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Renewal

Australian Blouza Association Incorp
PO Box 521
PARRAMATTA NSW 2124

MEMORANDUM: 12110083
CLIENT REF: AUSBL
INVOICE NUMBER: I53150
DATE: 04/11/15
POLICY NUMBER: V506004
EXECUTIVE: Vanessa Elten
DIRECT PHONE NO: (02) 9397 5312

INSURER: Accident and Health
GPO Box 4213 Sydney 2001

INSURED: Australian Blouza Association Incorp

PERIOD: 30/11/15 to 30/11/16
At 4pm Local Time

CLASS: PERSONAL ACCIDENT & SICKNESS

Table with 2 columns: Description and Amount. Includes Premium (600.00), Fire/SES Levy\* (0.00), U/W GST (65.00), Stamp Duty (59.40), Policy Fee (50.00), Admin Fee (150.00), Transaction Fee (5.00), Total Fee GST (15.50), Sub Total (944.90), and AMOUNT PAYABLE (\$944.90).

\*Note: Fire Levy for risks in NSW contains the State Emergency Services contribution.

PARTICULARS:

As Per Attached Schedule

PLEASE REFER TO THE DUTY OF DISCLOSURE OVERLEAF

REMITTANCE ADVICE

CLIENT REF: AUSBL
INVOICE NUMBER: I53150
CLIENT: Australian Blouza Association Incorp
DATE PAYABLE: 30/11/15

DATE: 04/11/15
ACC EXEC: Vanessa Elten/
AMOUNT PAYABLE: \$944.90

- CHEQUE: PLEASE MAKE ALL CHEQUES PAYABLE TO DIB INSURANCE BROKERS PTY LTD AND REMIT TO PO BOX 7277, SILVERWATER NSW 2128
DIRECT DEPOSITS: BSB 082-128 Account No. 55548 9903 EFT Code AUSBL

CREDIT CARD: Mastercard / Visa / American Express (Please circle)

Card Number: [ ] Expires: \_\_\_/\_\_\_

Name on Card: ..... Signature: .....

(Please print)

C/Card Amount Paid: \$963.33

IF PAYING BY CREDIT CARD AN ADDITIONAL FEE OF 1.95% WILL BE CHARGED

## IMPORTANT NOTES – PLEASE READ CAREFULLY

The insurance Contract Act 1984 has been in force since 1 January 1986. The purpose of this legislation is to strengthen the legal protection for consumers and to formally clarify the duties and responsibilities of both the insurance company and the insured consumers. Although this law is for the additional protection, some signs of its effect may be confusing to you. We will be sending you more documents to read in connection with all insurances.

*Any form which requires completion must be completed by you fully and with detail and accuracy.*

Anything which might affect an insurer's decision cover must be notified promptly. If you have any questions about any aspects of your rights or duties, please contact us. A summary of the main points of the legislation is as follows.

**YOUR DUTY OF DISCLOSURE:** Before you enter into a contract of general insurer, you have a duty, under the Insurance Contract Act, 1984, to disclose to the insurer every matter that you know, or could reasonably be expected to know, is relevant to the Insurer's decision whether to accept the risk of insurance and, if so, on what terms.

You have the same duty to disclose those matters to the insurer before you renew, extend, vary or reinstate a contract of general insurance.

**Your duty however does not require disclosure of matter:**

- that diminishes the risk to be undertaken by the Insurer
- that is of common knowledge
- that your insurer knows or in the ordinary course of the business, ought to know
- as to which compliance with your duty is waived by the insurer

**NON DISCLOSURE:** If you fail to comply with your duty of disclosure, the Insurer may be entitled to reduce his 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.

**LIABILITY INSURANCES:** Most policies will not cover you for liability resulting from events which occurred before commencement of cover. In addition, notification of claims or possible claims should always be made in writing during a period when policy is in force.

**THE AVERAGE CLAUSE – UNDER INSURANCE:** Fire and Business Interruption Policies, Industrial Special Risk Cover, Home Building and Contents Policies, Machinery/Electronic Breakdown, Special Contingency and Contractors Risk usually contain an average Clause. This means that you must insure for the full value and this of course varies with the type of cover you take: Market Value, Indemnity or Replacement. If you are under insured your claim may be reduced in proportion to the amount of under insurance.

**THIRD PARTY INTERESTS:** If someone other than yourself has a financial interest in the property to be insured the must be note on the policy in order that their interest be protected.

**SUBROGATION AGREEMENTS:** When another person is liable to compensate you for any loss or damage otherwise covered by a policy, but you agree with that person either before or after a loss occurred that you would not seek to recover any moneys from that person, the insurance company may not cover you under their policy for any such loss or damage. Therefore you must not agree to give away any of your rights.

**DISPUTE FACILITY:** Clients who are not fully satisfied with our service should contact our customer relations/complaints offices. Professional Insurance Brokers also subscribe to the Financial Ombudsman Service (FOS), a free customer service, and the general Insurance Brokers Code of Practice. Further information is available from this office.

**CANCELLATIONS:** If a cover is cancelled before the expiry of the period of insurance we will refund to you only the net return premium which we received from the insurer. We will not refund any part of the brokerage we received for arranging the cover.

**PLEASE BE SURE TO NOTIFY US OF:**

- any information you should disclose
- any changes circumstances affected the risk
- details which could affect the insurer's decision to renew on the same terms as previously
- alternations to the sums insured or other details
- any changes of address

**WORKERS COMPENSATION:** Unless specifically stated on this invoice, this policy does not cover Workers Compensation.

**PLEASE ALSO NOTE:** It is essential that all claims to be made by you or any possible claims against you, are notified to us immediately. Should you not understand any of the above important notes or the insurance coverage, please contact our office for further clarification.

إذا لم تتمكن من فهم أي من الملاحظات الهامة أعلاه أو ما يعطيه التأمين، فيرجى الاتصال بمكتبنا لمزيد من التوضيحات.  
如果您對上述的重要資料或保險額有任何不明白之處，請聯絡我們的辦事處尋求闡釋。

Nếu quý vị có chi không hiểu về bất cứ bản dẫn giải quan trọng nào trên hay bảo hiểm được những gì, xin hãy liên lạc với văn phòng chúng tôi để được chỉ dẫn rõ ràng.

**Schedule of Cover**

**Our Reference: 12110083**

INSURED : AUSTRALIAN BLOUZA ASSOCIATION INCORP

TYPE OF POLICY : E-VOLUNTARY WORKERS

INSURED PERSONS : 10 VOLUNTARY WORKERS OF THE INSURED, INCLUDING DIRECTORS & COMMITTEE MEMBERS

SCOPE OF COVER : THE COVERAGE AFFORDED BY THIS POLICY SHALL ONLY APPLY WHILST AN INSURED PERSON IS ENGAGED IN VOLUNTARY WORK AUTHORISED BY AND UNDER THE CONTROL OF THE INSURED INCLUDING DIRECT UNINTERRUPTED TRAVEL TO AND FROM SUCH VOLUNTARY WORK

AGE LIMIT : 16 - 80 YEARS

SUMS INSURED : DEATH & CAPITAL BENEFITS (INSURED EVENTS 1-19) \$ 50,000  
INSURED EVENT 20 TEMPORARY TOTAL DISABLEMENT CAUSED BY INJURY 85% OF GROSS WEEKLY SALARY UP TO A MAXIMUM OF \$500  
DOMESTIC HELP / STUDENT TUTORIAL \$ 500 (26 WEEKS) (NON INCOME EARNERS)  
NON-MEDICARE MEDICAL 85% TO A MAXIMUM OF \$1,000 (\$50 EXCESS)

DEFERRAL PERIOD : 7 DAYS

BENEFIT PERIOD : UP TO AND INCLUDING 59 YEARS OF AGE 104 WEEKS FROM THE DATE YOU FIRST BECAME ENTITLED TO THE PAYMENT OF WEEKLY COMPENSATION  
60 YEARS - 65 YEARS 52 WEEKS  
66 YEARS - 70 YEARS 26 WEEKS  
71 YEARS - 79 YEARS NIL

AGGREGATE LIMIT OF LIABILITY : \$1,000,000

TERRITORIAL LIMITS : AUSTRALIA WIDE

PRE-EXISTING CONDITIONS : THERE IS NO COVER FOR PRE-EXISTING CONDITIONS (AS DEFINED) WHETHER OR NOT A PROPOSAL FORM HAS BEEN RECEIVED

POLICY WORDING : VWGPA PDS/WRD 01/11 ST

If a cover is cancelled before the expiry of the period of insurance, we will refund to you only the net return premium which we received

from the insurer. We will not refund any part of the brokerage we receive for arranging the cover.

PLEASE NOTE THAT THIS POLICY DOES NOT COVER WORKERS COMPENSATION