



V-Insurance Group ABN 61 086 083 605

Level 4, 179 Elizabeth Street

SYDNEY NSW 2000

Phone: +61 2 8599 8660 Fax: +61 2 8599 8661

Email: padi@vinsurancegroup.com Website: www.padiinsurance.com.au



Underwritten by;

Liberty Mutual Insurance Company Trading as

Liberty International Underwriters,

Incorporated in Massachusetts, USA

(the liability of members is limited)

Date: 30 December 2013

CERTIFICATE OF CURRENCY

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: Liberty International Underwriters
ABN: 61 086 083 605
Level 27, 1 Macquarie Place, Sydney NSW 2000
POLICY NUMBER: SY-CAS-08-0401140

POLICY DETAILS

NAME INSURED: Good Diver and nominated PADI Professionals
ADDITIONAL STORES: N/A
PADI MEMBER NO: 36243
CATEGORY OF MEMBER: PADI PRRA Member O/S
EFFECTIVE DATE: 1 January 2014
PERIOD OF COVER: 25 September 2013 to 30 September 2014
COVER:
Public Liability \$10,000,000 any one claim
Products Liability \$10,000,000 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 \$500,000 any one claim

EXCESS: \$250 for property damage claims and \$nil for bodily injury claims

A listing of the nominated PADI Professionals forming part of this policy are listed overleaf.

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.

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 # SY-CAS-08-0401140

PRRA number 36243

PADI PROFESSIONALS

NAME	PADI NUMBER	CATEGORY OF MEMBER
Kyoko Tomita	822574	Instructor
Mika Ogami	482146	Instructor
Masako Sakamoto	274738	Instructor
Akiko Ueda	193354	Instructor
Eric Galon	263555	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.