Public & Products Liability Schedule

Insured(s):	Badminton Australia Limited including Badminton Victoria Inc; Australian Capital Territory Badminton Association Inc; NSW Badminton Association Incorporated; Northern Territory Badminton Association Inc; The Queensland Badminton Association Inc; South Australian Badminton Association Inc; Tasmanian Badminton Association Inc; The Badminton Association of Western Australia (Inc) t/as Badminton WA
Broker:	Howden Insurance Brokers (Australia) Pty Ltd
Business Activities:	Badminton Australia is responsible for administration, development, regulation, and governance of the sport of badminton within Australia. Its functions include (but not limited to) establishing and administering national policies, rules, and compliance frameworks; regulating participation and competition structures; overseeing the conduct and development of affiliated bodies; and ensuring adherence to recognised standards of integrity, safety, and operational practice.
Period of Insurance	From 4.00pm AEST on 31 March 2026 To 4.00pm AEST on 31 March 2027

Interest Insured:

Insured's Legal Liability to pay damage in respect of:

(a) Personal Injury
(b) Property Damage
(c) Advertising Injury

as a result of an Occurrence happening during the Period of Insurance within the Territorial Limits and arising in connection with Your Business Activities.

Geographical Scope:

Worldwide but excluding North Korea, Cuba or Iran and any judgment, award or settlement made within countries which operate under the laws of the United States of America (USA), Canada and it's territories except in respect of:

a) Products exported to the United States of America (USA), Canada and it's territories without the knowledge of the Insured, the Insured's agents or employees;
b) Business visits by directors and employees of the Named Insured normally resident in the Commonwealth of Australia other than employees who are engaged in manual labour during such visits.

Provided that the Insured has no legal presence in the United States of America (USA), Canada and it's territories

Limits of Liability:

Public Liability:	AUD 20,000,000 any one claim or series of claims arising from one Occurrence
Products Liability:	AUD 20,000,000 any one claim or series of claims arising from one Occurrence but in the annual aggregate
Pollution Liability:	AUD 20,000,000 any one claim or series of claims arising from one Occurrence but in the annual aggregate

The Limit of Liability applies in excess of the applicable Deductible(s) detailed in the Policy Schedule.

Deductible(s):	AUD 500 any one Occurrence or series of Occurrences arising from one originating cause (costs inclusive) Except for; AUD 25,000 any one Claim arising from Molestation (costs inclusive)

Policy:	York Underwriting Public & Products Liability Policy (YRKPPL 1.0 10 2025)
Endorsement(s):	Care, Custody and Control Sub limit Amendment - $100,000 Molestation Extension Endorsement - $5,000,000 Professional Advice Exclusion Amendment Member to Member Extension
Order:	100%
Participation:	100%
Security:	CR Underwriting Pty Ltd trading as York Underwriting on behalf of Certain Underwriters at Lloyd's
Policy Reference:	YRK-20000072

Signed for and on behalf of York Underwriting

Underwriter:	Craig Elliott
Dated:	20 March 2026

The following additional endorsement(s) are added to this Policy:

Property in Care, Custody and Control sub limit amendment

5.15. Property in Care, Custody and Control is hereby deleted in full and replaced with the following:

5.15. Property in Care, Custody and Control

liability for damage to property belonging to, leased or hired by You, or in Your care, custody or control. Provided that this exclusion does not apply to:

a) premises (including adjacent premises and structures), structures, machinery, plant and equipment or any part(s) of such premises, structures, plant and equipment (including contents thereof) being worked upon and/or temporarily occupied by You for the purpose of the Business Activities;

b) premises or any part(s) of premises (including fixtures and fittings and contents thereof) leased or tenanted by You except Property Damage caused by fire or any other peril against which the tenancy lease or agreement stipulates that first party insurance shall be effected by You;

c) Vehicles not owned or used by You or on Your behalf, whilst in a car park owned or operated by You, provided the carpark is not operated for income or reward as part of the Business Activity;

d) any other property in Your physical or legal control, other than that described in Exclusion 5.15(a), 5.15(b), 5.15(c) for which You has not assumed any responsibility to obtain insurance. Our liability under this Exclusion 5.15(d) will not exceed $100,000 per Occurrence and in the annual aggregate.

The following Endorsement is added to the Policy:

MOLESTATION EXTENSION ENDORSEMENT

This endorsement operates on a ‘claims made and notified’ basis. This means that the Policy covers You for Claims made against You and notified to Us during the Period of Insurance.

Where You give notice in writing to Us of any facts that might give rise to a claim against You as soon as reasonably practicable after You become aware of those facts but before the expiry of the Period of Insurance, You may have rights under Section 40(3) of the Insurance Contracts Act 1984 to be indemnified in respect of any Claim subsequently made against You arising from those facts notwithstanding that the Claim is made after the expiry of the Period of Insurance. The terms of the Policy and the effect of the Policy is that You are not covered for Claims made against You after the expiry of the Period of Insurance.

We will indemnify You against Your legal liability to pay compensation for accidental Personal Injury including claimants costs and expenses in respect of a Claim or Claims first made against You, or any facts and/or circumstances first notified to You, and notified in writing to Us during the Period of Insurance arising out of sexual and/or child assault, abuse, molestation, actual, or attempt at such assault, abuse or molestation committed or alleged to have been committed.

We will only be liable after the exhaustion of the Deductible.

Limit of Indemnity
Our maximum liability for any one Claim or series of Claims made and reported to Us during the Period of Insurance will not exceed $5,000,000 and a total of $10,000,000 in the annual aggregate with claimants costs, expenses and Defence Costs to be inclusive of this limit.

Definitions
For the purposes of this Endorsement only:

1. "Claim" or "Claims" means:
(a) any writ, statement of claim, summons, application or other originating legal or arbitral process, cross claim, counterclaim or third or similar party notice issued against or served upon You;
(b) the receipt by You of any written or verbal notice, or demand for compensation arising out of sexual and/or child assault, abuse, molestation, actual or attempt at such assault, abuse or molestation committed or alleged to have been committed;
(c) the receipt by You of any written or verbal notice of any facts and/or circumstances arising out of sexual and/or child assault, abuse, molestation, actual or attempt at such assault, abuse or molestation committed or alleged to have been committed;
(d) the receipt by You of any written or verbal notice of any facts and/or circumstances and/or allegations which are required to be reported to any Federal, State or Territory Government body.

2. The Deductible means the first amount of Claim or Claims which is payable by You

Exclusions
This endorsement does not cover liability for any Claim or Claims arising from:
1. sexual and/or child assault, abuse, molestation, actual, or attempt at such assault, abuse or molestation committed or alleged to have been committed, which occurred or is alleged to have occurred prior to the Retroactive Date;
2. any facts or circumstances and/or allegations of which You become aware prior to the commencement of the Period of Insurance, which a reasonable person, would have considered as facts and/or circumstances which may give rise to a Claim or Claims under this Policy;

3. Claim or Claims made, threatened or intimated against You prior to the commencement of the Period of Insurance;
4. Claim or Claims made after the expiry of the Period of Insurance even though the event giving rise to the Claim or Claims may have occurred during the Period of Insurance;
5. Claim or Claims notified or arising out of facts or circumstances notified (or which ought reasonably to have been notified) under any previous policy;
6. any Claim or Claims which are or would be subject to the jurisdiction of the Courts of the United States of America or Canada including their territories and protectorates;
7. indemnity to any perpetrator or alleged perpetrator of any sexual and/or child assault, abuse, molestation, actual, or attempt at such assault, abuse or molestation committed or alleged to have been committed;
8. costs of defending criminal proceedings;

Retroactive Date
The retroactive date is 30th June 2020.

Claims Conditions
As a condition precedent to Your right to be indemnified under this endorsement, You shall give notice in writing to the Us as soon as practicable and during the Period of Insurance of:
1. any Claim or Claims made against You;
2. the receipt of notice from any person of an intention to make a Claim against You;
3. the receipt by You of any written or verbal notice of any facts and/or circumstances arising out of sexual and/or child assault, abuse, molestation, actual or attempt at such assault, abuse or molestation committed or alleged to have been committed.

Deductible
1. You shall bear the first $25,000 of any one Claim, including claimants costs, expenses and Defence Costs
2. For the purpose of determining the Deductible all acts of sexual and/or child assault, abuse, molestation, actual or attempt at such assault, abuse or molestation committed or alleged to have been committed suffered by any individual claimant shall be deemed to be arising out of one originating cause.
If there is more than one claimant, all acts of sexual and/or child assault, abuse, molestation, actual or attempt at such assault, abuse or molestation committed or alleged to have been committed suffered by each individual claimant shall be deemed to be arising out of separate original causes.

All other terms and conditions of this Policy remain unaltered.

The following Endorsement is added to the Policy:

Professional Advice Exclusion Amendment

5.14. Professional Advice is hereby deleted and replaced with the following:

5.14. Professional Advice
liability for or arising out of:

a) the rendering of or failure to render professional advice or service including training, coaching, directing, refereeing, first aid or ancillary medical services by medical persons employed or engaged by You or any resultant error or omission;

provided that Exclusion 5.14 (a) shall not apply to:
i) Personal Injury;
ii) Property Damage;
iii) Advertising Injury;

resulting therefrom.

All other terms and conditions of this Policy remain unaltered.

Member to Member Extension

We hereby agree to indemnify You for liability arising out of or in any way connected with any Personal Injury to any individual arising out of the actual participation by that person in any sport, game, match, practice or trial forming part of Your Business Activities.

All other terms and conditions of this Policy remain unaltered.