



SLE Worldwide Australia Pty Limited
A.B.N. 15 066 698 575 AFSL237268

Level 15, 45 Clarence Street
SYDNEY NSW 2000

Telephone 61 (2) 9249 4850

Facsimile 61 (2) 9249 4840

Website: www.sleaustralia.com.au

Certificate of Currency

Type of Cover: Broadform Liability

The Insured: Harness Racing New South Wales (including Benevolent Fund), Harness Racing New South Wales Industry Fund, Harness Racing New South Wales Race Course Development Fund, Tabcorp Holdings Limited, Industry Participants

- licensed drivers,
- licensed trainers,
- stable hand's,
- mini and maxi trot licensees
- Officials
- stewards,
- Integrity Auditor, HRNSW Appeals Panel and HRNSW Appeals Tribunal (in respect of their involvement with Harness Racing New South Wales matters only),
- Investigators and Compliance Officers (in respect of their involvement with Harness Racing New South Wales matters only),
- swab attendants and starters (if contracted and/or employed by HRNSW and/or nominated and declared club),
- Training Centre and track curator staff
- stewards/officials from interstate and/or overseas in respect of their involvement with Harness Racing New South Wales,
- veterinarian employees of HRNSW and veterinarian contractors and assisting staff in respect of advice (including taking of swabs and microchipping) given to registered clubs of Harness Racing NSW only at race meetings or if engaged to undertake specific tasks including with HRNSW staff or contractors to microchip foals, yearlings and other standardbreds,

Clubs, Associations and Industry bodies

- Harness Racing Industry Consultation Group,
- Harness Racing Clubs Committee,
- Harness Breeders NSW,
- NSW Standardbred Owners Association,
- United Harness Racing Association,
- NSW Mini Trotting Association,
- Graduation and Penalty Free Association,
- Trotters Association of NSW,
- Clubs that conduct six (6) or less race meetings per year (Gratuity Clubs)
- Clubs that conduct more than 6 race meetings per year
- District Associations
- North East District Association,

- North West District Association,
- South West District Association
- Western Districts Association,
- Cessnock & District Agricultural Association
- Hawkesbury Owners & Trainers Trotting Association Inc,
- Mini Trot Clubs,
- Other affiliated bodies/clubs (that have been declared),

Declared Clubs

Albury, Bankstown, Bathurst, Blayney, Broken Hill, Coolamon, Canberra (ACT Harness Racing Club), Cowra, Dubbo, Eugowra, Goulburn and District, Forbes, Leeton, Junee, Maitland, Narrabi, Newcastle, NSW Harness Racing Club, Menangle, Parkes, Tamworth, Penrith, Temora, Wagga, West Wyalong, Young, Training, Trialling & Public Tracks, Armidale Harness Racing Club Inc., Bathurst Showgrounds, Bega Harness Racing Club Inc., Conowindra Harness Racing Club Inc., Hawkesbury Owners & Trainers Association), Moama Harness Racing Club (Moama), Moss Vale & District Harness Association, Nowra Harness Racing Club Limited, Wollondilly Harness Racing Club (Bargo) Lithgow, and Taree Harness Racing

Clubs are all Training Tracks, no racing

- Portland Kremer Park trotting facilities
- Tony Luchetti Sports Precinct Grafton
- Bega Showground,
- Griffith
- Gunning Showground – training track and gymkhanas
- Macksville Showground – training track and gymkhanas
- Mullumbimby Show Track – training track and gymkhanas
- Castle Hill Showground – grounds used for trials

Training Tracks Owned & Operated by Councils/Crown Land

Albury, Aria, Armidale, Bangalow, Bankstown, Bargo, Barellan, Bathurst, Bendick Murrell, Birubi Point, Blayney, Broken Hill, Canberra, Canowindra, Casino, Cessnock, Condoblin, Coolamon, Cootamundra, Cowra, Crookwell, Deniliquin, Dubbo, Dungong, Echuca, Eugowra, Forbes, Ganmain, Gilgandra, Gooloogong, Goulburn, Grenfell, Griffith, Gunnedah, Hawkesbury, Inverell, Junee, Lackey Park Moss Vale, Quirindi Showground, Lake Carelligo trotting track, Leeton, Lithgow, Maitland, Manilla Marrar, Marulan, Memorial Oval – Broken Hill, Menangle Park, Mildura, Moonbi, Morisset Muswellbrook, Narrandera, Newcastle, Nowra,, Nyah, Oberon, Orange, Parkes, Peak Hil, Portland, Quirindi, Raymond Terrace, Riverstone, Seven Mile Beach, Tamworth Showground (22-60 Showground Road, TAMINDA NSW 2340) – HRNSW owns, Temora, Trundle, Ungarie, Uralla, Wagga Showgrounds, Warren Show ground & racecourse, Weethalle, Werris Creek, West Wyalong Track now owned by the Department of Crown Lands, Whitton Sports & Rec Park Yanco, Wachope

- together with all members, coaches, officials, first aid personnel, ambulance personnel at harness events only under the instruction of HRNSW staff or club personnel, administrators, voluntary workers, freeze branders, Micro Chip insertion operators, work experience personnel under the direction of appropriate personnel,
- whilst licensed by the appropriate licensing authority and whilst engaged in HRNSW activities, and licensed visitors from interstate and/or overseas whilst competing in /organising events or providing services sanctioned by the Insured.
- and/or related corporations (as defined under the Corporations Law) now existing or hereafter constituted or acquired and social and sports clubs (including their committees and officers from time to time) and the trustees of superannuation

funds and/or welfare organisations associated with the named Insured; all for their respective interests, rights and liabilities and to the extent that they are not more specifically insured

Period Of Insurance: 31 December 2025 To 4:00pm on 31 December 2026

The Business: Management of Harness Racing NSW, including racing, trialling and training of harness racing standard bred horses by licensed drivers, trainers and stable hands, show racing, rehoming activities, registered clubs operations in respect of any harness racing business including but not limited to:

Operators of Raceways including licensed premises, operator of Menangle Park Training Centres, retention barn's, training and education of industry participants, club house, bar, bistro, beer garden, lounge/games room, management, totalisator operations, trialling sales, mini trot come and try days, fund raising promotion and organisation of Harness Racing in NSW, fund raising by HRNSW and the Benevolent Fund, property owners, use and management of retention barn (operation of facilities of at Tamworth and Menangle Park Training Centre and Club Menangle) and all activities undertaken by the Insured

Operators of a Horse Simulator

Property Owner activities extend only to Registered Clubs, Associations and Nominated Registered Tracks Nominated and training facilities.

Property Owners cover is afforded to registered trainers, drivers or stablehands at their own personal property in respect of their own personal liability as a property owner in respect of harness racing activities. These registered trainers, drivers or stablehands are required to carry a separate property owners liability insurance for non-harness racing related activities at their own personal property.

A sanctioned activity means an activity involving the direct use and or handling of Standardbred horses including training and working horses, maintenance to the surface of a privately owned training track, driving at approved shows, gymkhanas and trials and direct travel to such events, trials, shows, training and gymkhanas. A sanctioned activity does not mean activities such as maintenance work to plant, equipment or the building or maintenance of stables, fences or other structures. No cover applies when participating in races at meetings where Workcover or any statutory insurances applies i.e. TAB betting on the race or any other time when Workcover applies.

Limits of Liability:

| | | |
|--------------------|---------------|-----------------------------|
| Public Liability | \$ 50,000,000 | any one Occurrence |
| Products Liability | \$ 50,000,000 | any one period of insurance |

Sublimits:

| | | |
|---------------------------------------|---------------|--|
| Property in Physical or Legal Control | \$ 5,000,000 | limited in the aggregate and sub limited to \$200,000 any one harness racing trainers care custody control |
| Advertising Injury | \$ 50,000,000 | any one Occurrence |
| Errors and Omissions | \$ 10,000,000 | limited in the aggregate for Errors and Omissions (this section is limited to declared vets) |

Excess:

| | | |
|-----------------|----------|--|
| Personal Injury | \$ 1,000 | each and every Occurrence inclusive of Supplementary Payments in respect of claims arising out of a licensed driver harness racing, trainers activities or mini/pony trotting and maxi trotting claims |
|-----------------|----------|--|

| | | |
|------------------------|-----------|---|
| Property Damage | \$ 1,000 | each and every Occurrence inclusive of Supplementary Payments in respect of claims arising out of a licensed driver harness racing, trainers activities or mini/pony trotting and maxi trotting claims |
| Professional Liability | \$ 10,000 | each and every Occurrence inclusive of Supplementary Payments in respect to all other claims |
| Advertising injury | \$ 1,000 | each and every Occurrence inclusive of Supplementary Payments |
| Driving Risk | \$ 10,000 | each and every Occurrence inclusive of Supplementary Payments in respect to driver versus driver claims where the claimant driver is/are entitled to claim workers compensation benefits arising out of an accident |

Insurer: {Underwritten for certain underwriters at Lloyd's led by AXIS Managing Agent Limited, Syndicate 1686 & Chubb Insurance Australia Limited by their agent SLE Worldwide Australia Pty Ltd under binding authorities B128416380W25 & 001-2025 respectively. {\$ 20,000,000ex \$5m Underwritten for certain underwriters at Lloyd's led by AXIS Managing Agent Limited, Syndicate 1686 & Chubb Insurance Australia Limited by their agent SLE Worldwide Australia Pty Ltd under binding authorities B128416380W25 & 001-2025 respectively. {\$ 25,000,000x \$25,000,000 is 100% underwritten for Chubb Insurance Australia Limited by their agent SLE Worldwide Australia Pty Limited.

Policy Number: 205094401000

Geographical Limits: Worldwide excluding North America

Broker: AJG - North Sydney
Level 12, 80 Pacific Highway
North Sydney NSW 2060

Stamped & Dated: 16 January 2026



SLE Worldwide Australia Pty Limited is acting under the authority of the Insurers and will be effecting this contract of insurance as agent of the Insurer and not the Insured. ABN 15 066 698 575 AFSL License No: 237268

Please Note: Whilst an expiry date has been indicated, it should be known this policy can be cancelled at any time in the future. Accordingly reliance should not be placed on the expiry date.

IMPORTANT NOTES:

1. The Named Insured may cancel this Policy by giving notice in writing to SLE. The Companies may cancel this Policy in any of the circumstances set out in the Insurance Contracts Act, 1984. After cancellation as aforesaid, the premium for the period prior to cancellation shall be adjusted on a pro rata basis plus 10% of the annual premium. When the premium is subject to adjustment, cancellation will not affect the Insured's obligation to supply such information as the Companies may require for the adjustment of the premium. Cancellation will not affect the Insured's obligations to pay the amount of adjustment applicable up to the date of cancellation.
2. Please ensure that you read this document in its entirety.