



## Alliance Insurance Broking Services Pty Ltd

ABN 77 095 376 882 | AFSL 244127 | 119 Salmon Street, Port Melbourne VIC 3207  
T +61 3 9647 0600 | E email@allianceinsurance.com.au | W allianceinsurance.com.au

You are reminded that the policy mentioned below falls due for renewal on 1/11/2016. To ensure your continued protection, payment must be received by this date. The policy has been transferred to another Insurer as indicated. Please complete & return the application with your cheque.

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### TAX INVOICE

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

**Invoice Date:** 17/10/2016

**Invoice No:** 120478

**Our Reference:** KEDRON

Should you have any queries in relation to this account, please contact your Account Manager

**Halley Hunt - Direct 03 9647 0622**

Kedron Owners Group Inc  
3 McCartney Court  
CASHMERE QLD 4500

**Class of Policy:** Business Insurance  
**Insurer:** Lloyd's Australia Limited  
Suite 2, Level 2, 123 Pitt Street, SYDNEY NSW 2000  
ABN:  
**The Insured:** Kedron Owners Group Inc

### TRANSFER RENEWAL

**Policy No:** PMEL99/0106630

**Period of Cover:**

From **1/11/2016**  
to **1/11/2017** at 4:00 pm

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

**Public Liability \$10,000,000**

### YOUR DUTY OF DISCLOSURE

PLEASE READ IMPORTANT  
NOTICE OVERLEAF

### Your Premium:

Premium	UW Levy	Fire Levy	GST	Stamp Duty	Broker Fee
\$225.00	\$25.00	\$0.00	\$35.00	\$22.28	\$100.00

**TOTAL \$407.28**

(A processing fee applies for Credit Card payments)

### 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.

**Alliance Insurance Broking Services Pty Ltd** is a member of the Financial Ombudsman Service (FOS), a free customer service. Further information is available from our office or contact FOS directly on 1300 780 808 or visit [www.fos.org.au](http://www.fos.org.au). We also adopt the Insurance Code of Practice.



**Biller Code: 30932**  
**Ref: 9130539281674102**

Contact your financial institution to make this payment from your nominated account.



Post your cheque made payable to:  
Alliance Insurance Broking Services Pty Ltd  
119 Salmon Street  
Port Melbourne Vic 3207



Visa, Mastercard, AMEX  
Visit [www.allianceinsurance.com.au](http://www.allianceinsurance.com.au)  
A surcharge may apply.  
Client Ref: 0153928X Invoice Ref: 120478



BSB: 083032 Account: 117095968  
Reference: 30539281674102



Call (03) 9647 0600 to pay using your  
Visa, Mastercard, AMEX  
Reference: 9130539281674102  
A surcharge may apply.



Pay in person at any Australia Post outlet



\*481 01 00000254 9130539281674102

**Our Reference:** KEDRON  
**Invoice No:** 120478

**AMOUNT DUE**

**\$407.28**

## Schedule of Insurance

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

**Policy No:** PMEL99/0106630  
**Invoice No:** 120478  
**Our Ref:** KEDRON

**Insured** Kedron Owners Group Inc  
**Address** Cashmere 4500  
**Business** Caravan Club  
**Period of Insurance** From 01/11/2016 to 01/11/2017, at 4:00pm and any subsequent period for which the insured shall have paid and The Underwriter(s) shall have accepted the new premium

### Cover Details

#### General Liability (Part 1)

Underwritten by Certain Underwriters at Lloyd's under contract number B1338 16SCA0017

\*Sum Insured (Limited of Indemnity any one occurrence) for the conduct of the Sport/Activities detailed above \$10,000,000

Nil Excess

#### Professional Indemnity (Part 2)

Underwritten by Certain Underwriters at Lloyd's

\*Sum Insured (Limit of Indemnity any one claim) for the conduct of the Sport/Activities detailed above \$1,000,000

\*Aggregate Limit \$1,000,000 Any one Period of Insurance

Nil Excess

Retroactive Date 01/11/2016

#### Management Liability (Part 3)

Not Insured

#### Static Risk Only:

##### Adventure Sports & motorised participant to participant exclusion

This Policy does not cover Your legal liability for Personal Injury or Property Damage to any participant arising out of their participation in any motorised leisure activity where such Personal Injury or Property Damage is caused by another participant in the same motorised activity.

#### 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.

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

**Policy No:** PMEL99/0106630  
**Invoice No:** 120478  
**Our Ref:** KEDRON

- 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

#### 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 finding contract, full details are available on request.

Please note that should the insurance policy be cancelled before the expiry date or 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 insurers 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 term cancellation of your policy will usually be significantly less than a pro rata calculation would produce and in extreme cases may require you 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 intentions with us and we can advise the exact extent and impact of the early cancellation provisions mentioned above.

#### CONTRACTUAL LIABILITY

We do NOT cover any LIABILITY:

Which has been assumed by You under any contract or agreement that requires You to:

- (a) effect insurance over property, either real or personal.
- (b) assume liability for Personal Injury and/or Property Damage and/or Advertising Injury regardless of fault; provided that this exclusion shall not apply with regard to:
  - (i) liabilities which would have been implied by law in the absence of such contract or agreement; or
  - (ii) liabilities assumed under Incidental contracts; or
  - (iii) terms regarding merchantability, quality, fitness or care of Your product which are implied by law or statute; or
  - (iv) liabilities assumed under the contracts specifically designated in the policy schedule or in any endorsement(s) to this policy.

#### 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 Insurers.

#### 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.

#### 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.

#### 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.

## Schedule of Insurance

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

**Policy No:** PMEL99/0106630  
**Invoice No:** 120478  
**Our Ref:** KEDRON

### 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.

### ASBESTOS

for personal injury, property damage (including loss of use of property) or advertising injury directly or indirectly caused by or arising from exposure to asbestos or materials containing asbestos

### AVERAGE OR CO-INSURANCE

If the subject matter of insurance (or part thereof) relates to Industrial Special Risks, Fire & Perils or Business Interruption/Consequential Loss, then the policy (or part thereof) will be subject to average. This means that the sum insured you nominate for buildings, plant, machinery, stock is less than 100% of its value (100% for Business Interruption/Consequential Loss) at the time the insurance was effected (or renewed), then part of the loss will/may not be covered by the policy.

### Example :

Total Value \$200,000  
80% of Value = \$160,000  
Sum Insured \$144,000

Therefore if a \$100,000 loss occurs, the Insurer would calculate the following:

$(\$144,000/\$160,000) \times \$100,000 = \$90,000$

The Insurer will pay \$90,000

Should you need further explanation, please call our office.

### HIRE LABOUR &/OR SUB CONTRACTORS

If your business engages Contractors, Sub-Contractors &/or Labour Hire employees, your Public Liability policy may not protect you. If this affects you, please contact us urgently to discuss any changes that may be required to your policy

Schedule of Insurance

<b>Class of Policy:</b>	Business Insurance	<b>Policy No:</b>	PMEL99/0106630
<b>The Insured:</b>	Kedron Owners Group Inc	<b>Invoice No:</b>	120478
		<b>Our Ref:</b>	KEDRON

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, read and understand the product disclosure statement for the policy. Should you require a copy of this please contact our office and a copy will be provided to you.