



Tax Invoice

Invoice No. I10558633

Picker Superannuation Fund
PO Box 370
COWRA NSW 2794

Date of issue 29 June 2020
Client ID OAG 1BH4M
Contact Finn Wilkinson
Telephone 02 6393 2800
Email finn.wilkinson@aon.com

Invoice details

Class Defigo Business Insurance
Period 30/06/2020 to 30/06/2021
Insurer AIG Australia Limited
Policy No. 9642031CMB

Payment Summary

Premium	\$	1,105.45
Fire & ES Levy	\$	169.41
GST	\$	127.49
Stamp Duty	\$	126.21
Broker Service Charge	\$	50.00
Fee GST	\$	5.00

Total Payment Due (AUD) \$ **1,583.56**
Payment Due Date **13 July 2020**

Transaction Description

** Renewal **

Pay by the month Apply for Premium Funding

Visit: <https://hpf.online/4d242L173h>
Reference Code: 20941489
Fees and Charges apply

10 monthly Instalments: \$171.02
Initial Application Fee: \$77.00
Total Amount Payable: \$1,787.24

Aon Reference: OAG 1BH4M B051711/003
* Fees apply

Pay in full options

Payment terms are strictly 14 days



EFT

Email your remittance
quoting invoice number(s) to
au.receivables@aon.com
BSE: 084-456
Account: 129837688
Reference: I10558633



Billers Code: 90308

Ref: 01147024211055863375

Telephone & Internet Banking – BPAY®
Contact your bank or financial institution to make
this payment from your cheque, savings, debit,
credit card or transaction account. More info:
bpay.com.au

Credit Card*

Call **1300 854 017** or visit
pay-secure.aon.com.au/pay
Ref: 01147024211055863375

Refer overleaf for cheque payment options

Aon Risk Services Australia Limited ABN 17 000 434 720 AFSL 241141

PO Box 1239 Orange NSW 2800

Policy No. 9642031CMB
Period 30/06/2020 to 30/06/2021

Information from the NSW Emergency Services Levy Insurance Monitor

Information

The Emergency Services Levy ("ESL") is an amount included by an insurance company in a premium payable for the issue of a regulated contract of insurance for the purpose of recouping emergency service contributions required to be paid by the insurance company and which are used to fund emergency services in NSW in the financial year in which the contract of insurance commences.

Your renewal premium comparison

The following comparative information has been included to assist you in understanding the impact of the ESL on your insurance premium.

	Last year*	This year
Defigo Business Insurance Base Premium	\$ 1,057.72	\$ 1,105.45
Emergency/Fire Services Levy***	\$ 152.32	\$ 169.41
Goods and Services Tax	\$ 121.00	\$ 127.49
Stamp Duty	\$ 65.34	\$ 126.21
Broker/Admin Fee**	\$ 50.00	\$ 50.00
Fee GST	\$ 5.00	\$ 5.00
Total Premium	\$ 1,451.38	\$ 1,583.56

*Last Year: The amounts quoted from last year to this year may significantly vary as they represent an accumulated total of transacted premium values over a 12 month period which may have been subject to variations and adjustments within this time. Please feel free to contact us for further information about variations that may have been made to this policy.

**Broker/Admin Fee: This amount represents an accumulated total of broker service charges, admin charges and fees charged by us. Please refer to your tax invoice or contact us for further information.

*** Emergency/Fire Services Levy: The base premium to which ESL applies is relevant to NSW locations only. Please note if you have covered risks in both NSW and TAS, the amount captured here will be the combined ESL and Fire Service Levies (FSL) applied in these states respectively. Please feel free to contact us if you would like a breakdown comparison of the NSW ESL only, or for any further information.

The Insurance Monitor

The office of the Insurance Monitor was established, in June 2016, as an independent body. Among the functions of that office is to provide information and advice about emergency services levy reform and to monitor the prices for the issue of regulated contracts of insurance. Professor Allan Fels AO and Professor David Cousins AM were appointed by the NSW Government as the Emergency Services Levy Insurance Monitor and Deputy Monitor, respectively on 8 June 2016.

If you would like further information

Contact us at **02 6393 2800** in the first instance if you have questions about your policy. Information about the Insurance Monitor can be found at: www.eslinsurancemonitor.nsw.gov.au

Important information and disclosures

Read our Financial Services Guide (FSG) and our retainer agreement with you

Please take time to read our FSG or our retainer agreement (containing our Terms of Business) with you as they contain some very important information about our products and services and the way we will do business with you. In particular, our FSG explains how we and our representatives may be remunerated and contains details of how we manage conflicts of interest.

By continuing to engage Aon to provide insurance services, you also agree to the delivery of our services and our remuneration as described in our FSG in the absence of a written retainer agreement. Our FSG is available at aon.com.au or contact your Client Manager if you would like a hard copy. The FSG or our retainer agreement forms the basis of our engagement and by continuing to instruct us you are taken to accept, as applicable, the FSG or our retainer agreement (including our Terms of Business), unless otherwise agreed in writing with you.

Please refer to the Premium Funding section in your Financial Services Guide (FSG) for important information about how Aon works with you and HPF in arranging this facility for you.

Retention of Remuneration

Unless otherwise stated in your retainer agreement, we treat our remuneration as fully earned when we issue you with a tax invoice. In the absence of a retainer agreement, you agree that we may retain all our commission, fees and other remuneration in full in the event of any mid-term cancellation of a policy or future downward adjustment of premium. You also agree that the insurer and Aon may offset such remuneration from any premium refund you are entitled to.

Our Financial Services Guide is available at aon.com.au or contact your Client Manager if you would like a hard copy.

Foreign Exchange and GST

Where this tax invoice is for a foreign currency amount, the Goods and Services Tax (if applicable) is converted to Australian dollars at the exchange rate published by the Reserve Bank of Australia at 4.00 pm, Australian Eastern Time, on the business day prior to the date of this tax invoice.

Aon Products

Please read our Financial Services Guide (or if you have a specific retainer agreement with us, that agreement) and refer to "Do we receive any other remuneration for our services" for important information about Aon Products and Services.

Client Due Diligence Obligation

Clients are responsible for conducting due diligence when transacting online, to minimise cyber threats by implementing fraud preventative measures.

Some basic fraud prevention techniques to consider when making online payments, include:

- **Invoice Matching**
Matching Aon's Unique Payment EFT Reference to the details approved on your accounts payable system. Implementing an additional check will ensure the right account is credited.

- **Multiple Stage Authorisation**

Where feasible, implement a multi person approval process for transactions over a certain dollar threshold. Consider, having one person authorising the invoice and another authorising the payment.

- **Multi-Factor Authentication (MFA)**

Implement a layered security defence method requiring two or more credentials, making it more difficult for an unauthorised party to compromise your applications (such as email) to facilitate malicious activity.

- **Seek Verification**

If any fraudulent activity is suspected, contact your client manager to seek verification of invoice details.

Duty of Disclosure

Before you enter into a contract of insurance, you have a duty under the Insurance Contracts Act 1984 (ICth) to disclose anything that you know, or could reasonably be expected to know, that may affect insurer's decision to insure you and on what terms. You have that duty after proposal, and up until the time the insurer agrees to insure you. You have that same duty before you renew, extend, vary or reinstate a contract of Insurance. You do not need to tell the insurer anything that:

- reduces the risk that is insured;
- is common knowledge;
- your insurer knows or should know as an insurer; or
- the insurer waives compliance with your duty of disclosure.

If you are uncertain about whether or not a particular matter should be disclosed to the insurer, please contact your Aon Client Manager.

Non-disclosure

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

Making a Complaint

Please contact your Aon Client Manager or our local Aon office if you have a concern about our services or any product we have provided. If you are not satisfied with the resolution of your complaint or the manner in which it has been handled, please contact Aon's Complaints Manager who will attempt to resolve it in accordance with our Complaints Procedures. You may obtain a copy of these procedures from Aon's Complaints Manager or via our website at aon.com.au

To contact our Complaints Manager, please email us at feedback@aon.com.au or write to Complaints Manager, Level 33, 201 Kent Street, Sydney, NSW 2000.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au
Email: info@afca.org.au
Telephone: 1800 931 678 (free call)
In writing to: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

Cheque Payment

Please tear off this slip and return with your cheque

Payable to:

Aon Risk Services Australia Limited
GPO Box 3668
Sydney NSW 2001

Office use only

Invoice No.
Client Name
Total Payment Due
Payment Due Date

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