

Accountancy Insurance Pty Ltd

ABN 93 149 413 912 ACN 108 983 295 AFS Licence Number 276100

Level 9
60 Albert Road
SOUTH MELBOURNE VIC 3205

Tel: (03) 9257 3000
Fax: 1300 554 773

Email: accounts@accountancyinsurance.com.au

You are reminded that the policy mentioned below falls due for renewal on 01/09/2022. To ensure your continued protection, we must receive your remittance within 7 days of you receiving this account.

Page 1 of 6

TAX INVOICE

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

Invoice Date: 2/09/2022
Invoice No: 192454
Our Reference: GOOD

Goodall Financial Services Pty Ltd
PO Box 7276
SPEARWOOD WA 6163

Class of Policy: Professional Indemnity Insurance
Insurer: Solution Underwriting Agency Pty Ltd
Level 6, 289 Flinders Lane, Melbourne, VIC, 3000
ABN: 68 139 214 323
The Insured: Goodall Financial Services Pty Ltd

RENEWAL

Policy No: 9018116PIN
Period of Cover:
From 01/09/2022
to 01/09/2023 at 4:00 pm

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

YOUR 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.

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 nondisclosure 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.
Accountancy Insurance Pty Ltd

Your Premium:

Premium	UW Levy	Fire Levy	GST	Stamp Duty	Admin Fee
\$13,000.00	\$450.00	\$0.00	\$1,495.00	\$1,430.00	\$1,500.00
TOTAL				AUD	\$17,875.00



Acct Name: Accountancy Insurance Pty Ltd
BSB: 332051 Account: 553363143
Reference: GOOD 192454

Our Reference: GOOD
Invoice No: 192454



Mail this portion with your cheque payable to:
Accountancy Insurance Pty Ltd
Level 9, 60 Albert Road
SOUTH MELBOURNE VIC 3205



To pay with your
Mastercard or Visa
Visit www.payai.com.au

AMOUNT DUE AUD \$17,875.00

Schedule of Insurance

Class of Policy: Professional Indemnity Insurance	Policy No: 9018116PIN
The Insured: Goodall Financial Services Pty Ltd	Invoice No: 192454
	Our Ref: GOOD

Insurer:	Solution Underwriting Agency Pty Ltd on behalf of AIG Australia Limited
Policy Form:	Solution Underwriting Accountants 0122
Insured:	Goodall Financial Services Pty Ltd
Professional Services:	Accountant
Period of Insurance:	From: 4.00pm on 1st September 2022 To: 4.00pm on 1st September 2023
Limit of Indemnity:	\$2,000,000 any one claim unlimited in the aggregate, exclusive of costs and expenses
Reinstatements:	Unlimited
Excess:	\$20,000 each and every claim, inclusive of costs and expenses
Retroactive Date:	Unlimited, excluding any known circumstances
Territorial Limits:	Worldwide, excluding USA & Canada
Jurisdictional Limits:	Worldwide, excluding USA & Canada
Policy Extensions:	Professional Liability Advanced Defence Costs Breach of Fiduciary Duty Breach of Warranty of Authority Claims Mitigation Costs Compensatory Fines and Penalties Continuity Contractual Liability Court Attendance Defamation Extended Reporting Period Fraud/Dishonesty Intellectual Property/Confidentiality Inquiry Costs Joint Ventures Lost Documents Misleading or Deceptive Conduct New subsidiaries Past Partner Liability

Schedule of Insurance

Class of Policy:	Professional Indemnity Insurance	Policy No:	9018116PIN
The Insured:	Goodall Financial Services Pty Ltd	Invoice No:	192454
		Our Ref:	GOOD

Previous Business Name
Privacy
Reinstatement Limit of Liability
Run Off Event
Vicarious Liability
Fidelity
Business Guard Advisory Panel
Public Relations Expenses

Schedule of Insurance

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Class of Policy: Professional Indemnity Insurance	Policy No: 9018116PIN
The Insured: Goodall Financial Services Pty Ltd	Invoice No: 192454
	Our Ref: GOOD

IMPORTANT NOTICES

'Claims Made' Contracts of Insurance

The proposed insurance is issued on a 'claims made' basis.

This means that the policy responds to:

- Claims first made against the insured during the policy period and notified to the Underwriter during that policy period, providing that the insured was not aware, at any time prior to the policy inception, of circumstances which would have alerted a reasonable person in the insured's position that a claim may be made against the insured; and
- 'claims circumstances' notified pursuant to Section 40 (3) of the *Insurance Contracts Act* which states:

'where the insured gave notice in writing to the insurer of facts that might give rise to a claim against the insured as soon as was reasonably practicable after the insured became aware of those facts but before the insurance cover provided by the contract expired, the insurer is not relieved of liability under the contract in respect of the claim, when made, by reason only that it was made after the expiration of the period of insurance cover provided by the contract'.

After policy expiry, no new claims can be made on the expired policy even though the event giving rise to the claim may have occurred during the policy period.

If during the policy period you become aware of circumstances which a reasonable person in your position would consider may give rise to a claim, and which you fail to notify us during the policy period, we may not cover you under a subsequent policy for any claim which arises from these circumstances.

When completing the proposal you are obliged to report and provide full details of all circumstances of which you are aware and which a reasonable person in your position would consider may give rise to a claim.

It is important that you make proper disclosure (see Duty of Disclosure below) so that your cover under any new policy with us is not compromised.

Pursuant to the *Insurance Contracts Act* your duty to disclose all relevant information is set on the following page.

Duty of Disclosure

Before entering into a contract of general insurance, you have a duty, under the *Insurance Contracts Act*, to disclose to us every matter that you are aware of, or could reasonably be expected to be aware of, that is relevant to our decision about insuring you and if so, on what terms. You have the same duty to disclose these matters to us 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 us;
- that is 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.

You should note that your duty continues after the proposal form has been completed until the policy is entered into, i.e. until the date we receive instructions to bind cover.

Non-Disclosure

If you fail to comply with your duty of disclosure, we may be entitled to reduce our liability under the policy in respect of a claim or may cancel the policy. If your non-disclosure is fraudulent, we may also have the option of avoiding the contract from its beginning. It is therefore vital that you enquire of all entities comprising the insured, including senior staff, before completing the proposal form and before you sign any declaration confirming no change in the information disclosed.

Retroactive Liability

The proposed insurance may be limited by a retroactive date either stated in the schedule or endorsed onto the policy. Where the retroactive cover provided by the proposed policy is subject to such a date, then the policy does not cover any claim arising from actual or alleged act, error, omission or conduct occurring prior to such retroactive date.

Average Provision

One of the insuring provisions of the proposed insurance may provide that where the amount required to dispose of a claim exceeds the limit of the sum insured in the policy then the Underwriter shall be liable only for a proportion of the total costs and expenses. This shall be the same proportion of the total expenses as the policy limit bears the total expenses as the policy limit bears to the total amount required to dispose of the claim.

Surrender of Waiver of any Right of Contribution or Indemnity

If another person or company is liable to compensate you or hold you harmless for part or all of any loss or damage otherwise covered by our policy, but you agree with that person or company (either before or after the inception of our policy) that you

Schedule of Insurance

Class of Policy: Professional Indemnity Insurance	Policy No: 9018116PIN
The Insured: Goodall Financial Services Pty Ltd	Invoice No: 192454
	Our Ref: GOOD

would not seek to recover any loss or damage from them, we will not cover you for this loss or damage.

Privacy Statement

Accountancy Insurance and the Insurer are bound by the obligations of the Privacy Act 1988 as amended by the Privacy Amendment (Private Sector) Act 2000 (the Act). This sets basic standards relating to the collection, use, disclosure and handling of personal information.

"*Personal information*" is essentially information or an opinion about a living individual whose identity is apparent or can reasonably be ascertained from the information or opinion".

Information will be obtained from individuals directly where possible. Sometimes it may be collected indirectly (e.g. from your representatives)

Only information necessary for the arrangement and administration of insurance business by Accountancy Insurance, the Insurer and their representatives will be collected. This includes information necessary to accept the risk, to assess a claim, to determine competitive and appropriate premiums, etc. Part of the information collected may be regarded as "sensitive" and requires the consent of the individual.

Accountancy Insurance and the Insurer disclose personal information to third parties who they believe are necessary to assist them in doing the above. These parties will only use the personal information for the purposes we provided it to them for (or if required by law).

When you give the Insurer and Accountancy Insurance personal information about other individuals, we rely on you to have made or make them aware that you will or may provide their personal information to us, the types of third parties we may provide it to, the relevant purposes we and the third parties we disclose it to will use it for, and how they can access it. If it is sensitive information we rely on you to have obtained their consent on these matters. If you have not done or will not do either of these things, you must tell us before you provide the relevant information.

You are entitled to access your information if you wish and request correction if required by contacting Accountancy Insurance.

Our remuneration - Our main remuneration for our services is calculated as either commission paid to us by the insurer, or a fee, or a combination of commission and fee. Commission is a percentage of the base premium i.e. the premium before the addition of stamp duty, fire services levy, GST and any other charges or fees. The rates of commission can vary between 5% and 25% and is payable on most transactions.

If there is a refund of premium owed to you, we will retain any fee and reserve the right to retain the total commission for the policy period.

Any fee we charge you will be agreed with you and shown on the Tax Invoice. Any fee is dependant upon factors such as time and costs associated with the administration performed and service provided. If agreed, we may also charge you a fee for any special advisory or additional claims-related services.

We can arrange Premium Funding with companies who charge you interest to enable you to pay premiums by instalment. We deal with preferred premium funding companies who offer a quality service and who may pay us a percentage of your premium in the range of 0% to 2% as commission for arranging the funding.

Schedule of Insurance

Page 6 of 6

Class of Policy: Professional Indemnity Insurance	Policy No: 9018116PIN
The Insured: Goodall Financial Services Pty Ltd	Invoice No: 192454
	Our Ref: GOOD

ONLINE PAYMENT METHOD

For **Online Credit Card Payments** please follow the steps below:

1. Go to online payment website <https://www.payai.com.au>
2. Enter your invoice number on the main field. Click on the "I'm not a Robot", answer the questions, and then click GO
3. Enter your email address
4. Check the amount you would like to pay and click Submit
5. Please enter your Credit Card details in the following screen followed by Submit

Payment Receipt

Once payment process has been completed, you may select to view or print receipt.

Should you prefer a copy of the receipt sent to your email, please click on the Email icon.

If you have any queries in regards of this matter, please contact our office on 03 9257 3000.

Accountancy Insurance Pty Ltd

ABN 93 149 413 912 ACN 108 983 295 AFS Licence Number 276100

Level 9
60 Albert Road
SOUTH MELBOURNE VIC 3205

Tel: (03) 9257 3000
Fax: 1300 554 773

Email: accounts@accountancyinsurance.com.au

You are reminded that the policy mentioned below falls due for renewal on 01/09/2022. To ensure your continued protection, we must receive your remittance within 7 days of you receiving this account.

Page 1 of 7

TAX INVOICE

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

Invoice Date: 1/09/2022
Invoice No: 192442
Our Reference: GOOD

Goodall Financial Services Pty Ltd
PO Box 7276
SPEARWOOD WA 6163

Class of Policy: Professional Indemnity Insurance
Insurer: Quanta Insurance Group
Locked Bag 5273, Sydney, NSW, 2001
ABN: 29 118 886 927
The Insured: Goodall Financial Services Pty Ltd

RENEWAL

Policy No: IL1908590-F1282
Period of Cover:
From 01/09/2022
to 01/09/2023 at 4:00 pm

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

YOUR DUTY OF DISCLOSURE

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- 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.

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 nondisclosure 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.
Accountancy Insurance Pty Ltd

Your Premium:

Premium	UW Levy	Fire Levy	GST	Stamp Duty	Admin Fee
\$9,350.00	\$250.00	\$0.00	\$960.00	\$1,028.50	\$0.00
TOTAL				AUD	\$11,588.50



Acct Name: Accountancy Insurance Pty Ltd
BSB: 332051 Account: 553363143
Reference: GOOD 192442

Our Reference: GOOD
Invoice No: 192442



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Accountancy Insurance Pty Ltd
Level 9, 60 Albert Road
SOUTH MELBOURNE VIC 3205



To pay with your
Mastercard or Visa
Visit www.payai.com.au

AMOUNT DUE AUD \$11,588.50

Schedule of Insurance

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Class of Policy: Professional Indemnity Insurance	Policy No: IL1908590-F1282
The Insured: Goodall Financial Services Pty Ltd	Invoice No: 192442
	Our Ref: GOOD

Insurer: Certain Underwriters at Lloyds of London
(through their agent, Quanta Insurance Group Pty Ltd)

Policy Form: Financial Planners PI wording Ver1.0_0416

Insured: Goodall Financial Services Pty Ltd

Professional Services: Financial Advisors and as more fully described in the proposal form

Period of Insurance: From: 4.00pm on 1st September 2022
To: 4.00pm on 1st September 2023
local standard time

Limit of Indemnity: \$2,500,000 any one claim, inclusive of costs and expenses

Reinstatements: One

Excess: \$20,000 each and every claim, inclusive of costs and expenses

Retroactive Date: Unlimited, excluding any known claims and/or circumstances

Territorial Limits: Worldwide excluding USA and Canada

Jurisdictional Limits: Worldwide excluding USA and Canada

Automatic Extensions: Consultants and Sub-Contractors
Consumer protection legislation
Continuous cover
Dishonesty of employees, representatives and principals
Extended reporting period
External dispute resolution scheme
Fidelity \$500,000

Schedule of Insurance

Class of Policy: Professional Indemnity Insurance	Policy No: IL1908590-F1282
The Insured: Goodall Financial Services Pty Ltd	Invoice No: 192442
	Our Ref: GOOD

Joint ventures
Defamation
Life insurance activities (duty of disclosure)
Loss of documents
New Authorised Representatives
Official Investigations and Disciplinary hearings
Run-Off cover for credit services
Self-Managed Superannuation Fund Advice
Tax (Financial) Advice services

Endorsement: Sanction Limitation and Exclusion Clause
Professional Indemnity Cyber and Data Protection Law Endorsement
Margin Lending Endorsement
Specific Activities Exclusion

Sanction Limitation and Exclusion Clause

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

Professional Indemnity Cyber and Data Protection Law Endorsement

- 1) This endorsement takes priority over any other provision in this contract.
- 2) Save as expressly provided in this endorsement, or by other restrictions in this contract specifically relating to the use of, or inability to use, a **Computer System**, no cover otherwise provided under this contract shall be restricted solely due to the use of, or inability to use, a **Computer System**.
- 3) This contract excludes any loss, damage, liability, claim, costs, expense, fines, penalties, mitigation costs or any other amount directly caused by, directly resulting from or directly arising out of:
 - a) a **Cyber Act**; or
 - b) any partial or total unavailability or failure of any **Computer System**; provided the **Computer System** is owned or controlled by the insured or any other party acting on behalf of the insured in either case; or
 - c) the receipt or transmission of malware, malicious code or similar by the insured or any other party acting on behalf of the insured.
- 4) This contract excludes any loss, damage, liability, claim, costs, expense, fines, penalties, mitigation costs or any other amount directly or indirectly caused by, directly or indirectly resulting from or directly or indirectly arising out of any failure or interruption of service provided:
 - a) to the insured or any other party acting on behalf of the insured by an internet service provider, telecommunications provider or cloud provider but not including the hosting of hardware and software owned by the insured;
 - b) by any utility provider, but only where such failure of interruption of service impacts a **Computer System** owned or controlled by the insured or any other party acting on behalf of the insured.
- 5) This contract excludes any loss, damage, liability, claim, costs, expense, fines, penalties, mitigation costs or any other amount for actual or alleged breach of **Data Protection Law** by the insured or any other party acting on behalf of the insured.

Schedule of Insurance

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Class of Policy: Professional Indemnity Insurance	Policy No: IL1908590-F1282
The Insured: Goodall Financial Services Pty Ltd	Invoice No: 192442
	Our Ref: GOOD

6) Any cover for costs of reconstituting or recovering lost, inaccessible or damaged documents owned or controlled by the insured or any other party acting on behalf of the insured in this contract shall not apply to **Data**.

For the purposes of this endorsement the following definitions apply:

Computer System means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility.

Cyber Act means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof, involving access to, processing of, use of or operation of any **Computer System**.

Data means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a **Computer System**.

Data Protection Law means any applicable data protection and privacy legislation or regulations in any country, province, state, territory or jurisdiction which govern the use, confidentiality, integrity, security and protection of personal data or any guidance or codes of practice relating to personal data issued by any data protection regulator or authority from time to time (all as amended, updated or re-enacted from time to time).

Margin Lending Endorsement

Where this Endorsement applies, Clause 3.13 MARGIN LENDING of the policy does not apply and is replaced with:

the actual or alleged provision of any professional advice or services by the Insured in relation to margin lending, investment gearing or any other debt, provided that this Exclusion will not apply where the Insured:

- a. has followed the written margin lending guidelines established by the Insured and current as at the date of the provision of the advice or service; and
- b. has issued a written statement to the client which:
 - i. explains what margin lending is; and
 - ii. details the circumstances in which a margin call may be made under a loan agreement; and
 - iii. discloses any fees or costs payable on termination; and
- c. has received written confirmation from the client agreeing to invest in such products and that the client understands the content of the written statement provided as required by paragraph 3.13 (b) above; and
- d. has ensured the margin lending loan to value ratio (LVR) does not exceed 51% of the asset value at the time that the advice is provided.

Specific Activities Exclusion

It is hereby noted and agreed that Underwriters will not indemnify the Insured in relation to any claims which arise either directly, indirectly, or in connection with accountancy activities performed by the Insured.

Schedule of Insurance

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Class of Policy: Professional Indemnity Insurance	Policy No: IL1908590-F1282
The Insured: Goodall Financial Services Pty Ltd	Invoice No: 192442
	Our Ref: GOOD

IMPORTANT NOTICES

'Claims Made' Contracts of Insurance

The proposed insurance is issued on a 'claims made' basis.

This means that the policy responds to:

(x) Claims first made against the insured during the policy period and notified to the Underwriter during that policy period, providing that the insured was not aware, at any time prior to the policy inception, of circumstances which would have alerted a reasonable person in the insured's position that a claim may be made against the insured; and

- 'claims circumstances' notified pursuant to Section 40 (3) of the *Insurance Contracts Act* which states:

'where the insured gave notice in writing to the insurer of facts that might give rise to a claim against the insured as soon as was reasonably practicable after the insured became aware of those facts but before the insurance cover provided by the contract expired, the insurer is not relieved of liability under the contract in respect of the claim, when made, by reason only that it was made after the expiration of the period of insurance cover provided by the contract'.

After policy expiry, no new claims can be made on the expired policy even though the event giving rise to the claim may have occurred during the policy period.

If during the policy period you become aware of circumstances which a reasonable person in your position would consider may give rise to a claim, and which you fail to notify us during the policy period, we may not cover you under a subsequent policy for any claim which arises from these circumstances.

When completing the proposal you are obliged to report and provide full details of all circumstances of which you are aware and which a reasonable person in your position would consider may give rise to a claim.

It is important that you make proper disclosure (see Duty of Disclosure below) so that your cover under any new policy with us is not compromised.

Pursuant to the *Insurance Contracts Act* your duty to disclose all relevant information is set on the following page.

Duty of Disclosure

Before entering into a contract of general insurance, you have a duty, under the *Insurance Contracts Act*, to disclose to us every matter that you are aware of, or could reasonably be expected to be aware of, that is relevant to our decision about insuring you and if so, on what terms. You have the same duty to disclose these matters to us 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 us;
- that is 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.

You should note that your duty continues after the proposal form has been completed until the policy is entered into, i.e. until the date we receive instructions to bind cover.

Non-Disclosure

If you fail to comply with your duty of disclosure, we may be entitled to reduce our liability under the policy in respect of a claim or may cancel the policy. If your non-disclosure is fraudulent, we may also have the option of avoiding the contract from its beginning. It is therefore vital that you enquire of all entities comprising the insured, including senior staff, before completing the proposal form and before you sign any declaration confirming no change in the information disclosed.

Retroactive Liability

The proposed insurance may be limited by a retroactive date either stated in the schedule or endorsed onto the policy. Where the retroactive cover provided by the proposed policy is subject to such a date, then the policy does not cover any claim arising from actual or alleged act, error, omission or conduct occurring prior to such retroactive date.

Average Provision

One of the insuring provisions of the proposed insurance may provide that where the amount required to dispose of a claim exceeds the limit of the sum insured in the policy then the Underwriter shall be liable only for a proportion of the total costs and expenses. This shall be the same proportion of the total expenses as the policy limit bears the total expenses as the policy limit bears to the total amount required to dispose of the claim.

Surrender of Waiver of any Right of Contribution or Indemnity

If another person or company is liable to compensate you or hold you harmless for part or all of any loss or damage otherwise covered by our policy, but

Schedule of Insurance

Page 6 of 7

Class of Policy:	Professional Indemnity Insurance	Policy No:	IL1908590-F1282
The Insured:	Goodall Financial Services Pty Ltd	Invoice No:	192442
		Our Ref:	GOOD

you agree with that person or company (either before or after the inception of our policy that you would not seek to recover any loss or damage from them, we will not cover you for this loss or damage.

Privacy Statement

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"*Personal information*" is essentially information or an opinion about a living individual whose identity is apparent or can reasonably be ascertained from the information or opinion".

Information will be obtained from individuals directly where possible. Sometimes it may be collected indirectly (e.g. from your representatives)

Only information necessary for the arrangement and administration of insurance business by Accountancy Insurance, the Insurer and their representatives will be collected. This includes information necessary to accept the risk, to assess a claim, to determine competitive and appropriate premiums, etc. Part of the information collected may be regarded as "sensitive" and requires the consent of the individual.

Accountancy Insurance and the Insurer disclose personal information to third parties who they believe are necessary to assist them in doing the above. These parties will only use the personal information for the purposes we provided it to them for (or if required by law).

When you give the Insurer and Accountancy Insurance personal information about other individuals, we rely on you to have made or make them aware that you will or may provide their personal information to us, the types of third parties we may provide it to, the relevant purposes we and the third parties we disclose it to will use it for, and how they can access it. If it is sensitive information we rely on you to have obtained their consent on these matters. If you have not done or will not do either of these things, you must tell us before you provide the relevant information.

You are entitled to access your information if you wish and request correction if required by contacting Accountancy Insurance.

Our remuneration - Our main remuneration for our services is calculated as either commission paid to us by the insurer, or a fee, or a combination of commission and fee. Commission is a percentage of the base premium i.e. the premium before the addition of stamp duty, fire services levy, GST and any other charges or fees. The rates of commission can vary between 5% and 25% and is payable on most transactions.

If there is a refund of premium owed to you, we will retain any fee and reserve the right to retain the total commission for the policy period.

Any fee we charge you will be agreed with you and shown on the Tax Invoice. Any fee is dependant upon factors such as time and costs associated with the administration performed and service provided. If agreed, we may also charge you a fee for any special advisory or additional claims-related services.

We can arrange Premium Funding with companies who charge you interest to enable you to pay premiums by instalment. We deal with preferred premium funding companies who offer a quality service and who may pay us a percentage of your premium in the range of 0% to 2% as commission for arranging the funding.

Schedule of Insurance

Page 7 of 7

Class of Policy: Professional Indemnity Insurance	Policy No: IL1908590-F1282
The Insured: Goodall Financial Services Pty Ltd	Invoice No: 192442
	Our Ref: GOOD

ONLINE PAYMENT METHOD

For **Online Credit Card Payments** please follow the steps below:

- Go to online payment website <https://www.payai.com.au>
- 1. Enter your invoice number on the main field. Click on the "I'm not a Robot", answer the questions, and then click GO
- 2. Enter your email address
- 3. Check the amount you would like to pay and click Submit
- 4. Please enter your Credit Card details in the following screen followed by Submit

Payment Receipt

Once payment process has been completed, you may select to view or print receipt.

Should you prefer a copy of the receipt sent to your email, please click on the Email icon.

If you have any queries in regards of this matter, please contact our office on 03 9257 3000.

Accountancy Insurance Pty Ltd

ABN 93 149 413 912 ACN 108 983 295 AFS Licence Number 276100

Level 9
60 Albert Road
SOUTH MELBOURNE VIC 3205

Tel: (03) 9257 3000
Fax: 1300 554 773

Email: accounts@accountancyinsurance.com.au

CERTIFICATE OF CURRENCY

From: Julie Forsyth

We hereby confirm that we have arranged the insurance cover mentioned below:

Goodall Financial Services Pty Ltd
PO Box 7276
SPEARWOOD WA 6163

Date: 2/09/2022

Our Reference: GOOD

RENEWAL

Page 1 of 6

<p>Class of Policy: Professional Indemnity Insurance</p> <p>Insurer: Solution Underwriting Agency Pty Ltd Level 6, 289 Flinders Lane, Melbourne, VIC, 3000 ABN: 68 139 214 323</p> <p>The Insured: Goodall Financial Services Pty Ltd</p>	<p>Policy No: 9018116PIN</p> <p>Invoice No: 192454</p> <p>Period of Cover: From 01/09/2022 to 01/09/2023 at 4:00 pm</p>
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Details:

See attached schedule for a description of the risk insured

IMPORTANT INFORMATION

The Proposal/Declaration:

- is to be received and accepted by the Insurer
- has been received and accepted by the Insurer

The total premium as at the above date is:

- to be paid by the Insured
- part paid by the Insured
- paid in full by the Insured
- paid by monthly direct debit

Premium Funding

- This policy is premium funded

Schedule of Insurance

Class of Policy: Professional Indemnity Insurance	Policy No: 9018116PIN
The Insured: Goodall Financial Services Pty Ltd	Invoice No: 192454
	Our Ref: GOOD

Insurer:	Solution Underwriting Agency Pty Ltd on behalf of AIG Australia Limited
Policy Form:	Solution Underwriting Accountants 0122
Insured:	Goodall Financial Services Pty Ltd
Professional Services:	Accountant
Period of Insurance:	From: 4.00pm on 1st September 2022 To: 4.00pm on 1st September 2023
Limit of Indemnity:	\$2,000,000 any one claim unlimited in the aggregate, exclusive of costs and expenses
Reinstatements:	Unlimited
Excess:	\$20,000 each and every claim, inclusive of costs and expenses
Retroactive Date:	Unlimited, excluding any known circumstances
Territorial Limits:	Worldwide, excluding USA & Canada
Jurisdictional Limits:	Worldwide, excluding USA & Canada
Policy Extensions:	Professional Liability Advanced Defence Costs Breach of Fiduciary Duty Breach of Warranty of Authority Claims Mitigation Costs Compensatory Fines and Penalties Continuity Contractual Liability Court Attendance Defamation Extended Reporting Period Fraud/Dishonesty Intellectual Property/Confidentiality Inquiry Costs Joint Ventures Lost Documents Misleading or Deceptive Conduct New subsidiaries Past Partner Liability

Schedule of Insurance

Class of Policy: Professional Indemnity Insurance
The Insured: Goodall Financial Services Pty Ltd

Policy No: 9018116PIN
Invoice No: 192454
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Previous Business Name
Privacy
Reinstatement Limit of Liability
Run Off Event
Vicarious Liability
Fidelity
Business Guard Advisory Panel
Public Relations Expenses

Class of Policy: Professional Indemnity Insurance	Policy No: 9018116PIN
The Insured: Goodall Financial Services Pty Ltd	Invoice No: 192454
	Our Ref: GOOD

IMPORTANT NOTICES

'Claims Made' Contracts of Insurance

The proposed insurance is issued on a 'claims made' basis.

This means that the policy responds to:

- Claims first made against the insured during the policy period and notified to the Underwriter during that policy period, providing that the insured was not aware, at any time prior to the policy inception, of circumstances which would have alerted a reasonable person in the insured's position that a claim may be made against the insured; and
- 'claims circumstances' notified pursuant to Section 40 (3) of the *Insurance Contracts Act* which states:

'where the insured gave notice in writing to the insurer of facts that might give rise to a claim against the insured as soon as was reasonably practicable after the insured became aware of those facts but before the insurance cover provided by the contract expired, the insurer is not relieved of liability under the contract in respect of the claim, when made, by reason only that it was made after the expiration of the period of insurance cover provided by the contract'.

After policy expiry, no new claims can be made on the expired policy even though the event giving rise to the claim may have occurred during the policy period.

If during the policy period you become aware of circumstances which a reasonable person in your position would consider may give rise to a claim, and which you fail to notify us during the policy period, we may not cover you under a subsequent policy for any claim which arises from these circumstances.

When completing the proposal you are obliged to report and provide full details of all circumstances of which you are aware and which a reasonable person in your position would consider may give rise to a claim.

It is important that you make proper disclosure (see Duty of Disclosure below) so that your cover under any new policy with us is not compromised.

Pursuant to the *Insurance Contracts Act* your duty to disclose all relevant information is set on the following page.

Duty of Disclosure

Before entering into a contract of general insurance, you have a duty, under the *Insurance Contracts Act*, to disclose to us every matter that you are aware of, or could reasonably be expected to be aware of, that is relevant to our decision about insuring you and if so, on what terms. You have the same duty to disclose these matters to us 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 us;
- that is 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.

You should note that your duty continues after the proposal form has been completed until the policy is entered into, i.e. until the date we receive instructions to bind cover.

Non-Disclosure

If you fail to comply with your duty of disclosure, we may be entitled to reduce our liability under the policy in respect of a claim or may cancel the policy. If your non-disclosure is fraudulent, we may also have the option of avoiding the contract from its beginning. It is therefore vital that you enquire of all entities comprising the insured, including senior staff, before completing the proposal form and before you sign any declaration confirming no change in the information disclosed.

Retroactive Liability

The proposed insurance may be limited by a retroactive date either stated in the schedule or endorsed onto the policy. Where the retroactive cover provided by the proposed policy is subject to such a date, then the policy does not cover any claim arising from actual or alleged act, error, omission or conduct occurring prior to such retroactive date.

Average Provision

One of the insuring provisions of the proposed insurance may provide that where the amount required to dispose of a claim exceeds the limit of the sum insured in the policy then the Underwriter shall be liable only for a proportion of the total costs and expenses. This shall be the same proportion of the total expenses as the policy limit bears the total expenses as the policy limit bears to the total amount required to dispose of the claim.

Surrender of Waiver of any Right of Contribution or Indemnity

If another person or company is liable to compensate you or hold you harmless for part or all of any loss or damage otherwise covered by our policy, but you agree with that person or company (either before or after the inception of our policy that you

Schedule of Insurance

Page 5 of 6

Class of Policy: Professional Indemnity Insurance	Policy No: 9018116PIN
The Insured: Goodall Financial Services Pty Ltd	Invoice No: 192454
	Our Ref: GOOD

would not seek to recover any loss or damage from them, we will not cover you for this loss or damage.

Privacy Statement

Accountancy Insurance and the Insurer are bound by the obligations of the Privacy Act 1988 as amended by the Privacy Amendment (Private Sector) Act 2000 (the Act). This sets basic standards relating to the collection, use, disclosure and handling of personal information.

"*Personal information*" is essentially information or an opinion about a living individual whose identity is apparent or can reasonably be ascertained from the information or opinion".

Information will be obtained from individuals directly where possible. Sometimes it may be collected indirectly (e.g. from your representatives)

Only information necessary for the arrangement and administration of insurance business by Accountancy Insurance, the Insurer and their representatives will be collected. This includes information necessary to accept the risk, to assess a claim, to determine competitive and appropriate premiums, etc. Part of the information collected may be regarded as "sensitive" and requires the consent of the individual.

Accountancy Insurance and the Insurer disclose personal information to third parties who they believe are necessary to assist them in doing the above. These parties will only use the personal information for the purposes we provided it to them for (or if required by law).

When you give the Insurer and Accountancy Insurance personal information about other individuals, we rely on you to have made or make them aware that you will or may provide their personal information to us, the types of third parties we may provide it to, the relevant purposes we and the third parties we disclose it to will use it for, and how they can access it. If it is sensitive information we rely on you to have obtained their consent on these matters. If you have not done or will not do either of these things, you must tell us before you provide the relevant information.

You are entitled to access your information if you wish and request correction if required by contacting Accountancy Insurance.

Our remuneration - Our main remuneration for our services is calculated as either commission paid to us by the insurer, or a fee, or a combination of commission and fee. Commission is a percentage of the base premium i.e. the premium before the addition of stamp duty, fire services levy, GST and any other charges or fees. The rates of commission can vary between 5% and 25% and is payable on most transactions.

If there is a refund of premium owed to you, we will retain any fee and reserve the right to retain the total commission for the policy period.

Any fee we charge you will be agreed with you and shown on the Tax Invoice. Any fee is dependant upon factors such as time and costs associated with the administration performed and service provided. If agreed, we may also charge you a fee for any special advisory or additional claims-related services.

We can arrange Premium Funding with companies who charge you interest to enable you to pay premiums by instalment. We deal with preferred premium funding companies who offer a quality service and who may pay us a percentage of your premium in the range of 0% to 2% as commission for arranging the funding.

Schedule of Insurance

Page 6 of 6

Class of Policy: Professional Indemnity Insurance
The Insured: Goodall Financial Services Pty Ltd

Policy No: 9018116PIN
Invoice No: 192454
Our Ref: GOOD

ONLINE PAYMENT METHOD

For **Online Credit Card Payments** please follow the steps below:

1. Go to online payment website <https://www.payai.com.au>
2. Enter your invoice number on the main field. Click on the "I'm not a Robot", answer the questions, and then click GO
3. Enter your email address
4. Check the amount you would like to pay and click Submit
5. Please enter your Credit Card details in the following screen followed by Submit

Payment Receipt

Once payment process has been completed, you may select to view or print receipt.

Should you prefer a copy of the receipt sent to your email, please click on the Email icon.

If you have any queries in regards of this matter, please contact our office on 03 9257 3000.

Accountancy Insurance Pty Ltd

ABN 93 149 413 912 ACN 108 983 295 AFS Licence Number 276100

Level 9
60 Albert Road
SOUTH MELBOURNE VIC 3205

Tel: (03) 9257 3000
Fax: 1300 554 773

Email: accounts@accountancyinsurance.com.au

CERTIFICATE OF CURRENCY

From: Julie Forsyth

We hereby confirm that we have arranged the insurance cover mentioned below:

Goodall Financial Services Pty Ltd
PO Box 7276
SPEARWOOD WA 6163

Date: 1/09/2022

Our Reference: GOOD

RENEWAL

Page 1 of 7

Class of Policy: Professional Indemnity Insurance	Policy No: IL1908590-F1282
Insurer: Quanta Insurance Group Locked Bag 5273, Sydney, NSW, 2001 ABN: 29 118 886 927	Invoice No: 192442
The Insured: Goodall Financial Services Pty Ltd	Period of Cover: From 01/09/2022 to 01/09/2023 at 4:00 pm

Details:

See attached schedule for a description of the risk insured

IMPORTANT INFORMATION

The Proposal/Declaration:

- is to be received and accepted by the Insurer
- has been received and accepted by the Insurer

The total premium as at the above date is:

- to be paid by the Insured
- part paid by the Insured
- paid in full by the Insured
- paid by monthly direct debit

Premium Funding

- This policy is premium funded

Schedule of Insurance

Class of Policy: Professional Indemnity Insurance	Policy No: IL1908590-F1282
The Insured: Goodall Financial Services Pty Ltd	Invoice No: 192442
	Our Ref: GOOD

Insurer: Certain Underwriters at Lloyds of London
(through their agent, Quanta Insurance Group Pty Ltd)

Policy Form: Financial Planners PI wording Ver1.0_0416

Insured: Goodall Financial Services Pty Ltd

Professional Services: Financial Advisors and as more fully described in the proposal form

Period of Insurance: From: 4.00pm on 1st September 2022
To: 4.00pm on 1st September 2023
local standard time

Limit of Indemnity: \$2,500,000 any one claim, inclusive of costs and expenses

Reinstatements: One

Excess: \$20,000 each and every claim, inclusive of costs and expenses

Retroactive Date: Unlimited, excluding any known claims and/or circumstances

Territorial Limits: Worldwide excluding USA and Canada

Jurisdictional Limits: Worldwide excluding USA and Canada

Automatic Extensions: Consultants and Sub-Contractors
Consumer protection legislation
Continuous cover
Dishonesty of employees, representatives and principals
Extended reporting period
External dispute resolution scheme
Fidelity \$500,000

Schedule of Insurance

Page 3 of 7

Class of Policy: Professional Indemnity Insurance	Policy No: IL1908590-F1282
The Insured: Goodall Financial Services Pty Ltd	Invoice No: 192442
	Our Ref: GOOD

Joint ventures
Defamation
Life insurance activities (duty of disclosure)
Loss of documents
New Authorised Representatives
Official Investigations and Disciplinary hearings
Run-Off cover for credit services
Self-Managed Superannuation Fund Advice
Tax (Financial) Advice services

Endorsement: Sanction Limitation and Exclusion Clause
Professional Indemnity Cyber and Data Protection Law Endorsement
Margin Lending Endorsement
Specific Activities Exclusion

Sanction Limitation and Exclusion Clause

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

Professional Indemnity Cyber and Data Protection Law Endorsement

- 1) This endorsement takes priority over any other provision in this contract.
- 2) Save as expressly provided in this endorsement, or by other restrictions in this contract specifically relating to the use of, or inability to use, a **Computer System**, no cover otherwise provided under this contract shall be restricted solely due to the use of, or inability to use, a **Computer System**.
- 3) This contract excludes any loss, damage, liability, claim, costs, expense, fines, penalties, mitigation costs or any other amount directly caused by, directly resulting from or directly arising out of:
 - a) a **Cyber Act**; or
 - b) any partial or total unavailability or failure of any **Computer System**; provided the **Computer System** is owned or controlled by the insured or any other party acting on behalf of the insured in either case; or
 - c) the receipt or transmission of malware, malicious code or similar by the insured or any other party acting on behalf of the insured.
- 4) This contract excludes any loss, damage, liability, claim, costs, expense, fines, penalties, mitigation costs or any other amount directly or indirectly caused by, directly or indirectly resulting from or directly or indirectly arising out of any failure or interruption of service provided:
 - a) to the insured or any other party acting on behalf of the insured by an internet service provider, telecommunications provider or cloud provider but not including the hosting of hardware and software owned by the insured;
 - b) by any utility provider, but only where such failure of interruption of service impacts a **Computer System** owned or controlled by the insured or any other party acting on behalf of the insured.
- 5) This contract excludes any loss, damage, liability, claim, costs, expense, fines, penalties, mitigation costs or any other amount for actual or alleged breach of **Data Protection Law** by the insured or any other party acting on behalf of the insured.

Schedule of Insurance

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Class of Policy: Professional Indemnity Insurance	Policy No: IL1908590-F1282
The Insured: Goodall Financial Services Pty Ltd	Invoice No: 192442
	Our Ref: GOOD

6) Any cover for costs of reconstituting or recovering lost, inaccessible or damaged documents owned or controlled by the insured or any other party acting on behalf of the insured in this contract shall not apply to **Data**.

For the purposes of this endorsement the following definitions apply:

Computer System means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility.

Cyber Act means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof, involving access to, processing of, use of or operation of any **Computer System**.

Data means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a **Computer System**.

Data Protection Law means any applicable data protection and privacy legislation or regulations in any country, province, state, territory or jurisdiction which govern the use, confidentiality, integrity, security and protection of personal data or any guidance or codes of practice relating to personal data issued by any data protection regulator or authority from time to time (all as amended, updated or re-enacted from time to time).

Margin Lending Endorsement

Where this Endorsement applies, Clause 3.13 MARGIN LENDING of the policy does not apply and is replaced with:

the actual or alleged provision of any professional advice or services by the Insured in relation to margin lending, investment gearing or any other debt, provided that this Exclusion will not apply where the Insured:

a. has followed the written margin lending guidelines established by the Insured and current as at the date of the provision of the advice or service; and

b. has issued a written statement to the client which:

i. explains what margin lending is; and

ii. details the circumstances in which a margin call may be made under a loan agreement; and

iii. discloses any fees or costs payable on termination; and

c. has received written confirmation from the client agreeing to invest in such products and that the client understands the content of the written statement provided as required by paragraph 3.13 (b) above; and

d. has ensured the margin lending loan to value ratio (LVR) does not exceed 51% of the asset value at the time that the advice is provided.

Specific Activities Exclusion

It is hereby noted and agreed that Underwriters will not indemnify the Insured in relation to any claims which arise either directly, indirectly, or in connection with accountancy activities performed by the Insured.

Class of Policy: Professional Indemnity Insurance	Policy No: IL1908590-F1282
The Insured: Goodall Financial Services Pty Ltd	Invoice No: 192442
	Our Ref: GOOD

IMPORTANT NOTICES

'Claims Made' Contracts of Insurance

The proposed insurance is issued on a 'claims made' basis.

This means that the policy responds to:

(x) Claims first made against the insured during the policy period and notified to the Underwriter during that policy period, providing that the insured was not aware, at any time prior to the policy inception, of circumstances which would have alerted a reasonable person in the insured's position that a claim may be made against the insured; and

- 'claims circumstances' notified pursuant to Section 40 (3) of the *Insurance Contracts Act* which states:

'where the insured gave notice in writing to the insurer of facts that might give rise to a claim against the insured as soon as was reasonably practicable after the insured became aware of those facts but before the insurance cover provided by the contract expired, the insurer is not relieved of liability under the contract in respect of the claim, when made, by reason only that it was made after the expiration of the period of insurance cover provided by the contract'.

After policy expiry, no new claims can be made on the expired policy even though the event giving rise to the claim may have occurred during the policy period.

If during the policy period you become aware of circumstances which a reasonable person in your position would consider may give rise to a claim, and which you fail to notify us during the policy period, we may not cover you under a subsequent policy for any claim which arises from these circumstances.

When completing the proposal you are obliged to report and provide full details of all circumstances of which you are aware and which a reasonable person in your position would consider may give rise to a claim.

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Before entering into a contract of general insurance, you have a duty, under the *Insurance Contracts Act*, to disclose to us every matter that you are aware of, or could reasonably be expected to be aware of, that is relevant to our decision about insuring you and if so, on what terms. You have the same duty to disclose these matters to us 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 us;
- that is 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.

You should note that your duty continues after the proposal form has been completed until the policy is entered into, i.e. until the date we receive instructions to bind cover.

Non-Disclosure

If you fail to comply with your duty of disclosure, we may be entitled to reduce our liability under the policy in respect of a claim or may cancel the policy. If your non-disclosure is fraudulent, we may also have the option of avoiding the contract from its beginning. It is therefore vital that you enquire of all entities comprising the insured, including senior staff, before completing the proposal form and before you sign any declaration confirming no change in the information disclosed.

Retroactive Liability

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Average Provision

One of the insuring provisions of the proposed insurance may provide that where the amount required to dispose of a claim exceeds the limit of the sum insured in the policy then the Underwriter shall be liable only for a proportion of the total costs and expenses. This shall be the same proportion of the total expenses as the policy limit bears the total expenses as the policy limit bears to the total amount required to dispose of the claim.

Surrender of Waiver of any Right of Contribution or Indemnity

If another person or company is liable to compensate you or hold you harmless for part or all of any loss or damage otherwise covered by our policy, but

Schedule of Insurance

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Class of Policy: Professional Indemnity Insurance	Policy No: IL1908590-F1282
The Insured: Goodall Financial Services Pty Ltd	Invoice No: 192442
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you agree with that person or company (either before or after the inception of our policy that you would not seek to recover any loss or damage from them, we will not cover you for this loss or damage.

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Accountancy Insurance and the Insurer disclose personal information to third parties who they believe are necessary to assist them in doing the above. These parties will only use the personal information for the purposes we provided it to them for (or if required by law).

When you give the Insurer and Accountancy Insurance personal information about other individuals, we rely on you to have made or make them aware that you will or may provide their personal information to us, the types of third parties we may provide it to, the relevant purposes we and the third parties we disclose it to will use it for, and how they can access it. If it is sensitive information we rely on you to have obtained their consent on these matters. If you have not done or will not do either of these things, you must tell us before you provide the relevant information.

You are entitled to access your information if you wish and request correction if required by contacting Accountancy Insurance.

Our remuneration - Our main remuneration for our services is calculated as either commission paid to us by the insurer, or a fee, or a combination of commission and fee. Commission is a percentage of the base premium i.e. the premium before the addition of stamp duty, fire services levy, GST and any other charges or fees. The rates of commission can vary between 5% and 25% and is payable on most transactions.

If there is a refund of premium owed to you, we will retain any fee and reserve the right to retain the total commission for the policy period.

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Schedule of Insurance

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Class of Policy: Professional Indemnity Insurance	Policy No: IL1908590-F1282
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