

INSURANCE & RISK

MARKEY.

47 Darby Street
Newcastle
NSW 2300

Astro Agencies P/L T/as Levey Agencies
12 Annie Street
WICKHAM NSW 2293

Renewal of Cover**TAX INVOICE****I0345811****Our Reference :** MAR NEW L7413 0272516/009**Date :** 07.08.2019**Class :** Allianz Alive Business Pack**Insurer :** Allianz Australia Insurance Ltd**Policy No. :** 122A017483COM**Period :** 31.08.2019 to 31.08.2020**Premium** 1,201.81**F&ES Levy *** 261.45**Stamp Duty** 144.85**Broker Fee** 91.42

Premium GST 146.33

Fee GST 9.14

GST Total 155.47**Total Amount A\$** 1,855.00

* 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: Astro Agencies P/L T/as Levey Agencies**Renewal for: 12 Annie St Wickham***YOUR ACCOUNT MANAGERS ARE:****Frank Gaminde**

fgaminde@markeygroup.com.au

Direct Line:02 4925 6529**Ricky Campton**

rcampton@markeygroup.com.au

Direct Line:02 4925 6527**The Total Amount shown above is DUE for payment on: 14.09.2019**

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: I0345811)

**Bill Code: 596098****Ref No: 24153374130034581156**

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 and mailed to the address shown or by credit card (see overleaf) or go to www.markeygroup.com.au
Payment processing fee of 0.85% applies to all credit card payments.

Reference : MAR NEW L7413 0272516/009**Invoice No :** I0345811**Client Name :** Astro Agencies P/L T/as Levey Age**Account Mgr:** Frank Gaminde**Date :** 07.08.2019**Total Amount****1,855.00**

ABN: 83 002 301 288 AFSL: 240567 Post: PO Box 909 Newcastle NSW 2300

Call: 02 4925 6555 Fax: 02 4929 5156

Email: insurance@markeygroup.com.au

Web: www.markeygroup.com.au



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

Email: 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

Astro Agencies P/L T/as Levey Agencies
Allianz Alive Business Pack

Allianz Australia Insurance Limited
AFS Licence No. 234708
ABN 15 000 122 850

Insured Name ANTIDOTE HOLDINGS PTY LTD
Trading Name ANTIDOTE HOLDINGS PTY LTD

ABN
Registered for GST NO
Tax Credit % 0.00 %
Tax Status Not Known

Period of Insurance:
Effective Date 31/08/2019
Expiry Date 4.00pm on 31/08/2020

Situation 12 Annie Street WICKHAM NSW 2293

Business Sales advisory service

Annual rental amount \$ 38244
Number of employees including principals 8

*** Situation 1 ***

Fire-Gold

Property	Declared Value
Building	\$ 417994
Total	\$ 417994

Limit of Liability	\$ 501593
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Optional Extension(s) of Cover	
Flood	Covered

Excess(es)	\$ 250
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Interested party
Name: St George Bank Mortgagee
Nature of interest: UNKNOWN
Address: 2300

Markey Group Pty Ltd

ABN 83 002 301 288
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NEWCASTLE NSW 2300

Phone: 02 4925 6555
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Allianz Alive Business Pack

Burglary Not Insured

Money Not Insured

Glass Not Insured

Engineering Plant Not Insured

Electronic Equipment Not Insured

*** End of Situation 1 ***

*** Policy Level risks***

Liability

Description	Limit of Liability
Public Liability any one Occurrence	\$ 10000000

Products Liability any one Occurrence and in the aggregate any one Period of Insurance	\$ 0
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Excess(es)

Property Damage	\$ 500
Personal Injury	\$ 0

Property Owner Endorsement

the following exclusions are added to Exclusions applicable to this Cover Section:

Property owner only

any business, profession, trade or manufacturing operations (other than as owners of property the subject of this policy) conducted by You or on Your behalf.

Business Interruption

Description	Income
Indemnity period	12 Months

Income	\$ 35000
Uninsured working expenses	No

COVERAGE SUMMARYAstro Agencies P/L T/as Levey Agencies
Allianz Alive Business Pack

Optional Extension(s) of Cover	Sum Insured
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Prevention of Access 48 hours minimum interruption
The Extensions of Covers 8, Prevention of Access and 9.
Prevention of Access by a Public Authority under Business
Interruption Income Cover Section and 6 Prevention of Access
and 7, Prevention of Access by a Public Authority under
Business Interruption Weekly Income Cover Section are
deleted and replaced by following:

Prevention of Access

We will pay for Loss of Income that results from an
Interruption of Your Business that is caused by Insured
Damage:

- to any property within a retail complex when Your Business
is located within a multi-tenanted retail complex; or
- to property in the vicinity of the Premises which shall
prevent or hinder the use or access the the Premises, for a
continuous period greater than 48 hours.Prevention of Access
by a Public Authority

We will pay for Loss of Income that results from an
Interruption of Your Business that is caused by legal
authority preventing or restricting access to Your Premises
or ordering the evacuation of the public as a result of
Damage to or threat of Damage to property or persons within
a 50-kilometer radius of Your Premises provided the
prevention of access or restricted access to the Premises
extends for a continuous period greater than 48 hours.

Business Special Risks	Not Insured
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Management Liability	Not Insured
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Transit	Not Insured
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Commercial Motor	Not Insured
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End of Policy Level risks

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

COVERAGE SUMMARY

Astro Agencies P/L T/as Levey Agencies
Allianz Alive Business Pack

applied discounts/entitlements.

Important Information:

Our invitation is based on the information you have previously given us. It is important that you comply with your Duty of Disclosure, particularly regarding circumstances that have occurred in the last 12 months.

This contract is no longer an eligible contract as defined under the Insurance Contracts Act. Your duty of disclosure under that Act is as follows:

Your duty of disclosure

Before you enter into a contract of insurance with us, you have a duty, under the Insurance Contracts Act 1984, to disclose to us every matter that you know, or could reasonably be expected to know, is relevant to our decision whether to accept the risk of the insurance and, if so, on what terms.

You have the same duty to disclose those matters to us before you renew, extend, vary or reinstate the contract.

This duty of disclosure applies until the contract is entered into (or renewed, extended, varied or reinstated as applicable).

Your duty however does not require disclosure of any matter:

- that diminishes the risk to be undertaken by us; or
- that is of common knowledge; or
- that we know or, in the ordinary course of our business as an insurer, ought to know; or
- as to which compliance with your duty is waived by us.

Non-disclosure

If you fail to comply with your duty of disclosure, we may be entitled to reduce our liability under the contract in respect of a claim, cancel the contract, or both.

If your non-disclosure is fraudulent, we may also have the option of avoiding the contract from its beginning.

COVERAGE SUMMARY

Astro Agencies P/L T/as Levey Agencies
Allianz Alive Business Pack

Additional Conditions and Endorsements applying to this policy

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

Terrorism Insurance Act

The condition Terrorism Insurance Act is deleted and replaced by:

We have determined that this Policy (or part of it) is a policy to which the Terrorism Insurance Act 2003 applies. We may elect to reinsure part or all of Our liability under the Act with the Commonwealth Government reinsurer, the Australian Reinsurance Pool Corporation (ARPC).

As a consequence, We may be required to pay a premium to ARPC and that amount (together with the cost of that part of the cover provided by Us and administrative costs associated with the legislation) is reflected in the premium charged to You. As with any other part of Our premium, it is subject to government taxes and charges such as GST, Stamp Duty and where applicable, Fire Service Levy.

For further information contact Allianz or Your Intermediary.

Financial Claims Scheme

In the unlikely event Allianz Australia Insurance Limited were to become insolvent and could not meet its obligations under this 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 and for more information see APRA website at <http://www.apra.gov.au> and the APRA hotline on 1300 55 88 49.

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.

COVERAGE SUMMARY

Astro Agencies P/L T/as Levey Agencies
Allianz Alive Business Pack

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.

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.

COVERAGE SUMMARYAstro Agencies P/L T/as Levey Agencies
Allianz Alive Business Pack

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.

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.

INSURER	POLICY NUMBER	PROPORTION
Allianz Australia Insurance Ltd A.B.N. 15 000 122 850	122A017483COM	100.0000%

47 Darby Street
Newcastle
NSW 2300

GENERAL ADVICE

CLIENT	INSURER	07.08.19
Astro Agencies P/L T/as Levey Agencies 12 Annie Street WICKHAM NSW 2293	Allianz Australia Insurance Ltd PO BOX 834 NEWCASTLE NSW 2300	

CLASS OF RISK	PERIOD OF INSURANCE
Allianz Alive Business Pack Policy No : 122A017483COM	From: 4.00 pm on 31st August 2019 To : 4.00 pm on 31st August 2020 Our Ref : MAR NEW L7413 0272516/009/01

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.

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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.