



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 1/11/2015. To ensure your continued protection, payment must be received by this due date. This is an invitation to renew, and not a demand for payment.

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TAX INVOICE

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

Invoice Date: 12/10/2015

Invoice No: 86647

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: AIG Australia Limited
Level 12, 717 Bourke Street, Docklands, VIC 3008
ABN: 93 004 727 753
The Insured: Kedron Owners Group Inc

RENEWAL

Policy No: 9616856CMB

Period of Cover:

From 1/11/2015
to 1/11/2016 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

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. We also adopt the Insurance Code of Practice.

Your Premium:


Premium	UW Levy	Fire Levy	GST	Stamp Duty	Broker Fee
\$252.29	\$0.00	\$0.00	\$35.23	\$24.98	\$100.00
TOTAL					\$412.50

(A processing fee applies for Credit Card payments)



Billers Code: 30932
Ref: 9130539281281122

Telephone & Internet Banking - BPAY®
Contact your bank, credit union or building society to make this payment from your cheque, savings or credit card account. More info: www.bpay.com.au

 Visit our website to pay using your Visa, Mastercard, AMEX
www.allianceinsurance.com.au
Client Reference: 0153928X
Invoice Reference: 86647

POST billpay

Pay in person at any Australia Post outlet using cash, cheque or EFTPOS.



*481 01 00000254 9130539281281122



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



BSB: 083032
Account: 117095968
Reference: 30539281281122



Call (03) 9647 0600 to pay using your Visa, Mastercard, AMEX
Reference: 9130539281281122
A surcharge may apply.

Our Reference: KEDRON
Invoice No: 86647

AMOUNT DUE

\$412.50

Schedule of Insurance

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

Policy No: 9616856CMB
Invoice No: 86647
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	01/11/2015 To 4PM 01/11/2016
Property Owner Only	No
Occupation	Community Association Operation, Excluding Places of Worship
Business Activity	Caravaning 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 - Property Damage	Not Insured
2 - 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	\$ 250,000
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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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Class of Policy:	Business Insurance	Policy No:	9616856CMB
The Insured:	Kedron Owners Group Inc	Invoice No:	86647
		Our Ref:	KEDRON

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

Endorsements**Policy Schedule - Public Liability and Money**

Policy wording applicable for this Policy: AIG Steadfast My Business Pack policy wording 09/00843.6 ('the Policy').

(1) In this Policy Schedule Section 3: Public and Products Liability, the term Public Liability shall be deemed to mean General Liability as referred to in the Policy.

(2) In this Policy Schedule Section 5: Money, the terms

(i) "in transit" shall be deemed to mean "Money in transit";

(ii) "in the building during business hours" shall be deemed to mean "at Your Situation during Business Hours";

(iii) "in a private residence" shall be deemed to mean "Money in a private residence"; and

(iv) "in the building in a locked safe or strong room" shall be deemed to mean "at Your Situation at any time while contained in a locked Safe or Strongroom", where such latter terms are referred to in Section 5 of the Policy.

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

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Class of Policy:	Business Insurance	Policy No:	9616856CMB
The Insured:	Kedron Owners Group Inc	Invoice No:	86647
		Our Ref:	KEDRON

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.

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.

Declaration as to information provided by me/us

To be signed by each policy holder and to be returned to Alliance Insurance Broking Services Pty Ltd

All answers and statements contained in this document are true, correct and complete and no information has been withheld. The answers and statements represent the complete instructions provided by me/us to Alliance Insurance Broking Services Pty Ltd

Signature of policy holder

Date:

Signature of policy holder

Date:

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.

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Class of Policy:	Business Insurance	Policy No:	9616856CMB
The Insured:	Kedron Owners Group Inc	Invoice No:	86647
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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

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 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.

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Class of Policy: Business Insurance
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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.

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

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Policy No: 9616856CMB
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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

DRIVING INFRINGEMENTS - (APPLICABLE TO MOTOR VEHICLE POLICIES ONLY)

Note any driving infringements including camera fines, speeding fines & or loss of licence over the past 5 years must be disclosed to your Insurer. Failure to disclose any infringements may cause coverage to be voided. If in doubt obtain your listing from your State Licensing Authority.

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.

23/10/2015

NetBank - Receipt



Receipt

Receipt number
N102351485886

Amount
\$412.50

From
Kedron Owners Group
06 4164 1051 9832
Alliance Ins

To
Kedron Ins
alliance insurance

Biller Code: 30932
Ref: 9130539281281122

When
Friday 23 Oct 2015 at 5:58pm Sydney/Melbourne time