



Alliance Insurance Broking Services Pty Ltd

ABN 77 095 376 882 | AFSL 244127
Level 1 280 Coventry Street, South Melbourne VIC 3205
T +61 3 9647 0600
E email@allianceinsurance.com.au
W allianceinsurance.com.au

Page 1 of 7

You are reminded that the policy mentioned below falls due for renewal on 25/11/2020. 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.

Rotary Club Of Southern Districts Inc
P O Box 84
THORNLIE WA 6988

TAX INVOICE

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

Invoice Date: 21/10/2020
Invoice No: 280717
Our Reference: ROTARY CL

Should you have any queries in relation to this account, please contact your Account Manager
STEPHEN MAXWELL Auth Rep N. 339305

Class of Policy: Public & Products Liability
Insurer: AIG Australia Limited
Level 12, 717 Bourke Street, Docklands, VIC 3008
ABN: 93 004 727 753
The Insured: Rotary Club Of Southern Districts Inc

RENEWAL

Policy No: MOP1000432
Period of Cover:
From **25/11/2020**
to **25/11/2021** at 4:00 pm

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

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 Australian Financial Complaints Authority (AFCA). Further information is available from our office or contact AFCA on 1800 931 678 or visit www.afca.org.au. We also adopt the Insurance Code of Practice.

Your Premium:

Premium	UW Levy	Fire Levy	GST	Stamp Duty	Broker Fee
\$1,612.50	\$0.00	\$0.00	\$161.60	\$177.38	\$3.52

TOTAL \$1,955.00

(A processing fee applies for Credit Card payments)



Billor Code: 30932
Ref: 9130825593225349

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



Post your cheque made payable to:
Alliance Insurance Broking Services Pty Ltd
Level 1 280 Coventry Street
South Melbourne Vic 3205

Our Reference: ROTARY CL
Invoice No: 280717



Visa, Mastercard & AMEX - 1.6% fee applies for all
Visit www.allianceinsurance.com.au
Client Ref: 0182559X Invoice Ref: 280717



BSB: 083032 Account: 117353102
Reference: 30825593225349



Call (03) 9647 0600 to pay using your
Visa, Mastercard & AMEX - 1.6% fee applies for all
Reference: 9130825593225349



Pay in person at any Australia Post outlet



*481 01 0000254 9130825593225349

AMOUNT DUE \$1,955.00

Class of Policy: Public & Products Liability	Policy No: MOP1000432
The Insured: Rotary Club Of Southern Districts Inc	Invoice No: 280717
	Our Ref: ROTARY CL

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.

NON-DISCLOSURE

If you do not tell the underwriter anything you are required to, they may cancel your contract or reduce the amount they will pay you if you make a claim, or both. If your failure to tell the underwriter is fraudulent, they may refuse to pay a claim and treat the contract as if it never existed.

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.

DISPUTES

Clients not satisfied with our services should contact our Complaints Officer. We are members of the Financial Ombudsman Service (FOS), a free consumer service. Further information is available from our office, or contact FOS directly on 1800 367 287 or visit www.fos.org.au. We also follow the Insurance Brokers Code of Practice.

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.

Class of Policy: Public & Products Liability	Policy No: MOP1000432
The Insured: Rotary Club Of Southern Districts Inc	Invoice No: 280717
	Our Ref: ROTARY CL

INTERESTS OF OTHER PARTIES

Many policies exclude cover for an interest in the insured property held by someone other than the named insured, unless that interest is specifically noted on the policy. For example, if property is jointly owned, or subject to finance, the interest of the joint owner or financier may be excluded, if it is not specifically noted on the policy.

CANCELLATION

If you cancel this insurance prior to the expiry date, we will be entitled to retain such proportion of any broker's fee and/or commission that relate to the unexpired period of insurance.

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.

COOLING OFF

All Retail Products are subject to a "cooling off period". This means that if you are not happy with a Retail Product, you have the opportunity to withdraw from the new contract at no cost to you other than our broker's fee, which is not refundable.

DISCLAIMER

This notice is a summary only (errors and omissions excepted) and does not purport to be a copy of the insurance underwriters' policy or other documents. In case of any discrepancy, the underwriters' documents will prevail.

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.

SUBROGATION

You are warned that should you become a party to any agreement that has the effect of excluding or limiting your underwriter's ability to recover from a third party, your underwriters may have the right to refuse to indemnify you for such loss where it is shown that your underwriter's rights of recovery have been prejudiced by your action.

RIGHTS OF RECOVERY AGAINST OTHERS

It is a condition of a Contract of Insurance that you may not forego any right of recovery that may exist against another party without prior approval in writing being given by your underwriter.

CLAIMS MADE POLICY

This policy provides cover on a "claims made" basis which means that claims first advised to you (or made against you) during the period of insurance are covered irrespective of when the incident causing the claim occurred. To protect your entitlement to indemnity under this 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.

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 if 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.

For example a policy with a 100 % co-insurance clause pays as follows: if a building is insured for \$150,000 when its value is \$200,000, then in the event of a claim for damage of \$100,000, underwriters will only pay \$75,000 and you will be your own underwriter for the balance.

AVERAGE/CO-INSURANCE - BUSINESS INTERRUPTION POLICIES

Some policies contain an Average/Co-Insurance clause which is fully set out in the "Basis of Cover" or "Policy Specification" of the policy.

For the types of cover most usually provided, the Average/Co-Insurance calculation is arrived at by applying the Rate of Gross Profit, Revenue or Rentals (as applicable) to the Annual Turnover, Revenue or Rentals (as applicable); these factors first being appropriately adjusted as provided for in the "Trend of Business" or "Other Circumstances" clauses.

If you are in any doubt regarding this clause insofar as it applies to your policy, please contact your Account Manager for assistance.

CLAIMS OCCURRING PRIOR TO COMMENCEMENT

Your attention is drawn to the fact that your policies do not provide indemnity in respect of events that occurred PRIOR to commencement of the contract.

Schedule of Insurance

Class of Policy:	Public & Products Liability	Policy No:	MOP1000432
The Insured:	Rotary Club Of Southern Districts Inc	Invoice No:	280717
		Our Ref:	ROTARY CL

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.