NSW 2000 ABN 23 001 642 020