

24th July 2013

Touch Football Australia
Suite 1/18 Napier Close
DEAKIN ACT 2600

Dear Affiliates and Members

As you head into the new season and we commence issuing the Certificates of Insurance for the period of 30th June 2013 to 30th June 2014 we would like to take this opportunity to remind you of some important aspects of the insurance policies in place for Touch Football Australia.

Your Duty of Disclosure

To comply with your Duty of Disclosure when you enter into a Policy of Insurance, or vary, renew, extend, replace or reinstate it, you must tell the Insurer everything you know and which a reasonable person in the same circumstances could be expected to know, is relevant to the Insurer's decision to insure you and if so, on what terms.

If you fail to comply with this Duty, the Insurer may reduce or deny any claim you make and/or cancel the policy. If you fraudulently keep information from the Insurer or deliberately make false statements the Insurer may void the contract and treat your insurance as if it never existed.

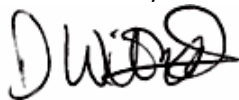
- Why is it relevant to Touch Football Australia and Touch Football Australia Affiliates?
 - o Accurate Player and Team numbers split between junior and seniors must be declared to the Insurer.
 - o Accurate Competitions dates must be declared to the Insurer.
 - o Any incidents that may give rise to a claim must be declared to the Insurer.

Every contract of Insurance is subject to good faith. This means that both parties to the contract must ensure their dealings with each other are honest and transparent.

We will endeavor to continue to provide the best service and products available and rely upon you and your Members ongoing participation in understanding the role we play as your Insurance Broker.

If you require any assistance or have any questions regarding any of the information above, please contact our office.

Yours sincerely



David Withers
Account Director