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Authorised Representative of PSC Connect Pty Ltd

ABN 23 141 574 914

AFS Lic No: 344648

You are reminded that the policy mentioned below falls due for renewal on 14/08/2021. To ensure your continued protection, payment must be paid by the due date above. Please call the office if you need extension. A cancellation fee may apply if policy cancelled after the due date.

Alex Van Welderen  
First Aid Academy Pty Ltd  
36 Florence Street  
PARRAMATTA PARK QLD 4870

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

Invoice Date: 9/09/2021

Invoice No: 766039

Our Reference: FIRSTAID

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

**Class of Policy:** Business Insurance  
**Insurer:** QBE Insurance (Australia) Ltd  
GPO Box 4108, Sydney NSW 2001  
ABN: 78 003 191 035  
**The Insured:** Florence Street Pty Ltd ATF Florence St Bare Trust

**RENEWAL**  
**Policy No:** 102U667706BPK  
**Period of Cover:**  
From 14/08/2021  
to 14/08/2022 at 4:00 pm

**Details:** See below and attached schedule for a description of risk(s) insured.

2021/2022 Business Insurance Renewal

**PLEASE READ IMPORTANT NOTICES:**

**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.

**DISPUTES**

Clients who are not fully satisfied with our services should contact our complaints officer. PSC Connect Pty Ltd is a member of the Australian Financial Complaints Authority (AFCA) a free consumer service.

**Your Premium:**

Premium	UW Fee	Fire Levy	GST Stamp Duty	Admin Fee	Broker Fee
\$2,675.02	\$0.00	\$0.00	\$275.02	\$264.81	\$0.00

**TOTAL \$3,290.00**

(A processing fee applies for Credit Card payments)

20/9/21 ROC: 130441901



**Bill Code:** 20362  
**Ref:** 40159681911780500



Pay by credit card (Visa, Mastercard, Amex or Diners) at [www.deft.com.au](http://www.deft.com.au) or Call 1300 78 11 45. A surcharge may apply.  
**DEFT Reference Number:** 40159681911780500

PSC Connect Pty Ltd

Our Reference: FIRSTAID

Invoice No: 766039

Due Date: 14/08/2021

Premium	\$2,675.02
U'writer Levy	\$0.00
Fire Levy	\$0.00
GST	\$275.02
Stamp Duty	\$264.81
Broker Fee	\$75.15
Admin Fee	\$0.00

**AMOUNT DUE \$3,290.00**



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Smst.!

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ok

## Schedule of Insurance

<b>Class of Policy:</b> Business Insurance	<b>Policy No:</b> 102U667706BPK
<b>The Insured:</b> Florence Street Pty Ltd ATF Florence St Bare Trust	<b>Invoice No:</b> 766039
	<b>Our Ref:</b> FIRST AID

**Policy Number** 102U667706BPK

**Period of Cover** From 14/08/2021 to 14/08/2022 at 4pm

**Insured**  
Insured Name Florence Street Pty Ltd ATF Florence St Bare Trust  
Address 36 Florence Street  
PARRAMATTA PARK, QLD, 4870

**Policy Wording**  
QM8166

### Cover Summary

**Situation: 36 Florence Street PARRAMATTA PARK QLD 4870 (Principal)**

Cover	Taken
Property Damage	Taken
Business Interruption	Taken
Theft	Not Taken
Money	Not Taken
Machinery Breakdown	Not Taken
Electronic Equipment Breakdown	Not Taken
Public & Products Liability	Taken
Glass	Not Taken
General Property	Not Taken
Employee Dishonesty	Not Taken
Transit	Not Taken
Tax Audit	Not Taken

### Claims Experience

Any claims in the last 3 years under the sections to be insured? No

### Situation Details

**Situation: 36 Florence Street PARRAMATTA PARK QLD 4870 (Principal)**

#### Business Details

Selected Occupation Property Owner - Office (Single Storey)  
Annual Turnover \$ 75,000  
Tenant Business Paramedical Training College Operation Noc

#### Situation Details

##### Construction

Year built 1989  
Year last rewired 1989

##### Building Details

Floors Concrete  
Walls Masonry  
Roof Iron/Steel/Aluminium on steel  
Expanded Polystyrene (EPS) 0%  
**Fire Protection** Fire Extinguishers, Smoke Detectors - Non Monitored, Fire Blankets

## Schedule of Insurance

<b>Class of Policy:</b> Business Insurance	<b>Policy No:</b> 102U667706BPK
<b>The Insured:</b> Florence Street Pty Ltd ATF Florence St Bare Trust	<b>Invoice No:</b> 766039
	<b>Our Ref:</b> FIRSTAD

### Security Protection

Bars on windows, Deadlocks on doors,  
Security fencing, CCTV system installed,  
External Lighting, Monitored base alarm

Monitored alarm type:

Class 2 e.g. Digital Dialler

### Other Details

Premises connected to town water

Yes

### Interested Parties

#### Interested Party # 1

**Risks** Property Damage

**Name** Bendigo Bank

**Nature of Interest** 1st Mortgagee

**Address**

### Property Damage cover section

#### Property Damage Information

Is your premises more than 50% vacant

No

#### Sum Insured

Buildings

\$ 640,500

Method of Settlement

Reinstatement or replacement

Contents

\$ Not Insured

Method of Settlement

Reinstatement or replacement

Stock

\$ Not Insured

#### Specified Items

Not Insured

Extra cost of reinstatement

\$ As per policy wording

Removal of debris

\$ As per policy wording

Rewriting of records

\$ As per policy wording

Playing surfaces

\$ As per policy wording

#### Optional covers

Strata title mortgagee(s) interest

Not Insured

Flood cover

Not Insured

#### Applicable Excess

Excess

\$ 250

Earthquake, tsunami, volcanic eruption or subterranean fire

\$20,000 or 1% of the Total Sum Insured, whichever is the lower amount.

### Endorsements

#### Endorsement # 1

**Name**

CD & CYBER QM8166

**Code**

BFPTC4

## Schedule of Insurance

<b>Class of Policy:</b> Business Insurance	<b>Policy No:</b> 102U667706BPK
<b>The Insured:</b> Florence Street Pty Ltd ATF Florence St Bare Trust	<b>Invoice No:</b> 766039
	<b>Our Ref:</b> FIRSTAIID

### Wording

#### COMMUNICABLE DISEASE EXCLUSION

Extra cover 4. Infectious disease, etc. under the Business interruption cover section of the Policy is deleted and replaced as follows:

4. Infectious disease, etc.

We will cover you for interruption to or interference with your business due to closure or evacuation of the whole or part of the premises during the period of insurance by order of a competent government, public or statutory authority as a result of:

- a. bomb threat, vermin or pests or defects in the drains or other sanitary arrangements, occurring at the premises;
- b. manifestation of infectious or contagious human diseases, which prevents access to the premises;
- c. injury, illness or disease caused by the consumption of food or drink supplied at or from your premises during the period of insurance;
- d. murder or suicide occurring at the premises; or
- e. shark or crocodile attack occurring within a 20 kilometre radius of the premises during the period of insurance.

The following exclusion applies to the Business interruption cover section of this Policy.

There is no cover for any loss, damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with:

- a. Rabies;
  - b. Cholera;
  - c. Highly Pathogenic Avian Influenza in humans;
  - d. any disease determined by the World Health Organisation to be a Public Health Emergency of International Concern (PHEIC);
  - e. a 'listed human disease', or any disease the subject of a biosecurity emergency' or 'human biosecurity emergency', under the Biosecurity Act 2015 (Cth);
- irrespective of whether discovered at the location of your premises, or outbreaking elsewhere.

A reference to the Biosecurity Act 2015 (Cth) includes any amendment, replacement, re-enactment or successor legislation. A reference to listed human disease, biosecurity emergency or human biosecurity emergency shall have the meaning found in any replacement definition, in any amendment, replacement, re-enactment or successor legislation, or where there is no replacement definition the term shall have the meaning of a term which is substantially similar in meaning as defined in or declared in any amendment, replacement, re-enactment or successor legislation.

The following exclusion applies to the Business Property cover section of this Policy.

#### CYBER EXCLUSION

This policy does not provide cover for any loss, damage, liability, claim, cost or expense directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any Cyber Incident.

However, we will provide cover for physical loss or damage to the property insured which is caused by an insured event under the Business Property cover section, including business interruption resulting therefrom, directly occasioned by a Cyber Incident. Notwithstanding the foregoing, in the event that hardware or Electronic Data storage device of a Computer system insured under the

## Schedule of Insurance

**Class of Policy:** Business Insurance  
**The Insured:** Florence Street Pty Ltd ATF Florence St Bare Trust

**Policy No:** 102U667706BPK  
**Invoice No:** 766039  
**Our Ref:** FIRST AID

Business Property cover section sustains physical damage caused by an insured event directly occasioned by a Cyber Incident, which results in damage to or loss of Electronic Data stored on that hardware or Electronic Data storage device, then the damage to or loss of such Electronic Data shall be recoverable and the basis of settlement for the recovery of the damaged or lost Electronic Data shall only be the cost of reproducing Electronic Data. Such costs shall include all reasonable and necessary expenses incurred in recreating, gathering or assembling such Electronic Data, but does not include the value of the Electronic Data to you or any other party even if such Electronic Data cannot be recreated, gathered or assembled.

For the purposes of this exclusion:

a. Cyber Incident shall include:

i. unauthorised or malicious acts regardless of time and place, or the threat or hoax thereof;

ii. Malware or Similar Mechanisms;

programming or operator error whether by you or any other person or persons;

iv. any unintentional or unplanned - wholly or partially - outage of your Computer System not directly caused by physical loss or damage;

affecting access to, processing of, use of or operation of any Computer System or any Electronic Data by any person or group(s) of persons.

b. Computer System means any computer, hardware, information technology and communications system or electronic device, including similar system or any configuration of the aforementioned and including any associated input, output or Electronic Data storage device, networking equipment or backup facility.

c. Electronic Data means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.

d. Malware or Similar Mechanisms means any programme code, programming instruction or other set of instructions intentionally constructed with the ability to damage, interfere with or otherwise adversely affect computer programmes, data files or operations (whether involving self-replication or not), including but not limited to "Virus", "Trojan Horses", "Worms", "Logic Bombs" or "Denial of Service Attack".

### Business Interruption cover section

Cover Type	Annual Revenue
Indemnity Period (months)	12
	<b>Sum Insured</b>
Annual Revenue	\$ 75,000
Additional increase in cost of working	\$ 60,000
Accounts Receivable	\$ 7,500
Claims preparation and proving expenses	\$ 25,000
Documents Temporarily Removed	\$ As per policy wording

## Schedule of Insurance

<b>Class of Policy:</b> Business Insurance	<b>Policy No:</b> 102U667706BPK
<b>The Insured:</b> Florence Street Pty Ltd ATF Florence St Bare Trust	<b>Invoice No:</b> 766039
	<b>Our Ref:</b> FIRSTAIID

### Optional cover

Goodwill \$ Not Insured

### Endorsements

#### Endorsement # 1

**Name** CD & CYBER QM8166

**Code** BFPTC4

#### Wording

##### COMMUNICABLE DISEASE EXCLUSION

Extra cover 4. Infectious disease, etc. under the Business interruption cover section of the Policy is deleted and replaced as follows:

4. Infectious disease, etc.

We will cover you for interruption to or interference with your business due to closure or evacuation of the whole or part of the premises during the period of insurance by order of a competent government, public or statutory authority as a result of:

- a. bomb threat, vermin or pests or defects in the drains or other sanitary arrangements, occurring at the premises;
- b. manifestation of infectious or contagious human diseases, which prevents access to the premises;
- c. injury, illness or disease caused by the consumption of food or drink supplied at or from your premises during the period of insurance;
- d. murder or suicide occurring at the premises; or
- e. shark or crocodile attack occurring within a 20 kilometre radius of the premises during the period of insurance.

The following exclusion applies to the Business interruption cover section of this Policy.

There is no cover for any loss, damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with:

- a. Rabies;
  - b. Cholera;
  - c. Highly Pathogenic Avian Influenza in humans;
  - d. any disease determined by the World Health Organisation to be a Public Health Emergency of International Concern (PHEIC);
  - e. a 'listed human disease', or any disease the subject of a biosecurity emergency' or 'human biosecurity emergency', under the Biosecurity Act 2015 (Cth);
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The following exclusion applies to the Business Property cover section of this Policy.

#### CYBER EXCLUSION

This policy does not provide cover for any loss, damage, liability,

## Schedule of Insurance

**Class of Policy:** Business Insurance  
**The Insured:** Florence Street Pty Ltd ATF Florence St Bare Trust

**Policy No:** 102U667706BPK  
**Invoice No:** 766039  
**Our Ref:** FIRSTAID

claim, cost or expense directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any Cyber Incident.

However, we will provide cover for physical loss or damage to the property insured which is caused by an insured event under the Business Property cover section, including business interruption resulting therefrom, directly occasioned by a Cyber Incident.

Notwithstanding the foregoing, in the event that hardware or Electronic Data storage device of a Computer system insured under the Business Property cover section sustains physical damage caused by an insured event directly occasioned by a Cyber Incident, which results in damage to or loss of Electronic Data stored on that hardware or Electronic Data storage device, then the damage to or loss of such Electronic Data shall be recoverable and the basis of settlement for the recovery of the damaged or lost Electronic Data shall only be the cost of reproducing Electronic Data. Such costs shall include all reasonable and necessary expenses incurred in recreating, gathering or assembling such Electronic Data, but does not include the value of the Electronic Data to you or any other party even if such Electronic Data cannot be recreated, gathered or assembled.

For the purposes of this exclusion:

a. Cyber Incident shall include:

- i. unauthorised or malicious acts regardless of time and place, or the threat or hoax thereof;
- ii. Malware or Similar Mechanisms;
- iii. programming or operator error whether by you or any other person or persons;
- iv. any unintentional or unplanned - wholly or partially - outage of your Computer System not directly caused by physical loss or damage; affecting access to, processing of, use of or operation of any Computer System or any Electronic Data by any person or group(s) of persons.

b. Computer System means any computer, hardware, information technology and communications system or electronic device, including similar system or any configuration of the aforementioned and including any associated input, output or Electronic Data storage device, networking equipment or backup facility.

c. Electronic Data means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.

d. Malware or Similar Mechanisms means any programme code, programming instruction or other set of instructions intentionally constructed with the ability to damage, interfere with or otherwise adversely affect computer programmes, data files or operations (whether involving self-replication or not), including but not limited to "Virus", "Trojan Horses", "Worms", "Logic Bombs" or "Denial of Service Attack".

### Public and Products Liability cover section

	Limit of liability
General Liability and Products Liability	\$ 20,000,000

### Details of Business

**Schedule of Insurance**

<b>Class of Policy:</b> Business Insurance	<b>Policy No:</b> 102U667706BPK
<b>The Insured:</b> Florence Street Pty Ltd ATF Florence St Bare Trust	<b>Invoice No:</b> 766039
	<b>Our Ref:</b> FIRST AID

Property Owner Liability only Yes

**Contractors and Subcontractors**

Do you engage contractors and/or subcontractors in your business No

**Labour Hire**

Do you engage labour hire or hired in labour in your business No

**Additional benefit**

Property in Your physical or legal control \$ 250,000

**Applicable Excess**

All Property Damage claims \$ 500

**Endorsements**

**Endorsement # 1**

**Name** PROPERTY OWNERS EXCLUDING TRADE RIS  
**Code** BPPS50  
**Wording**

**PROPERTY OWNERS EXCLUDING TRADE RISK**

The Public and products liability cover section of this Policy does not cover liability in respect of Personal injury, Property damage or Advertising injury arising out of or in connection with any Business, Profession, Trade or Manufacturing Operations other than as owner of Property (the subject of this Indemnity) conducted by You.



<b>Class of Policy:</b>	Business Insurance	<b>Policy No:</b>	102U667706BPK
<b>The Insured:</b>	Florence Street Pty Ltd ATF Florence St Bare Trust	<b>Invoice No:</b>	766039
		<b>Our Ref:</b>	FIRSTAID

### IMPORTANT INFORMATION FOR CLIENTS

For your protection under legislation, we are required to inform you of your duty of disclosure and draw your attention to the following important information.

#### YOUR DUTY OF DISCLOSURE

Before you enter into a contract of general insurance, you have a duty under the law to disclose every matter that you know or could reasonably be expected to know, that 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 before you renew, extend, vary or reinstate a contract of general insurance.

Your duty, however, does not require disclosure of a matter

- that diminishes the risk to be undertaken;
- that is of common knowledge;
- that the insurer knows or, in the ordinary course of 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 its liability under the contract in respect of a claim or may cancel the contract. If your non-disclosure was fraudulent, the insurer may also have the option of voiding the contract from the beginning (i.e. treating it as if it never existed).

Information regarding the full extent of your Duty of Disclosure is contained in your policy wording and should be read carefully at any point in your insurance transaction including when your policy is renewed, extended, varied or reinstated.

#### 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 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, financial situation or 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 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 insurer for this transaction is available upon request.

#### DISPUTES

Clients not satisfied with our services should contact our Complaints Officer. We are a member of the Australian Financial Complaints Authority (AFCA), a free consumer service. Or you can contact Australian Financial Complaints Authority (AFCA): Online [www.afca.org.au](http://www.afca.org.au), phone 1800 931 678. We also follow the Insurance Brokers Code of Practice.

#### ALTERATIONS

Any 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 insurance underwriters.

#### AVERAGE / CO-INSURANCE (APPLICABLE TO SOME PROPERTY POLICIES)

It is most important that the Sum Insured you select is adequate to represent the value of the insured property and is calculated in accordance with the cover being arranged to minimise the risk of under-insurance. Also, in some cases your policy may contain Average / Co-insurance provisions which means you may be responsible for paying part of the loss you actually suffer.

#### 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 receive from the insurer, and not refund any part of the brokerage or fees we received for arranging the cover. A broker service fee may also be charged to process the cancellation.

#### CLAIMS MADE POLICIES

Some policies provide 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 type of policy, you must report all incidents that may give rise to a claim against you to insurers without delay and prior to expiry of the policy period.

#### COOLING OFF

All Retail Products are subject to a "cooling off period" of a minimum of 14 days and details of this are contained in the PDS. During this time, if you are not happy with a Retail Product, you may withdraw from the new contract at no cost to you other than our broker 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.

<b>Class of Policy:</b> Business Insurance	<b>Policy No:</b> 102U667706BPK
<b>The Insured:</b> Florence Street Pty Ltd ATF Florence St Bare Trust	<b>Invoice No:</b> 766039
	<b>Our Ref:</b> FIRST AID

**NEW POLICIES**

Notwithstanding the above, you may 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 Act 1988 and Amendment Act 2000 require us to inform you that we collect, use and disclose your personal information. A copy of our Privacy Policy is available at [www.pscconnect.com.au/privacy/](http://www.pscconnect.com.au/privacy/) and upon request.

**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 for 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 mid term cancellation of your policy will usually be significantly less than a pro rata calculation would produce and in extreme cases may involve you having 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 situation with us so that we can advise the exact extent and impact of the early cancellation provisions mentioned above."

**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 insurer.

**SUBROGATION**

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

**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.

**THIRD PARTY INTERESTS**

Insurance policies provide cover for those with an interest in the property insured and may not cover the interest of any third parties unless you have informed us of them in writing and they are noted on the policy.

**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.

**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.