

## INSURANCE &amp; RISK

MARKEY.

47 Darby Street  
Newcastle  
NSW 2300

Paul & Frances Durham  
PO Box 8  
EAST MAITLAND NSW 2323

**Renewal of Cover****TAX INVOICE****I0359579****Our Reference :** MAR NEW D0862 0337193/007**Date :** 01.06.2020**Class :** Landlords**Insurer :** Allianz Australia Insurance Ltd**Policy No. :** 122A019471LLP**Period :** 30.06.2020 to 30.06.2021**Premium** 515.98**Stamp Duty** 51.08**Broker Fee** 33.04

Premium GST 51.60

Fee GST 3.30

**GST Total** 54.90**Total Amount A\$** 655.00

\* Where ES relates to State Emergency Services (applicable NSW only)

**This Invoice is a SUMMARY ONLY of your policy details. It does not replace or override the terms & conditions of your actual policy documents to which you should refer for full details of the cover provided.**

*Insured: Talbot Street P/L**ATF Durham Family Super Fund**Renewal for: 9/19 Talbot St Coorparoo QLD 4151*

*As part of the Austbroker Group we are able to offer you the exclusive Austbroker wording, which is only available to Austbroker Group members.*

**YOUR ACCOUNT MANAGERS ARE:****Bernard Brown**

bbrown@markeygroup.com.au

**Direct Line:02 4925 6530****Kelly Bourke**

kbourke@markeygroup.com.au

**Direct Line:02 4925 6512****The Total Amount shown above is DUE for payment on: 14.07.2020**

**Please forward your remittance to ensure cover. Please refer to your DUTY OF DISCLOSURE obligations and other important notices overleaf. Claims must be notified immediately as late notification may cause denial of liability in some instances.**

PLEASE PAY using one of the following options:

- EFT into our Bank Account: Acc Name: Markey Group Pty Ltd  
BSB: 082 748 Account: 546 819 632 (Noting Ref No: I0359579)

**Bill Code: 596098****Ref No: 24153308620035957923**

Telephone & Internet Banking - BPAY  
Contact your bank or financial institution to make this payment from your cheque, savings or credit card.  
More Info: www.bpay.com.au  
- Payment can be made by cheque & mailed to address shown or by credit card (see overleaf), phone us, or go to www.markeygroup.com.au  
Payment processing fee of 0.85% applies to all credit card payments.

**Reference :** MAR NEW D0862 0337193/007**Invoice No :** I0359579**Client Name :** Paul & Frances Durham**Account Mgr:** Bernard Brown**Date :** 01.06.2020**Total Amount** 655.00

## SOME IMPORTANT THINGS YOU NEED TO KNOW

It is essential that you carefully read and understand the following important notices. If you have any questions, please ask us.

### **Make sure you comply with your Duty of Disclosure when you apply for cover.**

You and everyone who is an insured under your policy must comply with the duty of disclosure. Make sure you explain the duty to any other insureds you may apply on behalf of.

The duty requires you to tell the insurer certain matters which will help it decide whether to insure you and, if so, on what terms. The duty applies when you first apply for your policy and on any renewal, variation, extension or replacement of the policy. The type of duty that applies can vary according to the type of policy.

If we act on behalf of the insurer, you need to refer the policy which will set out the duty that applies. We will advise you when/if we act on behalf of the insurer.

If we act on your behalf, to assist us in protecting your interests, it is important that you tell us every matter that:

- \* You know; or
- \* A reasonable person in the circumstances could be expected to know, is relevant to the insurers decision whether to insure you and, if so, on what terms.

We will then assist you in determining what needs to be disclosed to the insurer in order to meet your duty.

When you answer any questions asked by the insurer, you must give honest and complete answers and tell the insurer, in answer to each question, about every matter that is known to you and which a reasonable person in the circumstances could be expected to have told the insurer in answer to the question.

Examples of matters that should be disclosed are:

- \* any claims you have made in recent years for the particular type of insurance;
- \* cancellation, avoidance of, or a refusal to renew your insurance by an insurer;
- \* any unusual feature of the insured risk that may increase the likelihood of a claim.

If you (or anyone who is an insured under the policy) do not comply with the duty, the insurer may cancel the policy and/or reduce the amount it pays in the event of a claim (this could be nil). If the failure to comply with the duty is fraudulent, the insurer may treat the policy as if it never existed and pay nothing.

### **Avoid making misrepresentation when you apply**

If you (or anyone who is an insured under the policy) make a misrepresentation, the insurer may cancel the policy and/or reduce the amount it pays in the event of a claim (this could be nil). If the misrepresentation is fraudulent, the insurer may treat the policy as if it never existed and pay nothing.

### **Misstatement of Premium**

We try to tell you the correct amounts of premium and statutory and other charges that apply to your insurance. In the event that we misstate that amount (either because we have made an unintentional error or because a third party has misstated the amount), we reserve the right to correct the amount. Where permitted by law, you shall not hold us responsible for any loss that you may suffer as a result of any such misstatement.

### **Change of Risk or Circumstances**

You should carefully monitor and review that your insurance contract is adequate to cover your assets or business activities and seek a variation if it is not. Many policies require us to notify the insurer in writing of certain changes to the insured risk during the period of insurance. The insurer can then decide whether to cover the new risk. Examples are:

- \* For insurance covering property location changes, new business activities or any significant departure from your normal business operations.
- \* For insurance covering your liability to third parties changes to the nature of your business, and specifically in products liability, changes to your product range or your involvement in products not previously notified to insurers.

### **Interest of Other Parties**

Many policies exclude cover for an interest in the insured property held by someone other than the insured, unless that interest is specifically noted in the policy. For example, if property is jointly owned, or subject to finance, the interest of a third party such as the joint owner or financier may be excluded if it is not specifically noted on the policy. If you want the interest of any third party to be covered, please let us know, so that we can ask the insurer to note that party's interest on the policy.

### **Cancellation of your Policy**

If a policy is cancelled before the expiry of the period of insurance, we reserve the right to refund the net return premium we received from the Insurer or have a cancellation fee charged to offset the Insurers deduction of commission. Please ask us for any additional information you require about our remuneration or cancellation policy.

The Australian Financial Complaints Authority if you have any complaints about the service provided to you, you should contact us and tell us about your complaint. If the complaint cannot be resolved to your satisfaction within 45 business days, you have the right to refer the matter to the : Australian Financial Complaints Authority (AFCA):

Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority

GPO Box 3 Melbourne VIC 3001

---

Please debit my ☐ MASTERCARD ☐ VISACARD

Card Number

Cardholders Name

Signature  Card Expiry Date  /

## CONFLICTS OF INTERESTS DISCLOSURE

Where a product issuer or other service provider pays us or they provide us with other benefits or rewards this can create a potential conflict of interest. ie., it may be in our interest to recommend the product issuer or service provider because it increases our remuneration or ensures the provision of the rewards or benefits but it may not be in your interest.

However, we are a professional insurance broker and we and our staff and representatives have a legal duty when we act on your behalf as your agent to put your interests ahead of our own ie when providing any advice or arranging insurance for you we cannot place the business with an insurer that pays us the most if this is not in your interest.

We take our duty seriously, as it is what makes the services we provide valuable to you. We have put a number of procedures in place to ensure our staff and our representatives put your interests ahead of our own. We have a Conflict of Interest Policy, which our staff and representatives must comply with and you can access. Compliance is audited on a regular basis.

In some cases we may not act on your behalf or may limit the scope of what we will do for you. We will tell you before we provide the service if this will be the case.

These are the potential conflicts of interests that you may need to take into consideration when you decide to proceed with the service and product we have offered you.

- \* 'We' are part of the Zurich 1872 programme, the Allianz Blue Eagle, the QBE Commercial "Intermediate Profit Share" programme and the CGU Insurance Ltd "Growth Incentive" which include a possible profit share component. The amount of profit share for all programmes is essentially determined by the amount of the premium earned when compared with the claims experienced in our total portfolio with the relevant insurer. These payments do not increase the amount you are required to pay for your insurance.
- \* Markey Group Pty Ltd has a relationship with SURA Pty Ltd through a common shareholder AUB Group Limited. This will only be a potential conflict if you are considering a product with one of the following; SURA Professional Risk Pty Ltd, SURA Hospitality Pty Ltd, SURA Labour Hire Pty Ltd, SURA Engineering Pty Ltd, SURA Construction Pty Ltd, SURA Film and Entertainment Pty Ltd, SURA Marine, SURA Plant and Equipment Pty Ltd, SURA Specialty Ltd, SURA Australian Bus and Coach, SURA Motor Dealers.
- \* 'We' have a relationship with Global Assured Finance through a common shareholder, AUB Group Limited and common directors. The commission if any received by "Us" from Global Assured Finance for arranging a premium funding contract is paid at a commercial rate similar to that paid by other premium funding companies. This will only be a potential conflict if you are considering a premium funding contract with Global Assured Finance.

- \* 'Us' and AUB Group Limited (ABN 60 000 000 715), have a referrer arrangement with Hunter Premium Funding Ltd for the arrangement of premium funding. If you use Hunter Premium Funding Ltd, we receive
  - (a) a commission which is a percentage of the amount of funding provided to you;
  - (b) a payment based on a percentage of all loans arranged each month;
  - (c) a payment based on a percentage of certain fees & interest received by Hunter Premium Funding Ltd on the total amount of outstanding loans less certain expenses; and
  - (d) a proportion of certain upfront payments received by AUB Group Limited from Hunter Premium Funding Ltd based on the value of the loans arranged with Hunter Premium Funding Ltd in an agreed period when compared with those arranged by other Austbroker members.This will only be a potential conflict of interest if you are considering a premium funding contract with Hunter Premium Funding Ltd.
- \* 'Our' wholly owned subsidiary Markey Financial Services Pty Ltd is a partner in Markey Financial Services. If you are referred to Markey Financial Services for Life, Superannuation or Financial Planning, 'We' will no longer be acting as your agent. 'We' may receive commission from Markey Financial Services for the referral.
- \* In providing our services we utilise information provided by you and other information that is publicly available or does not breach any confidentiality to any other client.

We can explain this in detail to you if you do not understand the potential conflict. If you do not want us to proceed on this basis let us know.

## IMPORTANT NOTICES

We provide our financial services under the terms and conditions noted in our Financial Services Guide and Privacy Collection Notice issued to you. If you do not have one of these documents, please call us on 02 4925 6555 or visit our website. You must read these documents before proceeding and by proceeding you represent and warrant you have received and read it. We are committed to protecting your privacy in accordance with the Privacy Act and the Australian Privacy Principles. Full details about our privacy practices can be found in our Privacy Policy available at our website or by contacting us for a copy. The following is a summary of cover only. For full terms and conditions including definitions, conditions, other limits and exclusions, please refer to your Policy Document or Product Disclosure Statement. We would like to remind you, that if this policy is cancellable and you cancel before the expiry date, we will refund the unused premium less our fee and commission. The Insurer or Agency may also impose a fee on Cancellation. **Any errors identified in the summary attached must be reported to your Account Manager for amendment.**

From time to time we may receive various soft dollar benefits from product issuers and their representatives including the product we recommended. These can include entertainment (e.g. lunches, sporting events, movies etc), conferences (e.g. attendance at a product issuer conference or sponsorship of our AUB Group Annual conference), accommodation and travel, business tools (e.g. software), gifts (e.g. product issuer or service provider branded promotional and other occasional small gifts such as bottles of wine or hampers on special occasions etc).

These benefits are provided by a wide range of product issuers and service providers. In most cases they are incidental to or relate to our development of an understanding of the product issuer and service provider and their product ranges and practices etc. Ultimately, this can assist us in better servicing and representing you.

Our policy is that any soft dollar benefits that we or our representatives receive that are reasonably estimated to exceed \$300 per item or event are potentially material. They must be disclosed to our Compliance Manager in writing and they will determine if appropriate procedures are in place to manage or avoid any potential conflict of interest which might arise. They only approve benefits where this is the case and retain a record of this which you can request access to.

Our advisors receive an annual salary that may include bonuses based on performance criteria (including sales performance) and achievement of company goals. They may also receive certain soft dollar benefits of the type described in this document.

# Markey Group Pty Ltd

ABN 83 002 301 288  
PO Box 909  
NEWCASTLE NSW 2300

Phone: 02 4925 6555  
Fax: 02 4929 5156

## COVERAGE SUMMARY

Paul & Frances Durham  
Landlords

This policy is underwritten by:  
Allianz Australia Insurance Limited  
AFS Licence No. 234708  
ABN 15 000 122 850

Insured Name	TALBOT STREET P/L
Insured Name 2	ATF DURHAM FAMILY SUPER FUND
Trading Name	

ABN	
Registered for GST	Not Known
Tax Credit %	0.00%
Tax Status	Not Known

Period of Insurance:	
Effective Date	30/06/2020
Expiry Date	4.00pm on 30/06/2021

SITUATION 1	Unit 9 Level 2 19 TALBOT STREET COORPAROO QLD 4151
-------------	---

No Claim Bonus	30.00%
----------------	--------

Cover Type	Landlord
Building Type	Unit - High Rise Complex (more than 3 stories)
Construction	Brick Veneer
Security	WINDOW LOCKS/GRILLS

In the event of an earthquake or tsunami the basic excess will be increased by \$250.  
In the event of malicious damage an excess of \$500 in addition to the basic excess amount shown in the current schedule applies.

CONTENTS	
Sum Insured	\$ 105000
Total Excess	\$ 550

**COVERAGE SUMMARY**Paul & Frances Durham  
Landlords

LIMIT OF LEGAL LIABILITY      \$      20,000,000

Length of Tenancy Agreement      Long Term

## OPTIONAL ADDITIONAL COVERS

Rent Default and Theft by Tenant      Total Excess of  
\$550 appliesAccidental Damage by Tenants      Total Excess of  
\$550 applies

Weekly Rent      \$      470

Flood

Flood Cover      Included

ADDITIONAL CONDITIONS AND ENDORSEMENTS APPLYING TO THE  
POLICY

The following condition(s) and/or endorsement(s) apply to this insurance. Where applicable they will replace any terms, conditions or exclusions contained in the policy document.

Applicable only when you have contents cover

If the claim relates to loss or damage to refrigerators, freezers, washing machines, clothes dryers and dishwashers, we will replace these items with items that have equal or better energy efficiency, based on energy consumption, where available.

## MINIMUM PREMIUM MAY APPLY

Minimum premiums may apply. Any discounts/entitlements only apply to the extent any minimum premium is not reached.

If you are eligible for more than one, we also apply each of them in a predetermined order to the premium (excluding taxes and government charges) as reduced by any prior applied discounts/entitlements.

## POLICY CONDITIONS

## Situation 1

How we will settle your rent default, theft by tenant and legal expenses claim:

If you are entitled to use bond monies to settle or reduce any loss or damage you must do so. To calculate the amount payable under this section we will deduct the amount of any bond monies remaining after you have paid allowable reletting expenses and we will then settle your

**COVERAGE SUMMARY**

Paul & Frances Durham  
Landlords

claim subject to the policy conditions.

Financial Claims Scheme

In the unlikely event Allianz were to become insolvent and could not meet its obligations under the policy a person entitled to claim may be entitled to payment under the Financial Claims Scheme. Access to the Scheme is subject to eligibility criteria. More information can be obtained from <http://www.fcs.gov.au>

\*\*\*\*\*  
Supplementary Product Disclosure Statement ("SPDS")  
\*\*\*\*\*

Preparation Date: 1 March 2019

From 1 November 2018, the Australian Financial Complaints Authority or 'AFCA' is the new external dispute resolution (EDR) scheme to deal with complaints from consumers in the financial system. It replaces the Financial Ombudsman Service Australia (FOS).

Allianz Australia Insurance Limited ABN 15 000 122 850  
AFS Licence No. 234708 of 2 Market Street Sydney NSW 2000  
(Allianz) is a member of AFCA and this SPDS takes into account the above change.

This document is an SPDS that updates and amends any Product Disclosure Statement (PDS) that has been provided to you in relation to the insurance underwritten by Allianz issued to you.

This SPDS is issued by Allianz and must be read together with the applicable PDS issued by Allianz, and any other SPDS that you are given which updates or amends the relevant PDS, for your insurance product.

Changes to the PDS

Any reference in the PDS (or any prior issued SPDS) to



**COVERAGE SUMMARY**

Paul & Frances Durham  
Landlords

\* 'Financial Ombudsman Service Australia' is replaced with the 'Australian Financial Complaints Authority'.

\* 'FOS' is replaced by 'AFCA'.

\* the Financial Ombudsman Service Australia or FOS contact details are replaced with:

'The Australian Financial Complaints Authority:  
Online: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Phone: 1800 931 678  
Mail: Australian Financial Complaints Authority GPO Box 3  
Melbourne VIC 3001.'

\*\*\*\*\*

Supplementary Product Disclosure Statement ("SPDS")  
Austbrokers Landlord Insurance Policy  
Preparation Date: 17/04/2020  
The effective date of this SPDS is: 16/05/2020  
This document is an SPDS that updates and amends the Austbrokers Landlord Insurance Product Disclosure Statement ("PDS") dated 27/06/2017. It is issued by the insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence No. 234708 of 2 Market Street Sydney NSW 2000. This SPDS must be read together with the PDS and any other SPDS that you are given which updates or amends the PDS. This SPDS amends the PDS as follows:

Part A

If your current policy schedule shows that you are covered for the optional "Rent Default and Theft by Tenant" cover, the PDS is amended as set out in Part B otherwise this option is not available and all references to the Rent Default and Theft by Tenant option set out in the PDS and its availability are deleted.

Part B

The following paragraph under the Rent Default and Theft by Tenant optional cover is deleted:

Rent default

If you have this cover we will pay you for your loss of rent due to the occurrence of one or more of the following insured events during the period of insurance, for the periods stated. The maximum amount we will pay for any one occurrence for rent default under all the events is \$15,000 in total.

and is replaced with the following paragraph:

Rent default

If you have this cover we will pay you for your loss of rent due to the occurrence of one or more of the following insured events during the period of insurance, for the

**COVERAGE SUMMARY**Paul & Frances Durham  
Landlords

periods stated.

The maximum amount we will pay for all claims for rent default for all the insured events that occur during the period of insurance is \$15,000 in total.

**ALLIANZ PRIVACY NOTICE**

This document sets out how we use, collect and disclose personal information about you. It replaces any information about privacy in the insurance documentation we have previously provided to you. Further information is in our Privacy Policy available at [www.allianz.com.au](http://www.allianz.com.au).

At Allianz, we give priority to protecting the privacy of your personal information. We do this by handling personal information in a responsible manner and in accordance with the Privacy Act 1988 (Cth).

**How We Collect Your Personal Information**

We usually collect your personal information from you or your agents. We may also collect it from our agents and service providers; other insurers and insurance reference bureaus; people who are involved in a claim or assist us in investigating or processing claims, including third parties claiming under your policy, witnesses and medical practitioners; third parties who may be arranging insurance cover for a group that you are a part of; law enforcement, dispute resolution, statutory and regulatory bodies; marketing lists and industry databases; and publicly available sources.

**Why We Collect Your Personal Information**

We collect your personal information to enable us to provide our products and services, including to process and settle claims; offer our products and services and those of our related companies, brokers, intermediaries and business partners that may interest you; and conduct market or customer research to determine those products or services that may suit you. You can choose not to receive product or service offerings from us (including product or service offerings from us on behalf of our brokers, intermediaries and/or our business partners) or our related companies by calling the Allianz Direct Marketing Privacy Service Line on 1300 360 529, EST 8am to 6pm Monday to Friday, or going to our websites Privacy section at [www.allianz.com.au](http://www.allianz.com.au).

**COVERAGE SUMMARY**

Paul & Frances Durham  
Landlords

Who We Disclose Your Personal Information To

We may disclose your personal information to others with whom we have business arrangements for the purposes listed in the paragraph above or to enable them to offer their products and services to you. These parties may include insurers, intermediaries, reinsurers, insurance reference bureaus, related companies, our advisers, persons involved in claims, external claims data collectors and verifiers, parties that we have an insurance scheme in place with under which you purchased your policy (such as a financier or motor vehicle manufacturer and/or dealer). Disclosure may also be made to government, law enforcement, dispute resolution, statutory or regulatory bodies, or as required by law.

Disclosure Overseas

Your personal information may be disclosed to other companies in the Allianz Group, business partners, reinsurers and service providers that may be located in Australia or overseas. The countries this information may be disclosed to will vary from time to time, but may include Canada, Germany, New Zealand, United Kingdom, United States of America and other countries where the Allianz Group has a presence or engages subcontractors. We regularly review the security of our systems used for sending personal information overseas. Any information disclosed may only be used for the purposes of collection detailed above and system administration.

Access to Your Personal Information and Complaints

You may ask for access to the personal information we hold about you and seek correction by calling 1300 360 529 EST 8am 6pm, Monday to Friday. Our Privacy Policy contains details about how you may make a complaint about a breach of the privacy principles contained in the Privacy Act 1988 (Cth) and how we deal with complaints. Our Privacy Policy is available at [www.allianz.com.au](http://www.allianz.com.au).

Telephone Call Recording

We may record incoming and/or outgoing telephone calls for training or verification purposes. Where we have recorded a telephone call, we can provide you with a copy at your request, where it is reasonable to do so.

# Markey Group Pty Ltd

ABN 83 002 301 288  
PO Box 909  
NEWCASTLE NSW 2300

Phone: 02 4925 6555  
Fax: 02 4929 5156

## COVERAGE SUMMARY

Paul & Frances Durham  
Landlords

This document was printed on 01/06/2020

INSURER	POLICY NUMBER	PROPORTION
Allianz Australia Insurance Ltd A.B.N. 15 000 122 850	122A019471LLP	100.0000%

47 Darby Street  
Newcastle  
NSW 2300

**GENERAL ADVICE**

CLIENT	INSURER	15.06.20
Paul & Frances Durham PO Box 8 EAST MAITLAND NSW 2323	Allianz Australia Insurance Ltd PO BOX 834 NEWCASTLE NSW 2300	

CLASS OF RISK	PERIOD OF INSURANCE
Landlords	From: 4.00 pm on 30th June 2020 To : 4.00 pm on 30th June 2021
Policy No : 122A019471LLP	Our Ref : MAR NEW D0862 0337193/007/01

**GENERAL ADVICE**

**This is an important document. You should read it carefully and ensure that you understand it. If you do not understand or disagree with anything, contact your Account Manager. You may want to contact your Account Manager if you change your mind about the insurance policy you want to buy. You have a minimum of 14 days (your insurer may allow you longer) to cancel your policy. You will find the details of this cooling off period in your policy documents.**

In this instance we only provide a "general advice" service. This means that whilst we may generally recommend the products we distribute, we do not consider whether the product is appropriate for your own personal objectives, financial situation and needs in making the recommendation. You need to consider the appropriateness of any information (in particular any policy documentation and relevant Product Disclosure Statement) or general advice we give you, having regard to your personal situation, before acting on our advice or buying any product.

We will invoice you for the amount payable by you which will include base premium, government charges and broker fee. Our invoice is payable prior to the expiry of your interim contract or expiry of your existing contract of insurance.

**OTHER IMPORTANT INFORMATION**

From time to time we may receive various soft dollar benefits from product issuers and their representatives including the product we recommended. These can include entertainment (e.g. lunches, sporting

events, movies etc), conferences (e.g. attendance at a product issuer conference or sponsorship or our AUB Group Annual conference), accommodation and travel, business tools (e.g. software), gifts (e.g. product issuer or service provider branded promotional and other occasional small gifts such as bottles of wine or hampers on special occasions etc)

These benefits are provided by a wide range of product issuers and service providers. In most cases they are incidental to or relate to our development of an understanding of the product issuer and service provider and their product ranges and practices etc. Ultimately, this can assist us in better servicing and representing you.

Our policy is that any soft dollar benefits that we or our representatives receive that are reasonably estimated to exceed \$300 per item or event are potentially material. They must be disclosed to our Compliance Manager in writing and they will determine if appropriate procedures are in place to manage or avoid any potential conflict of interest which might arise. They only approve benefits where this is the case and retain a record of this which you can request access to.

Our advisors receive an annual salary that may include bonuses based on performance criteria (including sales performance) and achievement of company goals. They may also receive certain soft dollar benefits of the type described in this Statement.

#### FLOOD COVER - IMPORTANT NOTICE

Flood is NOT an automatic inclusion on most insurance policies and policy definitions of what 'flood' means can differ.

Even if your property/assets are safe from being damaged by flood water, cover should be considered for loss, damage or liability you may face as a result of flood water in your area (eg loss of access to premises or services). This may extend to include your customer/suppliers premises.

If you are not fully aware of the cover being provided to you under your specific policies, please contact us immediately to discuss.

IF the policy DOES provide cover in the event of a flood as defined in the policy, flood sub limits and/or special excesses will apply as specified in the policy.

Flood is a complex issue and if you need further explanation or assistance please contact us.

Thank you for entrusting your insurance needs to us. Please call us if you have any questions or queries.