

Schedule of Insurance

Class of Policy: Business Insurance
The Insured: Kedron Owners Group Inc

Policy No: 9616856CMB
Invoice No: 53213
Our Ref: KEDRON

My Business Pack Schedule

Insured Name(s)	Kedron Owners Group Inc
Trading Name	Kedron Owners Group Inc
Policy Number	9616856CMB
Registered for GST	No
Stamp Duty Exempt	No
Period of Cover	01/11/2014 To 4PM 01/11/2015
Property Owner Only	No
Occupation	Community Association Operation, Excluding Places of Worship
Business Activity	Caravanning Association Operation
Annual Turnover	\$20,000
Number of Employees	Full Time: 0 Casual: 0

Coverage

Policy Section	Section Insured
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Covers For All Situations

3 - Public and Products Liability	Yes
7 - General Property	Not Insured
9 - Marine Transit	Not Insured
10 - Management Liability	Not Insured

Situation Level Covers

1 - Business Property	Not Insured
Business Interruption	Not Insured
4 - Theft	Not Insured
5 - Money	Not Insured
6 - Glass	Not Insured
8 - Equipment Breakdown	Not Insured

COVERS FOR ALL SITUATIONS

SECTION 3 - Public and Products Liability

Limit of Indemnity

Public Liability	(Any One Occurrence)	\$ 10,000,000
Products Liability	(Any One Occurrence and in the Aggregate any one Period of Insurance)	\$ 10,000,000

Property in your Physical or Legal Control	\$ 100,000
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Excesses

Property Damage Excess	\$ 500
Personal Injury	\$ 0

Does the insured import or export any products?	No
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- Does the insured undertake welding or other hot cutting activities away from their premises? No
- Does the insured require cover for sub-contractors or hired labour? No
- Has the insured assumed any liability under any contract or agreement other than for the leasing of property or supply of services by a public utility? No
- Does the insured store, handle, manufacture, transport or dispose of any chemicals, bulk liquid gases, asbestos, or any explosive, flammable, hazardous or toxic goods or substances? No
- Does the insured knowingly supply safety critical products and/or provide services to the medical, pharmaceutical, nuclear, aviation, aerospace, motor, marine, rail, offshore, defence, agricultural, petrochemical or mining industries? No
- In the last 6 years or in the future, does the insured intend to undertake business or export to any of the following countries - Belarus, Burma (Myanmar), Cote d'Ivoire, Cuba, The Democratic Republic of the Congo, Iran, Iraq, Liberia, North Korea, Sudan, Syria or Zimbabwe? No

CLAIMS AND UNDERWRITING QUESTIONS

- Have you either alone or in partnership or jointly with any other party, or if a corporation any of its directors in the last 3 years suffered any losses whether insured or otherwise or had any claims made against you? No

Question

Have you either alone or in partnership or jointly with any other party, or if a corporation any of its directors:

- In the last 5 years had any insurer decline an application for insurance, cancel or refuse to renew a policy, imposed any special conditions or required an increased premium or declined any claim? No
- In the last 5 years ever been declared bankrupt, or been placed in liquidation, receivership or voluntary administration? No
- In the last 10 years been convicted of or had any fines imposed for any crime involving drugs, dishonesty, arson, theft, fraud or violence against any person or property? No

Your Duty of Disclosure

Before you enter into a contract of insurance with us, you have a duty under the Insurance Contracts Act 1984, to disclose to us every matter that you know, or could reasonably be expected to know, is relevant to our decision whether to accept the risk of the insurance and if so, on what terms

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

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Your duty however does not require you to disclose matters that:

- diminish the risk to be undertaken by us;
- are of common knowledge;
- that we know or, in the ordinary course of our business, ought to know;
- as to which compliance with your duty is waived by us.

Non-disclosure

If you fail to comply with your duty of disclosure, we may be entitled to reduce our liability under the contract in respect of a claim or may cancel the contract.

If your non-disclosure is fraudulent, we may also have the option of avoiding the contract from its beginning.

Cooling off period

Once cover has commenced you have 21 days to decide whether the policy meets your needs. This is called the "cooling off period"

If during this time, you decide you aren't completely satisfied with your policy, and provided you have not made a claim, you can cancel your policy by notifying us in writing. We will refund in full any premium you have paid.

Subject to all of the terms, conditions and exclusions of this policy. This policy is underwritten by AIG Australia Limited (AIG), ABN 93 004 727 753, AFSL 381686.

IMPORTANT INFORMATION FOR CLIENT

This schedule (and any attachments) is only prepared as a brief summary of your insurance cover.

It is not a complete description of all your policy terms, conditions, exclusions and/or coverage available.

In the case of a claim under any policy, or questions with regards thereto, the provisions of the policy will prevail.

DUTY OF DISCLOSURE

Before you enter into a Contract of general insurance with an Insurer, you have a duty under the Insurance Contracts Act 1984 to disclose to the Insurer every matter that you know, or could reasonably expect 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 common knowledge
- that your Insurer knows or, in the ordinary course of business, ought to know
- as to which the compliance with your duty is waived by the Insurer.

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

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

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Failure to do so on your part may prejudice any claim or the continuation of cover provided by Insurers.

ALTERATIONS

No alterations to the risk whatsoever will be admitted until you have notified us in writing and will not take effect until acceptance is confirmed by the insurer.

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.

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 insurer, 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.

PRIVACY ACT

The Privacy Amendment (Private Sector) Act 2000 requires us to inform you that we collect, use and disclose your personal information. A copy of our Privacy Policy is available on request from our office.

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.

RETAIL CLIENTS

Under the Corporations Act 2001 and associated Regulations Retail Clients are provided with additional levels of protection from other purchases. 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 objectives, financial situation or needs. Therefore, before acting on this advice, you should consider the appropriateness of the advice having regard to your current objectives and financial situation needs.

If the advice provided relates to the acquisition or possible acquisition of a new insurance policy and the insurer has prepared a Product Disclosure Statement (PDS) we will have attached a 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 insurer for this transaction is available upon request.

CommonwealthBank



Receipt

Receipt number
N103142682222

Amount
\$404.25

From
Kedron Owners Group
06 4164 1051 9832
KOG Insurance

To
Alliance Insurance
alliance insurance

Biller Code: 30932
Ref: 913053928853519

When
Friday 31 Oct 2014 at 12:57pm Sydney/Melbourne time