

You are reminded that the policy mentioned below falls due for renewal on 28/05/2020. To ensure your continued protection, payment must be received within 14 days of this date. This is an invitation to renew, and not a demand for payment.

Orienteering NSW Incorporated  
8 Parkview Drive  
SYDNEY OLYMPIC PARK NSW 2127

**TAX INVOICE**

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

**Invoice Date:** 9/05/2020  
**Invoice No:** 125488  
**Our Reference:** ORIENT NSW

Should you have any queries in relation to this account, please contact your Account Manager  
Not for Profit

**Class of Policy:** Voluntary Workers Insurance  
**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 **28/05/2020**  
to **28/05/2021** at 4:00 pm



Please turn over for further payment methods and information.



For payments by cheque see reverse.

**Apollo Risk Services Pty Ltd**  
**Our Reference:** ORIENT NSW  
**Invoice No:** 125488  
**Due Date:** 28/05/2020

<b>Premium</b>	<b>\$330.75</b>
<b>U'writer Levy</b>	<b>\$50.00</b>
<b>Fire Levy</b>	<b>\$0.00</b>
<b>GST</b>	<b>\$43.66</b>
<b>Stamp Duty</b>	<b>\$32.74</b>
<b>Broker Fee</b>	<b>\$55.85</b>

**AMOUNT DUE Aud \$513.00**



**Billor Code:** 20362  
**Ref:** 40452581911863413



Pay by credit card (Visa, Mastercard, Amex or Diners) at [www.deft.com.au](http://www.deft.com.au) or Call 1300 78 11 45. A surcharge may apply.  
DEFT Reference Number: 40452581911863413



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## IMPORTANT INFORMATION

### 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 tell the underwriter of anything that may affect the underwriters' decision whether to insure you and on what terms. 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.

For 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) the above duty only applies to questions asked of you by the underwriter. In answering any such questions you must tell them anything that you know and that a reasonable person in the circumstances would include.

You have the same duty before you renew, extend, vary or reinstate an insurance contract. You do not need to tell the underwriter anything that:

- reduces the risk to be insured or that is of common knowledge;
- the underwriter knows or, in the ordinary course of business, ought to know;
- the underwriter has waived your duty to tell them about.

### 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.

### 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.

### AVERAGE / CO-INSURANCE

It is most important that the Sum Insured you select is adequate to represent the value of the insured property and is calculated in accordance with the cover being arranged. Otherwise, you will be under-insured and in terms of the Average / Co-insurance provisions of your policy, you may be responsible for paying part of the loss you actually suffer.

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

If a cover is cancelled before expiry of the period of insurance, 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 receive for arranging the cover. A broker service fee may be charged to process the cancellation.

### 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.

### 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.

### CONTRACTUAL LIABILITY / WAIVER OF SUBROGATION

Many commercial or business contracts contain clauses dealing with your liability (including indemnities, hold harmless or waiver of subrogation clauses). Such clauses may have the effect of excluding or limiting your underwriter's ability to recover from a third party, which 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.

### CLAIMS MADE POLICY

Where indicated on the invoice schedule or in the policy document a policy written on a "claims made" basis means that the policy will (subject to its terms and conditions) cover claims which are made against you and notified to the insurer during the period of cover, alleging a wrongful act has occurred after the retroactive date, irrespective of the date when the cause of action may have occurred.

To protect your entitlement to indemnity under this type of 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.



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BPAY



Card



In Person



Mail

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

Pay by credit or debit card at [www.deft.com.au](http://www.deft.com.au) or by phone on 1300 78 11 45.

Please present page intact at any Australia Post Office.

Detach payment slip and mail with payment to:

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

**Apollo Risk Services Pty Ltd** accepts Mastercard, Visa, American Express & Diners Club Cards.

Payments may be made by cash, cheque or EFTPOS.

**DEFT Payment Systems  
Locked Bag 2501  
PERTH WA 6001**

The phone payment line is a 24-hour service. Calls are charged at the cost of a local call (mobile extra).

Please make any cheques payable to 'DEFT Payment Systems for **Apollo Risk Services Pty Ltd**'.

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



DEFT is a service of Macquarie Bank



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PERTH WA 6001**

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## Schedule of Insurance

**Class of Policy:** Voluntary Workers Insurance  
**The Insured:** Orienteering NSW Incorporated

**Policy No:** N000001  
**Invoice No:** 125488  
**Our Ref:** ORIENT NSW

This policy has been placed through

Community Underwriting Agency Pty Limited  
ABN 60 166 234 715  
PO Box 173, Balmain NSW 2041

Community Underwriting Agency Pty Limited is an underwriting agency who has placed the policy with

Mitsui Sumitomo Insurance Company Limited  
Level 18, 1 Bligh Street, SYDNEY NSW 2000

<b>NAME OF INSURED:</b>	<b>Orienteering NSW Incorporated</b> 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	
<b>PERIOD OF INSURANCE:</b>	From: 28th May 2020 at 4.00 p.m. Sydney time To: 28th May 2021 at 4.00 p.m. Sydney time	
<b>BUSINESS DESCRIPTION:</b>	Principally a not for profit organisation overseeing and/or promoting the sport of orienteering in NSW	
<b>INTERESTED PARTIES:</b>	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.

<b>Sums Insured:</b>	<b>Insuring Clause 1: Capital Benefits</b>	<b>\$250,000</b>
	<b>Age Limits</b>	
	<b>Between 0-18 years</b>	
	Capital Benefit 1 - Death	\$25,000
	Capital Benefits 2 to 35	as per Table of Benefits
	<b>Between 18-75 years</b>	

**Schedule of Insurance**

**Class of Policy:** Voluntary Workers Insurance  
**The Insured:** Orienteering NSW Incorporated

**Policy No:** N000001  
**Invoice No:** 125488  
**Our Ref:** ORIENT NSW

Capital Benefit 1 - Death \$250,000  
 Capital Benefits 2 to 35 a s 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

**Excess****7 Days****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

**Limit of Liability:** Limit of Liability In the aggregate \$1,000,000

**Volunteers:** Estimated Maximum Number of Volunteers at Any One Time 20

**Insurer:** Community Underwriting Agency Pty Ltd on behalf of Berkley Insurance Australia

**Wording/s:** Community Underwriting Voluntary Workers Personal Accident CUW PA 0419

