The Trustee for The Gregory Thomas Family Trust

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Authorised Representative of PSC Reliance Partners Pty Ltd
ABN 40 087 819 805 AFS Lic No: 232446

CERTIFICATE OF INSURANCE

From: Gregory Thomas

We hereby confirm that we have arranged the insurance cover mentioned below:

Upper Plenty Conference Centre
45 Stokes Track
UPPER PLENTY VIC 3756

Date: 13/10/2026

Our Reference: UPPERPLENT

ENDORSEMENT

Class of Policy: Public &/or Products Liability Insurance

Insurer: Lloyds Of London
8-11 Crescent, LONDON EC3N2LY UNITED KINGDOM
ABN:

The Insured: Upper Plenty Conference Centre
H & W Stokes

Policy No: ATCSL00215

Invoice No: 435210

Period of Cover:
From 06/10/2026
to 24/08/2027 at 4:00 pm

Details:

See attached schedule for a description of the risk insured

IMPORTANT INFORMATION

The Proposal/Declaration:

- ☐ is to be received and accepted by the Insurer
- ☑ has been received and accepted by the Insurer

The total premium as at the above date is:

- ☐ to be paid by the Insured
- ☐ part paid by the Insured
- ☑ paid in full by the Insured
- ☐ paid by monthly direct debit

Premium Funding

- ☐ This policy is premium funded

Please note that the policy defined above is subject to the receipt of the Proposal Declaration and acceptance by the Insurer (if not already completed and accepted) and subject to the full receipt and clearance of the total premium payable by the insured.

Signature: _____

On behalf of: **PSC Network Insurance Partners**

Class of Policy:	Public &/or Products Liability Insurance	**Policy No:**	ATCSL00215
The Insured:	Upper Plenty Conference Centre H & W Stokes	**Invoice No:**	435210
		Our Ref:	UPPERPLENT

This policy has been placed through

ATC Insurance Solutions Pty Ltd
ABN 25 121 360 978
Level 4, 451 Little Bourke St, Melbourne VIC 3000

ATC Insurance Solutions Pty Ltd is an underwriting agency who has placed the policy with

Lloyds Of London
8-11 Crescent, LONDON EC3N2LY UNITED KINGDOM

COMBINED LIABILITY INSURANCE

POLICY NUMBER:	ATCSL00215
INSURED: Additional Insureds:	Upper Plenty Conference Centre H & W Stokes
PERIOD OF INSURANCE:	24 August 2026 to 24 August 2027 at 4pm local standard time both days
Policy Wording:	CVA Public and Products Liability Insurance Policy Wording WRD129 v1.7
Business of Insured:	Outdoor Recreation, Camping and Convention Centre
Location of Risk:	45 Stokes Road, Upper Plenty VIC 3756
Estimated Number of Campers	2,950
Geographical Limits	World Wide excluding USA & Canada
Activities of Business include:	Camping and Convention Centre and the following activities: Archery, Bush Walking, Climbing Walls, Playground, Tennis, Initiatives Course, Orienteering, Hut Building, Tube Slide, Lake Canoeing, Gold Rush, Camp Cooking, Crate Climb, Flying Fox, Basketball & Campfire

PUBLIC & PRODUCTS LIABILITY

Meaning of terms: 'Not Insured' means that this section is not insured in this quotation/placement

Sum Insured:

Section 1

Professional Indemnity:	$1,000,000	each and every Occurrence and in the aggregate
Retroactive date:	The latest of the following dates (1) Date Insured registered as a business, (2) Date from which the Insured has continuously held Professional Indemnity cover, or (3) 5 years prior to policy inception.	

Section 2

Public Liability:	$10,000,000	each and every Occurrence
Products Liability:	$10,000,000	each and every Occurrence and in the aggregate

Class of Policy:	Public &/or Products Liability Insurance	**Policy No:**	ATCSL00215
The Insured:	Upper Plenty Conference Centre H & W Stokes	**Invoice No:**	435210
		Our Ref:	UPPERPLENT

Optional Extensions:	4.9 Sexual Abuse	Insured	
Excess:	$1,000	each and every claim	
Additional Excess:	Injury to Contractors/Sub-contractors		$25,000 each and every claim
	Injury to Labour Hire Personnel		$25,000 each and every claim

Special Provisions and Endorsements:

Contractors/Sub-Contractors Endorsement

It is hereby agreed and understood that all Contractors, Subcontractors, security, stall holders and third-party performers have their own liability insurance with a minimum limit of indemnity of $10,000,000 unless specifically stated elsewhere in this Policy.

It is the responsibility of the Insured to check that such cover is in force and to obtain and retain a copy of certificates of currency. All relating records are to be kept on file by the Insured and made available to the Insurer at any time on reasonable notice of the Insurer.

In the event of breach of the above conditions, We may reduce or refuse Our liability under this Policy to the extent of any prejudice suffered by Us arising from the breach of the above conditions.

Safety Equipment Endorsement

It is hereby agreed and understood that suitable safety equipment be used by participants at all times whilst undertaking an activity arranged by or under the auspices of the Insured.

In the event of breach of the above conditions, We may reduce or refuse Our liability under this Policy to the extent of any prejudice suffered by Us arising from the breach of the above conditions.

Sexual Abuse Claims Made Extension Endorsement

Where the maximum limit of indemnity stated under Extension 4.9 Sexual Abuse is reached during the Period of Insured, this endorsement will apply.

General Exclusion 6.8 Sexual Harassment Exclusion shall not apply to the extent that cover is provided under this endorsement.

We shall indemnify the Insured (as defined below) for their legal liability to pay compensation in respect of Injury happening as a result of an actual or alleged Abuse occurring within the Policy Territory in connection with the Business.

We will also pay the Defence Costs incurred with Our prior written consent in the defence, settlement or investigation of any claim covered under this endorsement.

Claims made and notified provisions

The following provisions are applicable to this optional extension:

Claims made and notified clause
This Optional Extension provides cover on a 'claims made and notified basis' meaning that cover only extends to claims first made against the Insured during the Period of Insurance and notified to Us during the Period of Insurance.

Notification extension clause
Should the Insured notify Us during the Period of Insurance in accordance with 8. Claims Conditions of the Policy of any specific act, error, omission, circumstances or event which might reasonably be expected to give rise to a claim or claims which form the subject of indemnity by this endorsement, then acceptance of such notification by Us means that We will deal with such claim or claims as if they had first been made against Insured during the Period of Insurance and notified to Us during the Period of Insurance.

Retroactive exclusion clause

Class of Policy:	Public &/or Products Liability Insurance	**Policy No:**	ATCSL00215
The Insured:	Upper Plenty Conference Centre H & W Stokes	**Invoice No:**	435210
		Our Ref:	UPPERPLENT

We shall not be liable to provide any indemnity under this endorsement in relation to any claim or claims arising directly or indirectly out of any Abuse, act, error, omission, circumstances or event occurring or committed or alleged to have been committed before the later of the retroactive date specified below:

Retroactive date: 24/08/2021 at 4pm

Circumstances known at inception
We shall not be liable to provide any indemnity under this endorsement for any claim or claims arising directly or indirectly out of any Abuse or circumstance which could give rise to a claim under this endorsement of which Insured was aware, or ought reasonably to have been aware, of at or prior to the inception date of this Policy, whether notified under any other insurance or not.

Specific exclusions applicable to this optional extension

In addition to the Specific Exclusions and General Exclusions applicable to all sections, We will not provide any indemnity where:

1. the Insured did not have child protection protocols in place in accordance with any applicable legislative requirements, or as otherwise required by Us, at the time of the Abuse;
2. the Insured has not complied with any obligation under applicable legislation to report the Abuse to the relevant authorities;
3. the Insured intentionally failed to adhere to any applicable legislation which otherwise applies in relation to the Abuse; or
4. the Insured is an alleged perpetrator of the Abuse the subject of the claim; or
5. a claim that is first made, threatened or intimated against or to the Insured prior to the Period of Insurance; or
6. a claim relates to any matter disclosed or notified to Us or any other insurer prior to the Period of Insurance as being a claim or a circumstance that may give rise to a claim under the Policy; or
7. litigation was in progress or pending in relation to a claim prior to the Period of Insurance; or
8. as at the date of the alleged Abuse the subject of the claim the perpetrator had previously:
(a) failed a, or did not hold a current, working with children check; and/or
(b) been charged in relation to Abuse, unless such charges were subsequently dismissed without conviction or any admission of guilt; and/or
(c) been convicted of Abuse; and/or
(d) has been the subject of a prior complaint in respect of Abuse made to the Insured which has not been appropriately investigated by the Insured; and/or
9. any circumstance or incident previously disclosed or notified to Us or any other insurer in connection with a claim for which actions could have been reasonably adopted by the Insured to have prevented its reoccurrence.

Limit of Indemnity

The maximum that We will pay under this endorsement is $4,000,000 for any one claim and in the aggregate for all claims during the Period of Insurance and this sub-limit shall be part of, and not additional to, the Limit of Indemnity stated in the Schedule.

Notwithstanding Clause 2.2 (Defence Costs); costs and expenses form part of the sub limit available under this endorsement.

This sub-limit shall apply, irrespective of the number of claims or claimants, to the total sum of all claims arising out of Abuse during the Period of Insurance.

Definitions applicable to this extension

Abuse means any actual or alleged assault or abuse of a sexual nature, sexual molestation, indecent exposure, sexual harassment or intimidation of a criminal nature.

Insured means:
a) the Insured stated in the Schedule, and
b) every past, present or future director, partner, proprietor, officer, executive, Employee or volunteer of the Insured stated in the Schedule while such persons are acting for or on behalf of the Insured stated in the Schedule and/or within the scope of their duties in such capacities.

Coaches/Instructors First Aid Qualification Requirement

Class of Policy:	Public &/or Products Liability Insurance	**Policy No:**	ATCSL00215
The Insured:	Upper Plenty Conference Centre H & W Stokes	**Invoice No:**	435210
		Our Ref:	UPPERPLENT

It is agreed and understood that all trainers, coaches and instructors hold and maintain a current nationally recognised qualification in first aid (HLTAID011 Provide First Aid, or any subsequent amendments to that Unit of Competency as issued by training.gov.au or any Unit of Competency or regulation that replaces that Unit of Competency or the relevant provisions of that Unit of Competency) and undertake any ongoing training required by the governing body, association or law, or the Insured.

In the event of breach of the above conditions, We may reduce or refuse Our liability under this Policy to the extent of any prejudice suffered by Us arising from the breach of the above conditions.

Excluded Activities
Notwithstanding any other provision, this Policy excludes loss, damage, destruction, death, injury, illness, liability, claim(s) or defence costs and expenses of any nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with:

Horse riding
Funfields

Safety Briefing Requirements
Cover under all individual policy sub-sections is subject to the following additional condition(s):

It is the responsibility of the Insured to provide a safety briefing which will brief all participants on the risks involved in taking part in the activities, ensuring that there is an opportunity for participants to ask any questions.

In the event of breach of the above conditions, We may reduce or refuse Our liability under this Policy to the extent of any prejudice suffered by Us arising from the breach of the above conditions.

Qualified Instructors Requirement
It is hereby agreed and understood that any fitness, training, coaching or exercise activities in connection with the Business Activities of the Insured are undertaken by a Qualified Instructor.

For the purpose of this endorsement:

Qualified Instructor means an individual who has obtained and holds current recognised qualifications in a particular sport or other speciality activity which allows them to supervise, train, coach or instruct in that sport or activity.

In the event of breach of the above conditions, We may reduce or refuse Our liability under this Policy to the extent of any prejudice suffered by Us arising from the breach of the above conditions.

In all other respects, the policy is unaltered.