



**IMPORTANT NOTICES REGARDING THE ATTACHED TAX INVOICE
AND THE INSURANCE WHICH HAS BEEN EFFECTED.**

1. CREDIT CARD PAYMENTS - MERCHANT FEES COSTS

If you wish to pay this account by credit card please note that 1% has been added to the total due amount; please complete the details at the bottom of the tax invoice.

2. CHANGE OF RENEWAL DATE

Please note that for administration purposes the period of insurance may have been amended to a period slightly less or more than 12 months. If this is the case the premium payable has been pro rated / adjusted accordingly.

3. COMMISSION EARNED / COMMISSION NOT EARNED

Sirius Risk Services normally receive a commission from an insurer for the costs and time expended in the placement, administration and management of an insurance product. Our service also includes the management of any claims made under the policy. The commission/fee earned is not our profit margin on the contract. The range of commissions received for retail products is set out in our financial services guide. When we do not receive a commission from an insurer our broker fee will normally be increased by an amount equivalent to the commission usually paid within the insurance industry for the product effected on your behalf. In the event of this policy being cancelled during the insurance period, Sirius Risk Services reserve the right to retain all commissions & broker fees earned.

4. GOODS & SERVICES TAX

The GST component of this tax invoice is calculated on the premium, fire service levy (if applicable), underwriting levy (if applicable) and broker fee.

5. DUTY OF DISCLOSURE STATEMENT (APPLIES TO ALL GENERAL INSURANCE POLICIES EXCEPT MOTOR VEHICLE)

This insurance has been effected on the understanding that the answer to all of the following questions is no.

Have you either alone or jointly with others or have any person or company insured under this policy;

1. Had any insurance declined or cancelled, renewal refused, claim rejected special conditions or excess imposed by any insurer.
2. In the last 3 years, claimed on any insurance for or suffered any loss or damage by an event to be insured by the proposed insurance, which has not been reported to us.
3. Is there anything that you should tell the insurer about the following - your financial matters – your criminal matters.

If the answer to any of the above is yes, you must immediately advise us of the details. Non disclosure may result in the insurer avoiding the policy or rejecting a claim or reducing the amount payable in respect of a claim.

6. DUTY OF DISCLOSURE STATEMENT (APPLIES TO MOTOR VEHICLE INSURANCE POLICIES)

This insurance has been effected/renewed on the basis that during the last five (5) years, the insured &/or any regular driver has:

- Never had insurance declined or renewal refused.
- Never had a driving licence endorsed, suspended or cancelled due to point's accumulation.
- Never had any licence suspended due to driving under the influence (dui/pca).
- Never been convicted of culpable, negligent or dangerous driving.
- Never been convicted of driving whilst licence suspended or cancelled.
- Never had actual or threatened insolvency or bankruptcy.
- Never knowingly committed a criminal offence.

If the insured &/or a regular driver has ever had any of the above they must immediately advise our office of full details-date, time, offence, penalty etc.

Non disclosure of these incidents may result in the insurer denying liability for any loss/damage claimable under the policy.

7. PREMIUM FUNDING

If you have elected to pay your insurance premium by instalments utilising a third party Premium Funding company please note this form of Premium Funding is a Finance Contract which attracts fees and interest costs in addition to the insurance premium. Once you have entered into an agreement with a Premium Funding company you authorise that company to cancel your insurance policy if you default on any instalment payments. You are also responsible for payment of the total interest charge in the event of mid-term cancellation of the insurance contract. For more information please read the terms and conditions provided with each Premium Funding contract.

8. TELEPHONE CALLS

Please note telephone calls to and from our office are recorded. The reason for this is to provide a true and accurate record of any instructions from you and/or discussions held with you. We will also utilise this information for training purposes to ensure our staff are dealing with our customers effectively and to ensure that any advice given is appropriate. If you do not wish to have your calls to our office recorded please notify us when you call us or when we call you.

9. YOUR DUTY OF DISCLOSURE

Please read the duty of disclosure notice on the front of our tax invoice and this document.

Gold Coast Office:

Level 4, Cnr Clifford & Appel St.
PO Box 636
Surfers Paradise QLD 4217
Tel: 07 5579 1600
1300 651 528
Fax: 07 5579 1601

Sydney Office:

Level 2, 210 George St.
Sydney NSW 2000
Tel: 02 9258 4000
Fax: 02 9258 4050

Darwin Office:

1/70 Cavenagh St.
Darwin NT 0801
Tel: 08 8924 3450
1300 651 528
Fax: 08 8924 3424

Mildura Office:

Cnr Lime Ave & Tenth St.
PO Box 10069
Mildura Vic 3502
Tel: 03 5023 3044
Fax: 03 5023 3144

Wollongong Office:

Level 1 17 Flinders St.
Wollongong NSW 2500
PO Box 78
Woonona NSW 2517
Tel: 02 4225 3833
Fax: 02 4225 3844

IMPORTANT NOTICES REGARDING THE ATTACHED TAX INVOICE AND THE INSURANCE WHICH HAS BEEN EFFECTED.

10. WHAT YOU MUST TELL THE INSURER AND US

In answering questions, you should be honest and have a duty under law to disclose anything known to you that a reasonable person in the circumstances would include in answer to the question. You should fulfil this obligation by answering all questions fully and correctly. Your answers will be used in deciding whether to insure you and anyone else to be insured and on what terms.

The obligation:

- Applies before a new insurance is issued and before an insurer renews, extends, varies or reinstates your insurance
- Extends to every person to be covered by the policy

11. WHO NEEDS TO TELL THE INSURER AND US

Everyone who is to be insured under the policy must answer the questions in this way. So, it is important that you are answering for yourself and anyone whom you wish to be covered by the policy.

12. PLEASE NOTE THAT

You have the same duty to disclose those matters to the Insurer before you RENEW, EXTEND, VARY or reinstate a contract of insurance. An Insurance Policy Renewal is a new insurance contract. You are required to disclose any matters which could affect your insurance cover. For Example, If you answer 'Yes' to any of the following questions, YOU MUST ADVISE US. In the last 12 months:

1. Has any insurer refused, cancelled or imposed an excess on any of your policies or required special terms to insure you?
2. Have you or any other person who would receive insurance protection under the proposed policy been charged or convicted or any criminal offence?
3. Have there been any changes to the insured property which might increase the risk of loss or damage?
4. Are there any other material facts which should be disclosed?

To ensure protection it is vital that you inform our office of any of the above which may have a material affect on the underwriting of your insurance policy. For example:

- Motor Accidents or road Traffic Convictions
- Persons under 25 years of age who will drive a vehicle more than 12 times a year
- Purchase, construction or occupancy of new premises, alteration, vacation, temporary unoccupancy
- Extension or demolition of existing premises
- Increase in values in excess of limits specified for Buildings, Plant and Stock
- Removal of Stock or Equipment to new locations
- Hire, lease or borrowing of equipment
- Contractual liabilities
- Change in processes, occupancy or products
- Proposed installation of pressure plant or new key machines or hazardous storage
- Alteration, modification or disconnection of fire or burglary protection systems
- Advice of use of Aircraft or Waterborne Craft (except in the course of public transport)

13. IF YOU DO NOT TELL THE INSURER OR US

If you do not answer the questions honestly, fully and correctly, or fail to inform the insurer or us when you receive your renewal advice, the insurer may:

- Reduce the payment which they make under the policy
- Cancel the policy

If you answer any of the questions fraudulently, the insurer may refuse to pay any claim and treat the policy as never having worked. If you are unsure whether something is relevant it is better to tell us. This applies to both application completion and renewing insurance.

14. IF YOU DO NOT UNDERSTAND

If you do not understand your duty, please ask us to explain it.

15. PERSONS WHO CAN CLAIM UNDER PROPERTY INSURANCE

Insurance on property (including motor vehicles and boats) covers the following:

- The insured names on the Certificate of Insurance
- Others names in the policy
- Others names on the Certificate of Insurance(e.g. a bank or finance company)
- Persons legally entitled to be covered.

No other person is able to make a claim, however you will be covered in relation to the matters set out in the policy.

16. EXCLUSION FROM COVER

These notices only set out some of the things your insurance policy will not cover. Your policy sets out full details of the things that are not covered.

17. DON'T "SIGN AWAY" YOUR RIGHTS

Cover may not apply for any claims that happen because of some other person's fault; if you have any agreement with the other person that prevents you from legally holding them responsible. You should ensure that you do not limit your legal rights against others and jeopardise cover.

18. AVERAGE OR CO-INSURANCE

Your policy may have a condition headed "Average" or "Co-insurance". If so, it means that if you underinsure property, not only will you limit the maximum amount the insurer will pay for a Claim (eg.total loss), but also they will only pay a fixed portion of other claims. This is another reason to regularly review the sum insured.

If you have any questions or queries regarding these important notices please contact our office