

Register of Insurance

Client Name	:	Olympic Weight Lifting New Zealand
Client Reference	:	BIS / HAM / 27493
Date Printed	:	19 January 2026

Association Liability

This is a summary of the cover provided by your policy. Please read your Coverage Summary and Policy Wording carefully so that you know exactly what you are covered for. If you do not fully understand what you are covered for, please ask us to explain it to you.

Insured	Olympic Weight Lifting New Zealand
Insurer	The Hollard Insurance Company Pty Ltd (issued and managed by Ando)
Policy Wording	Ando Association Liability ASL0516
Policy Number	COM-P0132504
Period Of Cover	22/04/2025 to 22/04/2026 at 4:00 pm

Coverage Summary

Covering

Legal Liability for breach of professional duty and/or Officers Indemnity as more fully described in the Policy.

Business Insured

National Sporting Organisation including Affiliated Clubs as per those listed in the schedule

Description

Limit of Indemnity		\$1,000,000
Territorial Limits	New Zealand	
Jurisdictional Limits	New Zealand	
Retroactive Date	22/04/2020	

Automatic Extensions

Refer to Policy

Other Endorsements, Extensions, Exclusions, Warranties And Conditions

Excesses
Section 1.1 - Office Bearers/Trustees NIL
Section 1.2 - Organisation Reimbursement \$2,500
Section 1.3 - Professional Services \$2,500

Dishonesty of Employees (contractor extension)

In respect to Additional Coverage Clause 2.1 (Dishonesty of Employees), Anne Hawe will be deemed to be an employee

Financial strength rating and overseas policyholder preference disclosure notice

Who Provides this Insurance

This insurance is provided by The Hollard Insurance Company Pty Ltd. Administration of this insurance and claims handling services are managed by Ando Insurance Group Limited on behalf of The Hollard Insurance Company Pty Ltd.

The Hollard Insurance Company Pty Ltd is a licenced insurer in New Zealand under section 19 of the Insurance (Prudential Supervision) Act 2010.

Financial Strength Rating Disclosure

In accordance with the Insurance (Prudential Supervision) Act 2010, we are required to provide you with the following information about your Insurer.

Where the rating is shown as REF please refer to Additional Insurer Rating Details on the previous section.

Insurer(s) Name	Portion %	Rating Agent	Rating
The Hollard Insurance Company Pty Ltd (issued and managed by Ando)	100	SP	A

The Hollard Insurance Company Pty Ltd has a financial strength rating of A (Strong) issued by Standard and Poor's.

The rating scale for Standard and Poor's is:

AAA	Extremely Strong	BB	Marginal	SD	Selective Default
AA	Very Strong	B	Weak	D	Default
A	Strong	CCC	Very Weak	R	Regulatory Supervision
BBB	Good	CC	Extremely Weak	NR	Not Rated

Note:

The Ratings from "AA" to "CCC" may be modified by the addition of a plus (+) or minus (-) sign to show relative standing within the major ratings categories.

The rating scale above is in summary form. A full description of this rating scale can be obtained from www.standardandpoors.com

An overseas policyholder preference applies. Under Australian Law, if The Hollard Insurance Company Pty Ltd is wound up, its assets in Australia must be applied to its Australian liabilities before they can be applied to overseas liabilities. To this extent, New Zealand policyholders may not be able to rely on The Hollard Insurance Company Pty Ltd's Australian assets to satisfy New Zealand liabilities.



Fair Insurance Code

The Hollard Insurance Company Pty Ltd is a member of the Insurance Council of New Zealand and its New Zealand partners adhere to the Fair Insurance Code, which provides you with assurance that they have high standards of service to their customers.

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Combined Liability

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Insured	Olympic Weight Lifting New Zealand and affiliated member clubs per schedule	
Insurer	The Hollard Insurance Company Pty Ltd (issued and managed by Ando)	100 %
Interested Parties	None Advised	
Policy Wording	As specified below	
Policy Number	COM-P0132504	
Period Of Cover	22/04/2025 to 22/04/2026 at 4:00 pm Local Standard	
This Transaction	22/04/2025 to 22/04/2026	
	The effective period of any changes recorded in this Coverage Summary	

Coverage Summary
Combined Liability

Business Insured

Occupation & Activities	National Sporting Organisation including Affiliated Clubs as per those listed in the schedule
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Policy Details

Territorial Limits	New Zealand
Jurisdictional Limits	New Zealand

Sections Insured

General Liability	Insured
Statutory Liability	Insured

General Liability

Policy Wording

Ando General Liability - GL0323

Covering

Indemnity for amounts that you become legally liable to pay as compensation for personal injury or property damage caused by an occurrence in connection with your business.

	Sum Insured
Limit of Indemnity	\$5,000,000
Product Liability Limit	\$5,000,000
Punitive and Exemplary Damages Limit	\$1,000,000

Excess

In respect of each and every event unless stated otherwise in the policy \$500

Endorsements / Conditions

Ando General Liability - Participant to Participant Exclusion (GL155):

We will not insure you for any liability in respect of personal injury or property damage suffered by any participant or attendee as a result of the actions of another participant or attendee in an event organised by you or on your behalf.

Standard Extensions

The extensions listed below are a summary only, refer to your Policy Wording for a full list of extensions and details of the cover provided. Standard Excesses apply unless expressly stated otherwise in this document or in the Policy.

	Excess	Sum Insured
Advertising liability	\$1,000	\$1,000,000
Business advice or service	Policy standard	Policy limit
Car park liability	Policy standard	Policy limit
Care, custody or control	\$1,000	\$500,000
Defective work	\$1,000	\$100,000
Goods on hook	\$2,500	\$250,000
Hot work	\$2,500	Policy limit
Innkeeper's liability	\$1,000	Policy limit
Landlords liability	Policy standard	Policy limit
Lost or stolen keys	\$1,000	\$250,000
Motorised plant	Policy standard	Policy limit
Pollution - sudden and accidental	Policy standard	Policy limit
Product withdrawal costs	\$2,500	\$100,000
Punitive or exemplary damages	Policy standard	\$1,000,000
Service or repair - equipment or machinery	\$2,500	\$500,000
Service or repair - vehicle or watercraft (up to 10m)	\$1,000	\$500,000
Tenant's liability	Policy standard	Policy limit
Underground services	\$2,500	Policy limit
Unmanned aerial vehicles	\$1,000	\$1,000,000
Vibration or removal of support	\$5,000	\$500,000
Visits to North American countries	Policy Standard	Policy limit
Warrant of Fitness	\$2,500	\$500,000

Statutory Liability

Policy Wording

Ando Statutory Liability - SL0323

Covering

Payment on your behalf for any Fine under any Act of Parliament except an excluded Act, any Order for reparation, any Statutory damages, and any Defence Costs arising out of a valid claim, as more fully described in the Policy.

	Sum Insured
Limit of Indemnity	\$1,000,000
Defence Costs Limit	\$1,000,000
Retroactive Date	22/04/21

Excess

In respect of each and every claim, including legal costs and expenses	\$500
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Client Comments

Current Affiliated Clubs as at September 2024

3216 Olympic Weightlifting Club
41 Degrees Weightlifting
64 Weightlifting Club
Arena West Weightlifting
Ashburton Olympic Weightlifting
BASE Olympic Weightlifting Club
Bream Bay Weightlifting
Carbon Method
Catalyst Weightlifting Association
Christchurch City Weightlifting Pirates
Dilworth Weightlifting Club
Elevation Weightlifting
Fitness Portal
Functional Strength Olympic
H1 Barbell Club
Hamilton Weightlifting
HCC Barbell
House Of Training Barbell Club
HWPO Barbell Club
Hype Barbell Club
iamChamp
Kapiti Olympic Lifting Club
Kotahi Barbell Club
Limitless Weightlifting
Mana Barbell Club
Manawatu Whanganui Weightlifting Club
Mount Weightlifting
MW Weightlifting
Nelson Weightlifting Club
NorthSport Olympic Weightlifting
Olympic Weightlifting Auckland
Olympic Weightlifting Rotorua
Otago Weightlifting
Papatoetoe Olympic Weightlifting Club
Physical Impact Barbell Club
Porirua Barbell

Power Station Barbell Club
 Renegade Barbell Club
 Southside Barbell Club
 Strength HQ Weightlifting Club
 Tasman Bay Weightlifting
 Taupo Olympic Weightlifting Club
 Tauranga Weightlifting
 Taurus Barbell Club
 Te Yard Weightlifting Club
 Turanga Strong Weightlifting Club
 Uncut Olympic
 Victory Barbell
 Waikato Weightlifting Club
 Whakatane Weightlifting Club

Financial strength rating and overseas policyholder preference disclosure notice

Who Provides this Insurance

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Financial Strength Rating Disclosure

In accordance with the Insurance (Prudential Supervision) Act 2010, we are required to provide you with the following information about your Insurer.

Where the rating is shown as REF please refer to Additional Insurer Rating Details on the previous section.

Insurer(s) Name	Portion %	Rating Agent	Rating
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Fair Insurance Code

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Management Liability

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Coverage Summary

Insured	Olympic Weight Lifting New Zealand and affiliated member clubs per schedule
Insurer	The Hollard Insurance Company Pty Ltd (issued and managed by Ando)
Policy Wording	As specified below
Policy Number	COM-P0132504
Period Of Cover	22/04/2025 to 22/04/2026 at 4:00 pm

Business Insured

Business Activities	National Sporting Organisation including Affiliated Clubs as per those listed in the schedule
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Legal Prosecution Defence Costs

Version LPDC0216

Covering

We will reimburse You for Legal Expenses incurred in defending any Legal Action alleging an offence under any statute arising in the course of Your employment. Provided always that:

- The alleged conduct must have taken place in New Zealand; and
- You must have been first threatened with the Legal Action during the Period of Insurance; and
- You must also have notified Us of the Legal Action during the Period of Insurance or within 28 days of its expiry.

As more fully described in the policy.

Description

Limit of Indemnity - Any one claim and in the aggregate period	\$100,000
Territorial Limits	New Zealand
Jurisdictional Limits	New Zealand
Retroactive Date	22/04/21

Excess

In respect of each and every claim	\$1,000
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Other Endorsements, Extensions, Exclusions, Warranties and Conditions Applying To All Sections

Current Affiliated Clubs as at September 2024
3216 Olympic Weightlifting Club
41 Degrees Weightlifting
64 Weightlifting Club
Arena West Weightlifting
Ashburton Olympic Weightlifting
BASE Olympic Weightlifting Club
Bream Bay Weightlifting
Carbon Method
Catalyst Weightlifting Association
Christchurch City Weightlifting Pirates
Dilworth Weightlifting Club
Elevation Weightlifting
Fitness Portal

Functional Strength Olympic
H1 Barbell Club
Hamilton Weightlifting
HCC Barbell
House Of Training Barbell Club
HWPO Barbell Club
Hype Barbell Club
iamChamp
Kapiti Olympic Lifting Club
Kotahi Barbell Club
Limitless Weightlifting
Mana Barbell Club
Manawatu Whanganui Weightlifting Club
Mount Weightlifting
MW Weightlifting
Nelson Weightlifting Club
NorthSport Olympic Weightlifting
Olympic Weightlifting Auckland
Olympic Weightlifting Rotorua
Otago Weightlifting
Papatoetoe Olympic Weightlifting Club
Physical Impact Barbell Club
Porirua Barbell
Power Station Barbell Club
Renegade Barbell Club
Southside Barbell Club
Strength HQ Weightlifting Club
Tasman Bay Weightlifting
Taupo Olympic Weightlifting Club
Tauranga Weightlifting
Taurus Barbell Club
Te Yard Weightlifting Club
Turanga Strong Weightlifting Club
Uncut Olympic
Victory Barbell
Waikato Weightlifting Club
Whakatane Weightlifting Club

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Commercial Motor

This is your Policy Schedule when attached to and forming part of your Policy Wording. Please read your Policy Wording and Policy Schedule carefully so that you know exactly what you are covered for. If you do not fully understand what you are covered for, please ask us to explain it to you.

Insured	Olympic Weight Lifting New Zealand	
Insurer	The Hollard Insurance Company Pty Ltd (issued and managed by Ando)	100%
Interested Parties	As Per Schedule	
Policy Wording	Ando / NZbrokers Commercial Motor NZBANDOCMV 010722	
Policy Number	COM-P0132504	
Period Of Cover	22/04/2025 to 22/04/2026 at 4:00 pm Local Standard Time and any other period for which Policy is extended or renewed.	
This Transaction	22/04/2025 to 22/04/2026 The effective period of any changes recorded in this Policy Schedule.	

Policy Schedule
Motor Policy

Business/Occupation

National Sporting Organisation
and all other business activities of the Insured.

Limit of Liability - Section 1

(Loss to Insured Vehicles)

Market Value of the Insured Vehicle at the time of its Loss, or the Agreed Value of the Insured Vehicle declared to the Company (Agreed Value only applies when Agreed Value is shown next to the vehicle in the Schedule), and the Special Limits of Liability specified in the Schedule.

Total Sum Insured for vehicles (as per schedule attached) **\$15,000**
(Exclusive of GST)

Deductible

Each loss or series of losses arising out of one Accident will be adjusted separately. The adjusted loss will be net of salvage recoveries and other recoveries. From each adjusted loss the Deductible amount specified below, or as detailed in the schedule, will be deducted.

A series of events arising from the same cause during any period of 72 consecutive hours will be treated as one Accident.

Standard Policy Deductible

1% of the Sum Insured with a minimum of \$500
Breakage of Windscreens, Windows and Sunroofs: Nil
Driving Hours Invalidation Amendment deductible: \$20,000

Driver Experience Deductible

If at the time of the Accident, the Insured vehicle is a car, station wagon, utility or van and is being driven by a person under the age of 25 years, or is over 25 years and has held a Full NZ licence for less than 12 months the following additional Deductible will apply:

Drivers under the age of 25: Standard Vehicle excess plus an additional \$500

Drivers over 25 who have held a Full NZ licence less than 12 months: Standard Vehicle excess plus an additional \$500

Exemptions from Deductible under Section 1

No Deductible will be applied to the cover for Loss caused by fire, theft, or theft or illegal conversion of the Insured Vehicle (including attempted theft, or attempted theft or illegal conversion of the Insured Vehicle), unless otherwise specified in the Schedule.

For the purpose of applying the Deductible under Section 1

- Loss to more than one vehicle, or other item(s) of property, from the same cause and/or the same event will be treated as

one Accident. The highest Deductible applicable to any one vehicle, or other item will be the Deductible applied.

- Loss to various property covered by more than one Policy with the Company, from the same cause and/or the same event will be treated as one Accident covered by one Policy. The highest Deductible applicable to any of the Policies involved will be the Deductible applied.

Schedule of Vehicles Insured

Vehicle Details	Ref.	Rego/Serial	Cover	Use	Sum Insured
2021 KT trailers Enclosed double axle trailer - Sign written for Olympic Weightlifting New Zealand		88W83	F	B	15,000
					\$15,000

Schedule Cover Code Interpretation

Type of Cover (Cover)

F	=	Full Comprehensive	FTA	=	Fire, Theft & Accidental Damage During Transportation
TPFT	=	Third Party Fire & Theft	OR	=	Off Road Bike
T	=	Third Party Only	C	=	Classic Car Cover
I	=	Third Party Fire Theft & Illegal Conversion Only	O	=	Other

Type of Use (Use)

B	=	Business / Commercial	O	=	Private & Occasional Business
F	=	Farm	P	=	Private
FP	=	Farm & Private	T	=	Training / Instruction
NA	=	Not Applicable to your policy			

Policy Extensions / Conditions / Exclusions

Special Limits / Deductibles / Extensions

The extensions listed below are a summary only, refer to your Policy Wording for a full list of extensions and details of the cover provided. Standard Excesses apply unless expressly stated otherwise in this document or in the Policy.

Automatic Extensions to Section 1

Claim Preparation Costs	Limit any one Accident	\$5,000
Damage to Tyres	Limit any one Tyre	\$5,000
Goods in Transit	Limit any one Accident; \$250 Deductible	\$10,000
Hire of Alternative Vehicle Following Theft	Daily Limit	\$100
	Max Limit any one claim	\$5,000
	Deductible Period	7 Days
Hoist Damage	Limit any one Accident; \$500 Deductible	\$10,000
Ingestion / Entanglement	Limit any one Accident	\$20,000
Locks and Security Device	Limit any one Accident	\$10,000
Road Clearing and Load Recovery	Limit any one Accident	\$20,000
Signwriting Costs (Following a total loss))	Limit any one Vehicle	\$3,000
Transportation Costs	Limit any one Accident	\$10,000

General Extensions

Additions and Deletions	Limit any one additional vehicle	\$300,000
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Optional Extensions to Section 1

The following extension(s) will only apply when specified in the Schedule of Vehicles Insured section above.

Damage to Tracks	Refer to schedule of vehicles insured
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Loss of Use
Portable Electronic Devices

Refer to schedule of vehicles insured
Refer to schedule of vehicles insured

Section 2 - Third Party Liability

Limit of Indemnity

Maximum Limit any one Accident	\$10,000,000
Limit any one Accident for Litigation Defence Costs	\$1,000,000

Automatic Extensions to Section 2

Criminal Defence Costs	Limit any one Accident	\$10,000
Rental Vehicles Consequential Loss	Limit any one Accident	\$250,000 Part (a); \$100,000 Part (b)
Vibration/Weight damage	Limit any one Accident; \$2,000 Deductible	\$500,000

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Material Damage

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Policy Schedule
Material Damage

Insured	Olympic Weight Lifting New Zealand		
	including any new entity or subsidiary companies or subsidiaries thereof or any controlled or managed entity now or hereafter formed or acquired.		
Insurer	The Hollard Insurance Company Pty Ltd (issued and managed by Ando)	100 %	
Interested Parties	None Advised		
Policy Wording	Ando / NZbrokers Material Damage NZBANDOMD 01072024		
Policy Number	COM-P0132504		
Period Of Cover	22/04/2025 to 22/04/2026 at 4:00 pm Local Standard Time		
	and any other period for which the Policy is extended or renewed.		
This Transaction	22/04/2025 to 22/04/2026		
	The effective period of any changes recorded in this Policy Schedule		

Business Insured

National Sporting Organisation
and all other business activities of the Insured.

Location

The Insured Property described under the Sums Insured Schedule as 'Buildings', 'All Other Property' and 'Stock' is covered by this Policy whilst at any Specified Situation, and to the extent of the Money, Property in Transit and the Temporary Removal Memoranda elsewhere in New Zealand

Total Sum Insured \$150,000
(Exclusive of GST)

Specified Situation 1

Anywhere, in
New Zealand

Schedule of Property Insured

All Other Property (Contents etc)	Natural Disaster	Basis	Sum Insured
Sporting/Event equipment - Anywhere in New Zealand	ND	RV	150,000
			\$150,000
Total			\$150,000

Basis of Settlement and Cover Code Interpretation

RV	=	Reinstatement Memorandum	Stock	=	Stock (As specified in the Policy)
AV	=	Agreed Value	Stock D	=	Stock Declaration Memorandum
IV	=	Indemnity Value	FRV	=	Functional Replacement Value
ND	=	Natural Disaster Damage	NDEXCL	=	Natural Disaster Damage Excluded

For the purpose of determining, where necessary, the description under which any property should be specified, the Company agrees to accept the designation under which the property is entered in the Insured's books

Deductibles

Each loss or series of losses arising out of one event will be adjusted separately. The adjusted loss will be net of salvage recoveries and other recoveries. From each adjusted loss, the Deductible Amount specified below will be deducted.

All Perils not otherwise specified	\$500
All Perils involving Money	\$500
Burglary, attempted burglary, malicious damage by burglars	\$1,000
Landslip or Subsidence Memorandum	\$10,000
All Perils involving Portable Telephones (Cellphones)	\$250
All Perils other than Burglary or Theft involving Property in Transit	\$500
Theft	\$2,500
Drones	\$1,000

Natural Disaster Damage Memorandum (including Natural Disaster - Residential Property Memorandum) at the following Regions:

Auckland and Northland

- 2.50% Site Deductible with a minimum of \$2,500, or
- 5.00% Site Deductible with a minimum of \$5,000 for Pre-1935 Building Risks

Wellington and Canterbury

- 5.00% Site Deductible with a minimum of \$5,000, or
- 10.00% Site Deductible with a minimum of \$10,000 for Pre-1935 Building Risks

All other New Zealand Regions

- 2.50% Site Deductible with a minimum of \$2,500, or
- 10.00% Site Deductible with a minimum of \$10,000 for Pre-1935 Building Risks

The Site Deductible Amount applies to the aggregate of each loss or series of losses arising out of one event under the Insured's Material Damage and Business Interruption Policies.

For the purpose of applying the Deductible:

- Loss or Damage, to various property covered by more than one clause, Memorandum or section of this Policy or by more than one Policy with the Company, from the same cause and/or the same event will be treated as one accident covered by one clause, Memorandum, section or Policy. The highest Deductible applicable to any of the clauses, Memoranda, sections or Policies involved will be the Deductible applied;
provided that:
this clause does not apply to the Natural Disaster Damage Memorandum and Natural Disaster Damage – Residential Property Memorandum.
- a series of events arising from any one cause during any period of 72 consecutive hours will be treated as one event.

Extensions / Conditions / Warranties / Memorandum

Policy Conditions

Ando - Limited Lifetime Materials Endorsement:

For any loss to:

1. Cladding, roofing, or skylights, where they made of plastic, polycarbonate, acrylic, or PVC materials and/or
2. Any textile awnings, cricket nets, pitch covers or shade sails

we will at our option pay:

- a) the indemnity value of the materials, or
- b) the cost to repair the materials, as near as reasonably possible, to the condition they were in immediately prior to the loss.

The indemnity value of the materials will be depreciated over the lifetime of the product based upon the manufacturer's UV rating up to a maximum of 5 years.

When not in use at events the equipment is in secure storage at premises of members or in a container/s again at premises of members but outside if containerised.

Standard Memoranda / Special Limits

The extensions listed below are a summary only, refer to your Policy Wording for a full list of extensions and details of the cover provided. Standard Excesses / Deductibles apply unless expressly stated otherwise in this document or in the Policy.

	Limit
Alternative Residential Accommodation	25% of the cost incurred in replacing, repairing or reinstating the affected accommodation with a maximum of \$25,000 any one unit
Anywhere in New Zealand – All Other Property and Stock	\$50,000
Contractual Value	\$100,000
Demolition, Removal of Debris and Other Costs	Included in the Total Sum Insured
Drones and Accessories	\$20,000
Gradual Damage	\$10,000
Hazardous Substance Emergencies	\$50,000
Landscaping	\$20,000
Landslip	\$500,000
Money Section A:	\$20,000
Money Section B:	\$2,000
Portable Equipment In Transit - any one item	\$7,500
Portable Equipment In Transit - any one loss	\$15,000
Property in Transit - Amount to which Exclusion 1 (g) refers	\$25,000
Roads, Bridges and Railway Tunnels and Railway Bridges - Amount to which Exclusion 1 (i) refers	\$100,000
Refrigerated Property	\$7,500
Subsidence	\$500,000
Sustainable Rebuilding Costs	5% of the actual cost of reinstating the Building or \$250,000 whichever is the lesser
Unlawful Substances (any one individual unit) - Limit Per Event	\$50,000
Unlawful Substances - Limit Per Period of Insurance	\$250,000

Optional Memoranda

	Included/Excluded
Natural Disaster	Included
Capital Additions	Excluded
Property in the Course of Construction	Excluded
Boiler Explosion	Included
- Limit to which benefit refers	\$50,000
Collective Insurers	Included
Machinery Breakdown	Included
- Limit to which benefit refers	\$10,000
Seasonal Stock Increase	Excluded

Financial strength rating and overseas policyholder preference disclosure notice

Who Provides this Insurance

This insurance is provided by The Hollard Insurance Company Pty Ltd. Administration of this insurance and claims handling services are managed by Ando Insurance Group Limited on behalf of The Hollard Insurance Company Pty Ltd.

The Hollard Insurance Company Pty Ltd is a licenced insurer in New Zealand under section 19 of the Insurance (Prudential Supervision) Act 2010.

Financial Strength Rating Disclosure

In accordance with the Insurance (Prudential Supervision) Act 2010, we are required to provide you with the following information about your Insurer.

Where the rating is shown as REF please refer to Additional Insurer Rating Details on the previous section.

Insurer(s) Name	Portion %	Rating Agent	Rating
The Hollard Insurance Company Pty Ltd (issued and managed by Ando)	100	SP	A

The Hollard Insurance Company Pty Ltd has a financial strength rating of A (Strong) issued by Standard and Poor's.

The rating scale for Standard and Poor's is:

AAA	Extremely Strong	BB	Marginal	SD	Selective Default
AA	Very Strong	B	Weak	D	Default
A	Strong	CCC	Very Weak	R	Regulatory Supervision
BBB	Good	CC	Extremely Weak	NR	Not Rated

Note:

The Ratings from "AA" to "CCC" may be modified by the addition of a plus (+) or minus (-) sign to show relative standing within the major ratings categories.

The rating scale above is in summary form. A full description of this rating scale can be obtained from www.standardandpoors.com

An overseas policyholder preference applies. Under Australian Law, if The Hollard Insurance Company Pty Ltd is wound up, its assets in Australia must be applied to its Australian liabilities before they can be applied to overseas liabilities. To this extent, New Zealand policyholders may not be able to rely on The Hollard Insurance Company Pty Ltd's Australian assets to satisfy New Zealand liabilities.



Fair Insurance Code

The Hollard Insurance Company Pty Ltd is a member of the Insurance Council of New Zealand and its New Zealand partners adhere to the Fair Insurance Code, which provides you with assurance that they have high standards of service to their customers.

You can access a copy of the code from www.icnz.org.nz

Annual Travel Insurance

This is a summary of the cover provided by your policy. Please read your Coverage Summary and Policy Wording carefully so that you know exactly what you are covered for. If you do not fully understand what you are covered for, please ask us to explain it to you.

Insured	Olympic Weight Lifting New Zealand
Insurer	TAI, a division of Insurance Wholesale Ltd for Underwriters at Lloyds
Interested Parties	None Advised
Policy Wording	Travel and Accident Insurance Policy Wording 03/2024
Policy Number	IWL151224 561TV
Period Of Cover	16/07/2025 to 16/07/2026 at 4:00 pm

Coverage Summary

Covering

Overseas travel by the insured persons, as described in the Policy Wording.

Business Insured

National Sporting Organisation

Description of Travel

Excess

In respect of each and every event (Standard)

Other Endorsements, Extensions, Exclusions, Warranties And Conditions

- Estimated days are 450 for Worldwide Travel
- Trip duration is capped at 270 days
- Rates per Day are:
 - USA/Canada - \$18.00 per day for athletes, and \$10 per day for supporters
 - Rest of World - \$15.00 per day for athletes, and \$8 per day for supporters
- Age limit is 80 years old at departure date
- \$500 medical excess applies to insured persons training for and/or partaking in Weight Lifting /\$100 for accompanying management and supporters
- Emergency assistance is through Global24; Phone: +61 2 9312 5168;
Email: assistance@global24.com.au

The following endorsement applies:

- Amateur Athletes Endorsement

It is noted and agreed that for all athletes the following changes are made to the policy:

The following General Exclusion is deleted from the policy

1.4.1(b) An Insured Person participating in or training for any professional sport

In all other respects the policy remains unaltered.

Comments

Insurer(s) Name - Certain Underwriters at Lloyd's

Proportion % - 100

Rating Agency - Standard and Poors

Rating - AA- (Very Strong)

This Certificate of Insurance has been bound and issued by Insurance Wholesale Limited who acts as agent for the Underwriters in performing its duties in accordance with the authorisation granted by Underwriters under Lloyds Binding Authority Number B6839A11379FAA and in consideration of the premium specified said Underwriters are bound severally and not jointly, their Executors and Administrators, to insure in accordance with the terms and conditions contained herein or endorsed therein.

Lloyd's is a member of the Insurance Council of New Zealand and its New Zealand Coverholders adhere to the Fair Insurance Code, which provides you with assurance that we have high standards of service for our customers. The Fair

Insurance Code can be found at <https://www.icnz.org.nz/individuals/about-the-code/>

Insurer Financial Strength Rating

In accordance with the Insurance (Prudential Supervision) Act 2010, we are required to provide you with the following information about your Insurer. Where the rating is shown as REF please refer to Additional Insurer Rating Details on the previous section.

Insurer(s) Name	Portion %	Rating Agent	Rating
TAI, a division of Insurance Wholesale Ltd for Underwriters at Lloyds	100	SP	AA-

The rating scale for S&P Global Ratings is:

AAA	Extremely Strong	BB	Marginal	SD	Selective Default
AA	Very Strong	B	Weak	D	Default
A	Strong	CCC	Very Weak	R	Regulatory Supervision
BBB	Good	CC	Extremely Weak	NR	Not Rated

Note:

The Ratings from "AA" to "CCC" may be modified by the addition of a plus (+) or minus (-) sign to show relative standing within the major ratings categories.

The rating scale above is in summary form. A full description of this rating scale can be obtained from www.standardandpoors.com

The rating scale for A M Best Company Rating Agency is:

A++ & A+	Superior	A & A-	Excellent	B++ & B+	Good
B & B-	Fair	C++ & C+	Marginal	C & C-	Weak
D	Poor	E	Under Regulatory Supervision	F	In Liquidation
S	Suspended				

Note:

AM Best's letter Ratings of B+ and above are considered by AM Best to be in the secure range, while those below that level are vulnerable.

Further information on these ratings is available at www.ambest.com

The rating scale for Fitch Ratings is:

AAA	Highest	BB	Speculative	CC	Very high level of risk
AA	Very high	B	Highly speculative	C	Near default
A	High	CCC	Substantial credit risk	RD	Restricted default

Note:

Further information on these ratings is available at www.fitchratings.com