

# POLICY SCHEDULE

Client No	Policy No	Reference No
6041565	6145256	1-1 (109604)



## Professional Indemnity

<b>POLICY NUMBER</b>	HO-LPI-6145256		
<b>WORDING</b>	<a href="#">VL POL PI-0903</a>		
<b>INSURED</b>	New Zealand Model Aeronautical Association (Model Flying NZ), Associated Clubs		
<b>BUSINESS DESCRIPTION</b>	Provision of Instruction and Training advice relating to Areomodelling by CAA Unmanned Aircraft Operator Certified Members, promoting and organising of model flying		
<b>PERIOD OF INSURANCE</b>	From:	30 April 2018	at 4pm
	To:	30 April 2019	at 4pm
<b>RETROACTIVE DATE</b>	Unlimited		
<b>TERRITORY</b>	New Zealand		
<b>JURISDICTION</b>	New Zealand		
<b>LIMIT OF INDEMNITY</b>	\$ 1,000,000	any one claim / in the aggregate during the Period of Insurance including costs and expenses	
<b>EXCESS</b>	\$ 5,000	each and every claim including costs and expenses	

### COVERAGE

Defamation	Included
Past Liabilities	Excluded
Loss of Documents	Included
Amendment to Dishonesty Exclusion	Excluded
Fidelity	Excluded
Automatic Reinstatement	Included

**ENDORSEMENTS** Nil

Signed for and on behalf of Vero Liability Insurance Limited

Authorised Officer  
MJO



30 April 2018

# POLICY SCHEDULE

Client No	Policy No	Reference No
6041565	6145257	1-1 (109604)



## Defence Costs

**POLICY NUMBER** HO-LDC-6145257

**WORDING** [VL POL DEFENCE COSTS-102014](#)

**INSURED** New Zealand Model Aeronautical Association (Model Flying NZ), Associated Clubs

**PERIOD OF INSURANCE** From: 30 April 2018 at 4pm  
To: 30 April 2019 at 4pm

**LIMIT OF INDEMNITY** \$ 500,000 any one claim & in the aggregate over all Underlying Policies during the Period of Insurance

### COVERAGE

Directors & Officers Liability	N/A
Personal Directors & Officers Liability	N/A
Trustees Liability	N/A
Associations Liability	N/A
Office Bearers Liability	N/A
Professional Indemnity	HO-LPI-TBA
Statutory Liability	N/A
Employers Liability	N/A

**ENDORSEMENTS** Nil

Signed for and on behalf of Vero Liability Insurance Limited

Authorised Officer  
MJO



30 April 2018

# POLICY CERTIFICATE

Client No	Policy No	Reference No
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New Zealand Model Aeronautical Association (Model Flying NZ) C/- MA Risk Solutions NZ Limited	6041565	6145258	1-1 (109604)
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## LegalEdge

**POLICY NUMBER** HO-LGE-6145258

**WORDING** [VL POL LEGALEDGE-082017](#)

**INSURED** New Zealand Model Aeronautical Association (Model Flying NZ) - Including All Members and Clubs

**BUSINESS DESCRIPTION** All Activities in connection with the recognised/authorised activities of the Association, clubs, individual members, affiliate members, affiliate associations and club instructors or trainers relating to aeromodelling and ancillary activities

**PERIOD OF INSURANCE**  
 From: 30 April 2018 at 4pm  
 To: 30 April 2019 at 4pm

### Section 1

**TERRITORY** Worldwide

**PRODUCTS TERRITORY** Worldwide

**JURISDICTION** Worldwide

### All Other Sections

**TERRITORY** New Zealand except Worldwide in respect of Internet Liability

**JURISDICTION** New Zealand except Worldwide in respect of Internet Liability

		LIMIT	EXCESS	RETROACTIVE DATE
<b>PUBLIC &amp; PRODUCTS LIABILITY</b>	Included	\$ 10,000,000	\$ 1,000	
Advertising Liability	Included	\$ 1,000,000	\$ 1,000	
Contractors or Sub-contractors	Included			
Defective Workmanship	Included	\$ 250,000	\$ 1,000	
Forest and Rural Fires Act	Included	\$ 1,000,000	\$ 1,000	
Goods on Hook	Included	\$ 250,000	\$ 1,000	
Hazardous Substances Emergency	Included	\$ 1,000,000	\$ 1,000	
Innkeeper's Liability	Included		\$ 500	
Keys and Locks	Included	\$ 250,000	\$ 1,000	
Product Recall	Included	\$ 100,000	\$ 1,000	
Property in Care, Custody or Control	Included	\$ 500,000	\$ 1,000	
Property Owner's Liability	Included			
Service and Repair	Included	\$ 250,000	\$ 1,000	
Tenant's Liability	Included			
Trade Advice or Services	Included			
Underground Services	Included			
Unmanned Aerial Devices	Included	\$ 10,000,000	\$ 1,000	
USA/Canada Coverage (Products only)	Excluded			
USA/Canada Visits	Included			
Vehicles - Additional Provisions	Included			
Vehicle Inspection Certification	Included	\$ 750,000	\$ 1,000	
Vibration or Removal of Support	Included			
Punitive or Exemplary Damages	Included	\$1,000,000 any one Occurrence and \$2,000,000 in the aggregate		
<b>EMPLOYERS LIABILITY</b>	Included	\$ 1,000,000	\$ 500	Unlimited
<b>STATUTORY LIABILITY</b>	Included	\$ 1,000,000	\$ 500 (Officers \$Nil)	Unlimited
<b>FIDELITY</b>	Included	\$ 50,000	\$ 500	Unlimited

Signed for and on behalf of Vero Liability Insurance Limited

Authorised Officer  
MJO



30 April 2018

# POLICY CERTIFICATE

Client No	Policy No	Reference No
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New Zealand Model Aeronautical Association (Model Flying NZ) C/- MA Risk Solutions NZ Limited
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DIRECTORS & OFFICERS LIABILITY	Included	\$ 1,000,000	\$ 500 (Officers \$Nil)	Unlimited
LAWSAFE	Included	\$ 100,000	\$Nil	Unlimited
INTERNET LIABILITY	Included	\$ 50,000	\$ 1,000	Unlimited
DEFENCE COSTS	Included	\$ 250,000	\$Nil	
EMPLOYMENT DISPUTES	Included	\$ 250,000	\$ 5,000	Unlimited
WORK ACCIDENT	Excluded			

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30 April 2018

# POLICY CERTIFICATE

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New Zealand Model Aeronautical Association (Model Flying NZ)  
C/- MA Risk Solutions NZ Limited

## ENDORSEMENTS

- LE5055 Additional Excess - Statutory Liability  
It is hereby noted and agreed that in respect of Section 3 - Statutory Liability, the Excess in respect of the Civil Aviation Act 1990 (or any amendment to or re-enactment of that Act, or Regulations or other sub-ordinate legislation made under that Act) shall be \$5,000.
- LE5008 Associations Endorsement  
It is hereby noted and agreed that in respect of Section 5 - Directors & Officers Liability, the Definition of "Insured Person" is amended to include secretary, officer, trustee or committee member of the entity named in the Certificate (whether salaried or not), or any other natural person acting on behalf of the entity at the direction of an officer or board of directors or board of trustees or committee of management of the entity.
- LE5075 Condition Precedent  
It is hereby noted and agreed that it is a condition precedent to indemnity under this Policy that that all members comply with the legal requirements of Unmanned Aerial Device ownership and operation in the relevant territory of usage.
- LE5075 Condition Precedent  
It is hereby noted and agreed that it is a condition precedent to indemnity under this Policy that that members must be certified under Part 102 of the Civil Aviation Act when operating a Unmanned Aerial Device exceeding 15kg's.
- LE5075 Condition Precedent  
It is hereby noted and agreed that it is a condition precedent to indemnity under this Policy that all members when participating overseas must register with the hosting nation's Association for Unmanned Aerial Devices. This Policy will act Second Priority to any other insurance available to members.
- LE5057 Excess - Personal Injury  
It is hereby noted and agreed that in respect of Section 1 - Public and Products Liability, the Excess in respect of Personal Injury claims shall be \$25,000 each and every Occurrence.
- BSP9999 Excluded Activities  
It is hereby noted and agreed that trade and commercial activities, professional and semi-professional or sponsored display teams are specifically excluded from this Policy.
- BSP9999 Maximum Weight Exclusion  
It is hereby noted and agreed that claims arising directly or indirectly from Unmanned Aerial Devices in excess of 100kg are specifically excluded under this Policy.
- BSP9999 Unmanned Aerial Devices Endorsement  
In respect of Section 1, Public and Products Liability, Memorandum 16. Unmanned Aerial Devices, it is hereby noted and agreed that any liability provided by this Memorandum is limited solely to claims arising from events sanctioned, organised and managed by the Insured.
- BSP9999 Volunteers  
It is hereby understood and agreed that in respect of the Public and Product Liability section of this policy the Definition of Insured is amended to include any volunteers engaged by and whilst acting under the direction of the Insured in the course of the Business of the Insured. In no case will Condition 2 of this Section, Cross Liability apply to any such volunteers.  
It is hereby understood and agreed that in respect of the Statutory Liability section of this policy the Definition of Officer is amended to include any volunteers engaged by and whilst acting under the direction of the Insured in the course of the business of the Insured.  
It is hereby understood and agreed that in respect of the LawSafe at Work section of this policy the Definition of Insured is amended to include any volunteers engaged by and whilst acting under the direction of the entity named in the Certificate whilst undertaking duties for such entity.

Signed for and on behalf of Vero Liability Insurance Limited

Authorised Officer  
MJO



30 April 2018