



**MEGA LINES PTY LTD**  
 ABN: 68 122 341 191  
 AFSL No. 495082



Megalines Place, Unit 112, Level 1  
 22-30 Wallace Avenue, Point Cook VIC 3030  
 PO Box 6353, Point Cook VIC 3030  
 P (03) 8379 7300  
 F (03) 8677 9344

*Be covered...  
not just insured.*

Your policy is due for renewal for the period shown. Please review the details thoroughly to ensure all information is correct and policy coverage meets your requirements. Should you require any alterations to the particulars shown please contact your Account Manager

**TAX INVOICE**  
 This document will be a tax invoice for GST when you make payment

Orienteering NSW Incorporated  
 8 Parkview Drive  
 SYDNEY OLYMPIC PARK NSW 2127

**Invoice Date:** 6/05/2024  
**Invoice No:** 1772358  
**Our Reference:** ORIENT NSW  
 Should you have any queries in relation to this account, please contact your Account Manager  
**Haylee Bloomfield**

**Class of Policy:** Voluntary Workers  
**Insurer:** Mitsui Sumitomo Insurance Company Limited  
 Level 18, 1 Bligh Street, SYDNEY NSW 2000  
 ABN:  
**The Insured:** Orienteering NSW Incorporated

**RENEWAL**  
**Policy No:** N000001  
**Period of Cover:**  
 From **28/05/2024**  
 to **28/05/2025** at 4:00 pm

**Details:** See attached schedule for a description of the risk(s) insured.

**YOUR DUTY OF DISCLOSURE**  
 PLEASE READ IMPORTANT NOTICE OVERLEAF

**NON-DISCLOSURE**  
 If you fail to comply with your duty of disclosure, the Insurer may be entitled to reduce the liability under the Contract in respect of a claim or may cancel the Contract. If your non-disclosure is fraudulent, the Insurer may also have the option of avoiding the Contract from its beginning.  
 Clients who are not fully satisfied with our services should contact our customer relations/complaints officer.  
**Mega Lines Pty Ltd**  
 subscribe to the Australian Financial Complaints Authority (AFCA) and the Insurance Brokers Code of Practice. Further information is available from our Office or contact AFCA on 1800 931 678 or visit afca.org.au

**Your Premium:**

Premium	UW Levy	Fire Levy	GST	Stamp Duty	Admin Fee	Broker Fee
\$346.00	\$65.00	\$0.00	\$51.16	\$34.25	\$0.00	\$100.59
<b>TOTAL</b>						<b>\$597.00</b>

(A processing fee applies for Credit Card payments)

**DEFT** PAYMENT SYSTEMS  
 Please turn over for further payment methods and instructions



**Billers Code:** 20362  
**Ref:** 40460881916853773



PAY ONLINE BY CREDIT CARD - visit  
[https://payments.ebix.com.au/OPG/megalines\\_opg/](https://payments.ebix.com.au/OPG/megalines_opg/)  
**Client Ref: 019984X** **Invoice Ref: 1772358**  
 A surcharge may apply.  
**DEFT Reference Number: 40460881916853773**



\*498 404608 81916853773



For payments by cheque see reverse.

**Mega Lines Pty Ltd**  
**Our Reference:** ORIENT NSW  
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**Want to pay monthly?**



Click here to accept online

Total amount payable \$668.04  
 (includes application fee and credit charges)  
 or visit [edge.iqumulate.com/myaccount](https://edge.iqumulate.com/myaccount)  
 Enter code: **4WW65DDMB9**

Smooth out cash flow  
 Easy monthly payments  
 No additional security

**10 MONTHLY PAYMENTS**  
 Initial payment \$84.80 Remaining payments \$64.80  
 or **AMOUNT DUE \$597.00**

## YOUR DUTY OF DISCLOSURE

Before you enter into a contract of general insurance and up until the commencement of the insurance, you have a duty, under the Insurance Contracts Act 1984 to either provide answers to questions or disclose specific information to the underwriter. You have the same duty before you renew, extend, vary or reinstate an insurance contract. For policies that are taken out or renewed with a start date prior to the 5th October 2021 and are Eligible Contracts (Eligible Contracts involve individuals purchasing insurance for motor vehicles with carrying capacity under 2 tonne, motorcycle, home building and contents, residential strata, travel, personal accident and sickness and consumer credit) your only duty is that you must tell the underwriter anything that you know and that a reasonable person in the circumstances would include when answering questions asked of you by them. For policies that are taken out or renewed with a start date on or after the 5th of October 2021 and are Consumer Insurance Contracts, (Consumer Insurance Contracts are defined as insurance that is obtained wholly or predominantly for the personal, domestic or household purposes of the insured) your only duty is to take reasonable care not to make a misrepresentation when answering questions asked of you by the underwriter. In all other situations you must tell the underwriter about anything that you know or could be reasonably expected to know taking into account the nature and extent of the insurance cover to be provided and the class of persons who would ordinarily be expected to apply for such insurance cover. You do not need to tell the underwriter anything that reduces the risk of the underwriter, that is of common knowledge; that the underwriter knows or, in the ordinary course of business, ought to know or that the underwriter has waived your duty to tell them about.

## NON-DISCLOSURE

If you do not tell the underwriter anything you are required to, or in the case of Consumer Insurance Contracts fail to take reasonable care not to make a misrepresentation, they may cancel your contract or reduce the amount they will pay you if you make a claim, or both. If your failure to tell the underwriter is fraudulent, they may refuse to pay a claim and treat the contract as if it never existed.

## Additional Duty of Disclosure Information

### Non-Disclosure

Policies which are not governed by the Insurance Contracts Act 1984 such as marine, (other than marine inland transit insurance and pleasure craft) and insurance required by statute such as Compulsory Third Party (CTP) motor vehicle insurance and workers compensation, the Insurer may be able to recover against the Insured in the event of misrepresentation, misstatement or non-disclosure. If you are uncertain as to whether particular information is relevant to the insurer's decision to insure, please contact us and we can help you identify whether the information should be disclosed to the insurer on the application or upon renewal or variation of the insurance.

### Duty of Good Faith

Both parties to an insurance contract, the insurer and the insured, must act towards each other with the utmost good faith. If you fail to do so, you may prejudice any claim.

### Change or Alteration in Risk

It is our duty as brokers to give you sound professional advice, but that advice can only be sound and valid if we are kept properly informed of changes to your business, circumstances or products such as alteration of risk, changes in location, mergers and acquisitions or any new or changes in activities (including overseas) which may have a bearing on the adequacy of your insurance coverage



DEFT is a service of Macquarie Bank



Contact your participating financial institution to make payment directly from your cheque or savings account.

Pay by credit or debit card at [https://payments.ebix.com.au/OPG/megalines\\_opg/](https://payments.ebix.com.au/OPG/megalines_opg/).

Please present page intact at any Australia Post Office.

Detach payment slip and mail with payment to:

Payments may be made by cheque or EFTPOS.

**DEFT Payment Systems  
Locked Bag 20015  
Melbourne VIC 3001**

You will be required to enter the Biller Code and BPAY reference number as detailed on the front of your invoice.

**Mega Lines Pty Ltd** accepts Mastercard, Visa, American Express & Diners Club Cards.

Please make any cheques payable to 'DEFT Payment Systems for **Mega Lines Pty Ltd**'.

Please make cheques payable to 'DEFT Payment Systems for **Mega Lines Pty Ltd**'.

Please note that receipts will not be issued for mailed payments.

## Schedule of Insurance

<b>Class of Policy:</b> Voluntary Workers	<b>Policy No:</b> N000001
<b>The Insured:</b> Orienteering NSW Incorporated	<b>Invoice No:</b> 1772358
	<b>Our Ref:</b> ORIENT NSW

**NAME OF INSURED:** **Orienteering NSW Incorporated** and including Voluntary Workers and/or subsidiary and/or related Corporations as defined under Australian Corporations Law and/or financiers for their respective rights, interests, and liabilities or subsidiary and/or related Corporations as defined under Australian Corporations Law and/or financiers for their respective rights, interests and liabilities

**PERIOD OF INSURANCE:** From: 28th May 2024 at 4.00 p.m. Sydney time  
To: 28th May 2025 at 4.00 p.m. Sydney time

**BUSINESS DESCRIPTION:** Principally a not for profit organisation overseeing and/or promoting the sport of orienteering in NSW

**INTERESTED PARTIES:** Not Applicable

<b>INSURANCE PROGRAM:</b>	Business Package Insurance	NOT INCLUDED
	Commercial Motor Vehicle Insurance (Owned Vehicles)	NOT INCLUDED
	Commercial Motor Vehicle Insurance (Non Owned Vehicles)	NOT INCLUDED
	Voluntary Workers Personal Accident Insurance	INCLUDED
	General Liability Insurance Policy	NOT INCLUDED
	Association Liability Insurance Policy	NOT INCLUDED

### **VOLUNTARY WORKERS PERSONAL ACCIDENT**

**Covering:** Death, injury or disability caused by an injury while Insured Persons are performing authorised voluntary work or while they are traveling to, from or during the voluntary work subject to the terms and conditions of the policy wording.

Insured Person is also extended to mean any employee of the insured for Weekly Benefits only when such employee is not entitled to claim weekly benefits under any other insurance policy.

**Sums Insured:** **Insuring Clause 1: Capital Benefits**

#### **Age Limits**

##### **Between 0-18 years**

Capital Benefit 1 - Death	\$25,000
Capital Benefits 2 to 35 as per Table of Benefits	

##### **Between 18-75 years**

Capital Benefit 1 - Death	\$250,000
Capital Benefits 2 to 35 as per Table of Benefits	

##### **75+ years**

Capital Benefit 1 - Death	\$40,000
Capital Benefits 2 to 35 as per Table of Benefits	

#### **Insuring Clause 2: Loss of Earnings Benefit**

Weekly Benefit	\$1,000
Benefit Period	104 weeks

<b>Excess</b>	<b>7 Days</b>
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<b>Class of Policy:</b>	Voluntary Workers	<b>Policy No:</b>	N000001
<b>The Insured:</b>	Orienteering NSW Incorporated	<b>Invoice No:</b>	1772358
		<b>Our Ref:</b>	ORIENT NSW

**Insuring Clause 3: Additional Benefits**

1. Modification Expenses up to a maximum	\$15,000
2. Funeral Expenses up to a maximum	\$10,000
3. Home Help (maximum 52 weeks)	\$500 per week
4. Non Medicare Medical Costs	\$10,000
5. Rehabilitation up to a maximum	\$5,000
6. Broken Bones Capital Benefits up to a maximum	\$10,000
7. Out of Pocket Expenses (including transportation, home tutorial, dependent Children, Coma Benefit, Miscarriage / premature birth, Partner Retraining, Remote Accommodation and Transport and Workplace Trauma)	As per Policy

<b>Optional Extensions</b>	4.1 Inclusion of Members, Students & Children	Not Insured
	4.2 Inclusion of Training Program Participants	Not Insured

<b>Limit of Liability:</b>	Limit of Liability In the aggregate	\$1,000,000
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<b>Volunteers:</b>	Estimated Maximum Number of Volunteers at Any One Time	20
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<b>Policy Number:</b>	CUW PA 0224
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<b>Capacity:</b>	100%
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<b>Insurer:</b>	Community Underwriting Agency Pty Ltd on behalf of Berkley Insurance Australia
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**IMPORTANT NOTICES AND INFORMATION****Additional Duty of Disclosure Information****Non-Disclosure**

Policies which are not governed by the Insurance Contracts Act 1984 such as marine, (other than marine inland transit insurance and pleasure craft) and insurance required by statute such as Compulsory Third Party (CTP) motor vehicle insurance and workers compensation, the Insurer may be able to recover against the Insured in the event of misrepresentation, misstatement or non-disclosure. If you are uncertain as to whether particular information is relevant to the insurer's decision to insure, please contact us and we can help you identify whether the information should be disclosed to the insurer on the application or upon renewal or variation of the insurance.

**Duty of Good Faith**

Both parties to an insurance contract, the insurer and the insured, must act towards each other with the utmost good faith. If you fail to do so, you may prejudice any claim.

**Change or Alteration in Risk**

It is our duty as brokers to give you sound professional advice, but that advice can only be sound and valid if we are kept properly informed of changes to your business, circumstances or products such as alteration of risk, changes in location, mergers and acquisitions or any new or changes in activities (including overseas) which may have a bearing on the adequacy of your insurance coverage.

**The Interest of Other Parties**

If you require the interest of a party other than the named insured to be covered you **must** request this as most policy conditions will exclude indemnity to other parties (eg: Mortgagees, Lessors, Principals. etc) unless their interest is noted on the policy.

**Claims Occurring prior to commencement**

Your attention is drawn to the fact that most of your policies do not provide indemnity in respect of events that occurred before the insurance commenced. They cover events that occur during the time the policy is current.

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**Subrogation and/or hold harmless**

You may prejudice your rights with regard to a claim if, without prior agreement from your insurer, you make any agreement with a third party that will prevent the insurer from recovering the loss from that third party or another party who would be otherwise liable. When you enter into a contract you should take particular note of what the contract contains with respect to insurance requirements, hold harmless clauses, indemnity clauses, waivers or subrogation and/or recovery, remedies, penalties and the like.

**Claims Made During the Period of Insurance (Claims Made Policies)**

Your attention is drawn to the fact that some policies (for example, professional indemnity insurance, D&O Liability and Crime) provide cover on a "claims made" basis.

This means that claims that are first advised to you (or made against you) and reported to your insurer during the period that the policy is current are insured under that policy, irrespective of when the incident causing the claim occurred (unless there is a date beyond which the policy does not cover – this is called a "retroactive date"). If you become aware of circumstances which could give rise to a claim and notify the insurer during the period that the policy is current, a claim later arising out of those circumstances should also be covered by the policy that is current at the time of the notification, regardless of when the claim is actually made or when the incident causing the claim occurred.

In order to ensure that your entitlement to claim under the policy is protected, you must report all incidents that may give rise to a claim against you to the Insurers without delay after they come to your attention and before the policy expires.

**Non Renewable Insurance**

Cover under your policies terminates on the date shown on our tax invoice or adjustment note.

While insurers will send renewal offers for most insurance policies, there are some which are not "renewable". For these, if you wish to effect similar insurance for a subsequent period, you will need to complete a further proposal form/declaration before the current policy expires so that we can seek terms of insurance and quotations on your behalf.

**Essential reading of policy wording**

The policy wordings for your insurances have either been provided to you or will be sent to you as soon as they are received from your Insurers. We recommend that you read these documents carefully as soon as possible and advise us in writing of any aspects which are not clear to you or if any aspect of the cover does not meet with your requirements

**Refund of Premium**

If there is a refund or reduction of premium owed to you as a result of a cancellation or alteration to a policy, we will retain any broker fee we have charged you. Megalines will retain any commission that was paid to them by the insurer for the policy and we may retain the portion of the commission that was paid to us by Megalines. We may also charge you a cancellation fee.

**Cancellation of Policy or Deficient Cover Due to Non Payment of Premium**

We shall not be held responsible for the cancellation of your policy, a deficiency in cover, or the denial of a claim by your Insurer where you have not paid, or did not pay, any amount of premium due to us or your Insurer, or instalments to your premium financier.

**General**

Many areas of insurance are complex and some implications may not be evident to you. If there are **any** aspects of your insurances that you do not understand or you require further explanation, please contact us immediately.

**Disclosure**

This above information is not comprehensive. It provides only a summary of the subject matter covered and is not tailored specifically to your business or private situation. You should make your own assessment of this information and rely on it wholly at your own risk.

**General Advice Warning**

This advice does not take into account any of your particular objectives, financial situation or needs. For this reason, before you act on this advice, you should consider the appropriateness of the advice taking into account your own objectives, financial situation and needs.

Before you make any decision about whether to acquire the policy, you should obtain and read the product disclosure statement for the policy.

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### IMPORTANT INFORMATION FOR CLIENT

#### POLICY

This notice refers to a contract of insurance that you have entered into via our company. You should refer to your policy document for the full terms and conditions applicable and you should read them carefully. Should any doubts arise as to the scope of cover provided, please contact us for an explanation.

#### YOUR DUTY OF DISCLOSURE

Before you enter into a contract of general insurance and up until the commencement of the insurance, you have a duty, under the Insurance Contracts Act 1984 to either provide answers to questions or disclose specific information to the underwriter. You have the same duty before you renew, extend, vary or reinstate an insurance contract.

For Consumer Insurance Contracts, (Consumer Insurance Contracts are defined as insurance that is obtained wholly or predominantly for the personal, domestic or household purposes of the insured) your only duty is to take reasonable care not to make a misrepresentation when answering questions asked of you by the underwriter.

In all other situations you must tell the underwriter about anything that you know or could be reasonably expected to know taking into account the nature and extent of the insurance cover to be provided and the class of persons who would ordinarily be expected to apply for such insurance cover. You do not need to tell the underwriter anything that reduces the risk of the underwriter, that is of common knowledge; that the underwriter knows or, in the ordinary course of business, ought to know or that the underwriter has waived your duty to tell them about.

#### NON-DISCLOSURE

If you do not tell the underwriter anything you are required to, or in the case of Consumer Insurance Contracts fail to take reasonable care not to make a misrepresentation, they may cancel your contract or reduce the amount they will pay you if you make a claim, or both. If your failure to tell the underwriter is fraudulent, they may refuse to pay a claim and treat the contract as if it never existed.

#### RETAIL CLIENTS

Under the Corporations Act 2001 and associated Regulations Retail Clients are provided with additional levels of protection from other insurance purchasers. The Act defines Retail Clients as:

- Individuals or a small manufacturing business employing less than 100 people or any other business employing less than 20 people.
- And that are being provided a financial service or product that relates to the following insurance covers:
- Motor Vehicle (under 2 tonne), Home building, contents, personal and domestic, Sickness and Accident or Travel, Consumer Credit and other classes as prescribed by regulations.

#### WHAT ADVICE IS BEING PROVIDED (RETAIL CLIENTS ONLY)

If you are a RETAIL CLIENT (refer above) and a Statement of Advice has not been provided to you with this invoice, then the advice that we are giving you related to this transaction is General Advice.

General Advice is advice that has been prepared without considering your current objective's, financial situation or needs. Therefore, before acting on this advice, you should consider the appropriateness of the advice having regard to your current objective's, financial situation or needs.

If the advice provided relates to the acquisition or possible acquisition of a new insurance policy and the underwriter has prepared a Product Disclosure Statement (PDS) we will have attached the PDS for your review. You should consider the PDS prior to making the decision to purchase this product. Further information regarding the income we have been paid by the underwriter for this transaction is available upon request.

#### DISPUTES

Clients not satisfied with our services should contact our Complaints Officer. We are members of the Australian Financial Complaints Authority (AFCA), a free consumer service. Further information is available from our office or contact AFCA directly on 1800 931 678 or visit [www.afca.org.au](http://www.afca.org.au). We also follow the Insurance Brokers Code of Practice.

#### CANCELLATION WARNING (RETENTION OF BROKERAGE AND FEES)

If you cancel this insurance prior to the expiry date, we reserve the right to refund to you only the net return premium we received from the underwriter, and not refund any part of the brokerage or fees we received for arranging the cover. A broker fee may also be charged to process the cancellation.

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**AVERAGE OR COINSURANCE**

If your insurance cover is provided by an Industrial Special Risks, Fire & Perils, Business Package or Business Interruption/Consequential Loss policy it will usually contain an Average/Co-Insurance clause. These clauses typically apply where coverage is triggered by damage to property and the sum insured is expected to reflect the full replacement value of property or the annual profit of the business.

This means that if the sum insured(s) you nominate for the insured property / profits etc. are less than 100% of their full value at the time the insurance was effected (or renewed), then part of the loss will/may not be covered by the policy.

For example, a policy with a 100 % co-insurance clause pays as follows: if a building is insured for \$150,000 when its value is \$200,000, then in the event of a claim for damage of \$100,000, underwriters will only pay \$75,000 and you will suffer an uninsured loss of \$25,000. Therefore, it is important that the Sum Insured(s) you select are adequate to represent the full value of the insured property / profits and are calculated in accordance with the cover being arranged.

**ELECTRONIC DELIVERY OF DISCLOSURE NOTICES**

Please note that where possible we prefer to provide all correspondence and disclosure notices (including Financial Services Guides and Product Disclosure Statements) to you electronically, via email or links to websites etc. If you have provided your email address to us, we will typically use that email address for all correspondence and disclosure notices. Should you not wish to be sent disclosure documents electronically please advise us accordingly and we will update our records accordingly.

**WHOLESALE BROKER INFORMATION**

In some cases, we use the services of a Wholesale Broker (insurance intermediary) to access products that are not available to us directly from the insurer. You can identify where we have used an insurance intermediary as the Invoice/schedule will show that the policy is placed via another Insurance Intermediary. This situation usually arises where the insurance intermediary has developed a specialised product and competitive pricing for risks that are not commonly available directly from most underwriters. This means we are not dealing with the end insurer directly but via the insurance intermediary. All insurance intermediaries that we deal with are required to hold an Australian Financial Services Licence and to place all client funds received into a Trust Account and are required to meet the same high standards in the delivery of their services that apply to us. Importantly all claims will be the ultimate responsibility of and paid for by the end underwriter.

**PREMIUM FUNDING WARNING**

Premium funding allows you to spread out the cash flow associated with paying your insurance premiums over the next twelve months. We receive a commission from the funder for arranging the funding contract; full details are available on request.

Please note that should the insurance policy be cancelled before the expiry date for whatever reason, the Premium Funder will charge you the full interest applicable to the contract, as detailed in the Loan Application Form. Typically there will be no refund of our commission on the refund premium and no refund of any fee we may have charged you for arranging the cover. We also reserve the right to charge you a policy cancellation handling fee. In some cases underwriters also apply minimum premiums to policies, which may further reduce the refund that you might otherwise receive.

The impact of the above on you is that any refund you receive for the mid term cancellation of your policy will usually be significantly less than a pro rata calculation would produce and in extreme cases may involve you having to make an additional final payment even though the policy has been cancelled. Therefore prior to cancelling a policy and replacing it with another cover we strongly recommend that you discuss your situation with us so that we can advise the exact extent and impact of the early cancellation provisions mentioned above.

**UTMOST GOOD FAITH**

Every contract of insurance is subject to the doctrine of utmost good faith which requires that the parties to the contract should act toward each other with the utmost good faith. Failure to do so on your part may prejudice any claim or the continuation of cover provided by Underwriters.

**UNDERWRITING AGENTS AND WHOLESALE BROKERS**

In some cases, we access insurance products via Underwriting Agents and Wholesale brokers rather than directly with the insurer. In such cases should you wish to access the Financial Services Guide of the Underwriting Agency or Wholesale Broker please contact us and we will arrange to have a copy sent out to you.

**CONTACT AGREEMENT**

To ensure that we provide you with appropriate products and services, you agree to us calling you at our discretion to discuss any new products and services. If you do not wish to receive such calls, please advise us and we will place you on our Do Not Call Register.

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**CONTRACTUAL LIABILITY**

Many commercial or business contracts contain clauses dealing with your liability (including indemnities or hold harmless clauses). Such clauses may entitle your underwriters to reduce cover, or in some cases, refuse to indemnify you at all. You should seek legal advice before signing and accepting contracts. You should inform us of any clauses of this nature before you enter into them.

**THIRD PARTY INTERESTS**

Some insurance policies may only provide cover for your interest in the property insured and may not cover the interest of any third parties unless you have informed the insurer of them, they are noted on the policy. For example, if property is jointly owned, or subject to finance, the interest of the joint owner or financier may be excluded, if it is not specifically noted on the policy.

**ALTERATIONS**

No alterations to the risk whatsoever will be admitted and will not take effect until acceptance is confirmed by the underwriter.

**PAYMENT**

You will not be insured if you fail to pay the premium in full within 14 days from commencement of the risk for new policies and prior to the due date for renewals unless alternative credit arrangements have been agreed with us in writing.

**NEW POLICIES**

Notwithstanding the above, you will not be insured if you do not submit the relevant Proposal within 30 days from commencement of the risk unless an extension of time has been agreed with us in writing.

**PRIVACY ACT**

The Privacy Act 1988 requires us to inform you on how we collect, use and disclose your personal information. A copy of our Privacy Policy Statement is available on request from our office or from our Website.

**COOLING OFF**

All Retail Products are subject to a 14-day "cooling off period". This means that if you are not happy with a Retail Product, you have 14 days to withdraw from the new contract at no cost to you other than our broker's fee, which is not refundable.

**DISCLAIMER**

The coverage details provided with this notice are a summary only (errors and omissions excepted) and do not purport to be an exact copy of the underwriters' policy schedule and/or related documents. In case of any discrepancy between the coverage details provided and the underwriter's policy schedule and related documents, the underwriters' documents will prevail. We will provide a full copy of the underwriter's policy schedule and documents upon request.

**TERMS OF TRADE**

Payment of this account constitutes your acknowledgement and acceptance of these conditions and authorises us to act as your insurance brokers for the risks outlined on the face hereof and no others unless specifically agreed by us in writing.

**SUBROGATION / RIGHTS OF RECOVERY AGAINST OTHERS**

You are warned that should you become a party to any agreement that has the effect of excluding or limiting your underwriter's ability to recover from a third party, your underwriters may have the right to refuse to indemnify you for such loss where it is shown that your underwriter's rights of recovery have been prejudiced by your action.

**CLAIMS MADE POLICY**

Where indicated on the invoice this policy provides cover on a "claims made" basis which means that claims first advised to you (or made against you) during the period of insurance are covered irrespective of when the incident causing the claim occurred. To protect your entitlement to indemnity under this policy you must report to underwriters without delay and prior to expiry of the policy period all incidents that may give rise to a claim against you.

**CLAIMS OCCURRING PRIOR TO COMMENCEMENT**

Your attention is drawn to the fact that your policies do not provide indemnity in respect of events that occurred PRIOR to commencement of the contract.