



# ANDREWS

INSURANCE  
SERVICES  
TO BUSINESS

Telephone 1300 798 869  
Facsimile 02 9680 1699

401/12 Century Circuit  
Norwest NSW 2153

AFS 239069  
ABN 22096387094

PO Box 6923  
Norwest NSW 2153



Federation of Parents and Citizens Associations  
of New South Wales  
Appointed Insurance Broker

[andrewsinsurance.com.au](http://andrewsinsurance.com.au)



Member of the National  
Insurance Brokers Association



We wish to advise that the below mentioned policy falls due for renewal on 1/08/2019. Would you kindly forward your remittance before the due date to ensure your continued protection. Should you require any information on how payment can be made please call our office on 9680 1700

Page 1 of 6

## TAX INVOICE

This document is a tax invoice for GST

Glenhaven Public School P&C Association  
Glenhaven Road  
GLENHAVEN NSW 2156

**Invoice Date:** 8/08/2019  
**Invoice No:** 00825  
**Our Reference:** PC GLENHA

Should you have any queries in relation to this account, please contact your Account Manager  
Ela Comertpay

**Class of Policy:** P & C PACKAGE 2  
**Insurer:** CO-INSURED WITH UNDERWRITERS AS LISTED  
CO-INSURED  
ABN:  
**The Insured:** Glenhaven Public School P&C Association

**RENEWAL**  
**Policy No:** 15T4149339  
**Period of Cover:**  
From **1/08/2019**  
to **1/08/2020** at 4:00 pm

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

### Your Premium:

Premium	UW Levy	Fire Levy	GST	Stamp Duty	Special Fee	Admin Fee
\$409.19	\$0.00	\$9.00	\$41.81	\$0.00	\$0.00	\$0.00

**TOTAL \$460.00**

(A processing fee applies for Credit Card payments)

### Andrews Insurance Services Pty Ltd

**Our Reference:** PC GLENHA  
**Invoice No:** 00825  
**Due Date:** 1/08/2019

Premium	\$409.19
U'writer Levy	\$0.00
Fire Levy	\$9.00
GST	\$41.81
Stamp Duty	\$0.00
Admin Fee	\$0.00
Special Fee	\$0.00

**AMOUNT DUE \$0.00**

**PLEASE READ THIS IMPORTANT NOTICE**

FOLLOWING THE INTRODUCTION OF THE INSURANCE CONTRACTS ACT 1984 BY THE FEDERAL GOVERNMENT AND FOR YOUR PROTECTION WE DRAW YOUR ATTENTION TO SOME IMPORTANT MATTERS OF WHICH YOU SHOULD NOW BE AWARE.

**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 that Insurer every matter that you 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 matters:

That diminish the risk to be undertaken by the insurer; That are of common knowledge;

That the insurer knows, or, in the ordinary course of business ought to know; As to which 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 their liability under the contract in respect of a claim or may cancel the contract. If your non disclosure is fraudulent, the Insurer may have the option of avoiding the contract from its beginning. **PLEASE BEAR IN MIND** Your Duty of Disclosure is not limited to information requested from you prior to the issue of the policy. You may be aware of other matters which are relevant. If you are in doubt it is better to disclose the information rather than take the risk of failing on your duty of disclosure.

**PARTIES TO BE COVERED**

The contract provides cover only for those named in the contract, therefore you should ensure that all parties that are to be covered or may have financial interest are named in the contract. The amount that you will be able to recover under the contract will be limited to the amount of the actual interest.

**UTMOST GOOD FAITH**

The insurance is a contract based on the utmost good faith requiring the Insurer and you to act towards each other with the utmost good faith in respect of any matter arising in relation to this contract of insurance.

**TAX INVOICE**

This Tax Invoice is a summary of the insurance policy (errors and omissions excepted) and does not purport to be a copy of the insurance underwriter's policy or other documents. In case of any discrepancy, the underwriter's documents will prevail.

**BROKER'S FEE**

Please note that this fee is for the placement and for the professional management of your insurance and as such is not refundable.

**CO-INSURANCE, AVERAGE OR UNDER INSURANCE**

Most Fire, Loss of Profits (also known as Business Interruption or Consequential Loss) Industrial Special Risks, Construction, Machinery/ Electronic Breakdown, Marine, Goods in Transit and some Home Insurance policies contain a Co-Insurance, Average or Under Insurance Clause. This means that you must insure for full value and this of course varies with the type of insurance cover you have, that is, Market Value, Indemnity or Replacement options. If you are underinsured the insurer may reduce the amount of your claim by the proportion by which you are underinsured. For your protection we suggest you review your sums insured regularly and obtain a professional evaluation.

**SUBROGATION RIGHTS**

Where another party is liable to compensate you for any loss, damage or liability which is covered by this contract of insurance but you have agreed not to seek compensation or recovery from the other party then the insurer will not cover you for that loss, damage or liability unless agreed in writing by the insurer.

**PAYMENT OF PREMIUMS BY INSTALMENT**

Should you require this facility please contact this office to discuss terms.

When premiums are paid by instalment and any remaining instalment remains unpaid for at least 14 days the insurer may refuse to pay a claim or limit their liability in respect of a claim.

If a premium instalment remains unpaid for at least a month the Insurer may cancel the policy by giving written notice to you.

**CLAIMS**

Please notify this office during normal business hours of any event likely to give

rise to a claim. If applicable you should always notify the Police as soon as possible. Do not admit liability or make any offer of settlement.

You must take all reasonable precautions for the safety of the property insured and to prevent further loss or damage.

**WORKERS' COMPENSATION**

Unless otherwise stated this policy does NOT cover Workers' Compensation. If you do not have this cover or require further information in relation to this Statutory Requirement please contact our office immediately.

**AUSTRALIAN FINANCIAL COMPLAINTS AUTHORITY & INSURANCE BROKERS CODE OF PRACTICE**

Andrews Insurance Services Pty Ltd subscribes to the Australian Financial Complaints Authority, a free customer service, and the Insurance Brokers Code of Practice. If you are not fully satisfied with our services or require further information regarding the facility please call our Customer Relations / Complaints Officer.

**CHANGE OF RISK OR CIRCUMSTANCES**

To enable us to provide you with sound advice and to ensure the proper insurance protection please keep us informed of any changes during the period of insurance. If you are in doubt as to whether the insurer should or should not be told of certain changes, we would rather you consult us and give you extra service by answering your queries than allow you to take the risk of producing a claim.

**PLEASE ADVISE IN WRITING:**

1. Any information which you wish to disclose;
2. Any change of circumstances to the risk now being insured;
3. Any details which could affect the Insurer's decision to invite renewal on similar terms to last year;
4. Any change in occupancy or if the property becomes vacant;
5. Any alteration to your sum /s insured;
6. Any changes of address, phone number or other details.

**PRIVACY ACT**

We are committed to protecting your privacy. We use the information you provide us to arrange for and quote on the financial services we provide to you. We only provide personal information to the financial service providers and their representatives & those appointed to assist you with claims under policies of insurance. We will not trade rent or sell the information. Andrews Insurance Services Pty Ltd has developed a privacy policy which is available upon request.

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## Schedule of Insurance

**Class of Policy:** P & C PACKAGE 2  
**The Insured:** Glenhaven Public School P&C Association

**Policy No:** 15T4149339  
**Invoice No:** 00825  
**Our Ref:** PC GLENHA

This policy has been placed with

- 33.51% PCCGUP Ins Australia Group Limited T/as CGU  
ABN 11 000 016 722  
388 George Street Sydney NSW 2000
- 33.49% PCCGUASL Insurance Australia Group T/as CGU  
ABN 11 000 016 722  
388 George Street Sydney NSW 2000
- 32.99% P&C ACCIDENT & HEALTH INTERNATIONAL UW AGENCY P/  
ABN 26 053 335 952  
LEVEL 4, 33 YORK STREET SYDNEY 2000

### Package 2 - Association Package

**Insured** Federation of Parents & Citizens Association of NSW and all Affiliated Parents and Citizens Associations and Kindred Bodies including Voluntary Sub-Committees as designated by the Federation of Parents & cCitizens Association of New South Wales including any member of the Named Insured whilst acting on behalf of the Insured

**Section 1 : Standard Cash & Property Cover**

**Policy Number : 15T4149339**

**Section 2 : Personal Accident Voluntary Workers**

**Policy Number : 0033809**

**Section 3 : Association Liability**

**Policy Number : 02 ASL 1749552**

### Cover Section 1 : Cash & Property Insurance - General Property

**Location** Any premises in Australia occupied by the insured

**Business Description** Raising on funds for public education purposes, promote the interests of the schools to the public and Department of Education, State and National representatives fo the organisation and all other occupations and activities incidental thereto.

**Deductibles/Excess** **\$250** Portable Electronic Equipment  
**\$250** all optional covers (short term) & other covers  
**\$500** for sums insured exceeding \$100,000  
**\$100** all other lossess

**Insured Sections** **General Property**

#### Insured Property - Standard Cover (Annual)

#### Limit of Liability (\$)

- **Unspecified Property &/or Money - Accidental Damage** **\$5,000** any one event
- **Machinery Breakdown - Cover 1. Accidental Damage** **\$5,000** any one event
- **Deterioration of Stock - Cover 1. Accidental Damage** **\$2,500** any one event  
(note amended policy exclusions 6.e & f) as below
- **Unspecified Portable Electronic Equipment - Cover 1.** **\$5,000** any one event

## Schedule of Insurance

**Class of Policy:** P & C PACKAGE 2  
**The Insured:** Glenhaven Public School P&C Association

**Policy No:** 15T4149339  
**Invoice No:** 00825  
**Our Ref:** PC GLENHA

Accidental Damage (note: amended policy exclusion 6.e) below)

### Endorsements

Exclusion 6. e) is deleted and replaced by the following:

e) mechanical, electrical or electronic breakdown, provided that this exclusion does not apply to any loss up to \$5,000 in value.

Exclusion 6. f) is hereby added as follows;

f) deterioration of goods in cold chambers following mechanical, electrical or electronic breakdown, provided that this exclusion does not apply to any loss up to \$2,500 in value.

### Special Conditions:

- All additional cash cover over \$30,000 requires a security firm to handle the collection of cash,
- Any additional property covers over \$200,000 in total or \$10,000 any one item must be advised in writing to Andrews Insurance Services Pty Ltd
- BBQ Trailers/ Coffee and Drink Trailers (excluded whilst on road and/or in transit)

**Insurer** IAG Ltd Trading as CGU Insurance Limited

**Policy Wording** Business Insurance IBNA (CV250 REV7-10/16)

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## Cover Section 2 : Voluntary Workers Personal Accident Insurance

Covering : The policy applies only in respect of voluntary workers and only whilst they are engaged on P&C Association activities

The benefit is payable irrespective of negligence by the Member Association however the weekly benefit is only recoverable if the person loses time from work. In the case of a house person domestic expenses benefit becomes payable.

- (a) The injured person must be a voluntary worker acting on behalf of the Non Member Association Committee but does not preclude that person from suing the Member Association if negligence is proved
- (b) There is no cover for children accompanying voluntary workers. For cover to apply they must be engaged in voluntary work on behalf of the P&C Association
- (c) Students over the age of 10 engaged in voluntary work on behalf of the P&C Association must have written permission from a parent/carer to be covered by this insurance

### Insured Persons & Categories

Voluntary workers (including school children over the age of 10) whilst engaged in the activities of Parents & Citizens Associations

Voluntary Workers who have part time and/or casual jobs (including school children who have written permission from a parent/carer) will be treated as persons engaged in an occupation.

**Schedule of Benefits** This is a Master Policy with various sums insured according to the individual P&C Associations cover

### EXTENT OF COVER

**If, as a result solely and directly of Injury, You suffer from Temporary Total Disablement or any of the following Insured Events set out in the Table of Benefits We will pay the compensation set out in that Table. However, all Insured Events including Disablement must occur within twelve (12) months of the Injury**

<b>Capital Benefit</b>	\$60,000	see schedule below
Weekly Benefit	\$500	per week
Non Medicare Expenses (No Excess)	\$2,000	
Domestic Help	\$500	for 26 weeks (non income workers)
Student Tutorial Benefits	\$500	per week for 26 weeks (non income earners)

## Schedule of Insurance

<b>Class of Policy:</b> P & C PACKAGE 2	<b>Policy No:</b> 15T4149339
<b>The Insured:</b> Glenhaven Public School P&C Association	<b>Invoice No:</b> 00825
	<b>Our Ref:</b> PC GLENHA

Aggregate Limit of Liability	\$1,000,000	any one occurrence and in the aggregate during the period of insurance
Age Limit	85 years	
Policy Endorsements :	Child Death Benefits	Death Benefits for children between the ages of 10 and 18 is limited to \$10,000

Insurer : Accident & Health International Underwriting Pty Ltd

Policy Wording : AHI Voluntary Workers PDS & Wording March 2019

### Cover Section 3 : Association Liability

#### Insuring Clauses

Clause 2,1 - Professional Indemnity	Included
Clause 2.2 - Directors and Officers Liability	Included
Clause 2.3 - Association Reimbursement	Included
Clause 2 4 - Association Entity Cover	Included
Clause 2,5 - Employment Practices	Included
Clause 2.6 - Fidelity Insurance Cover	Not Included
Clause 2.7 - Taxation Investigation Cover	Included

#### Limit of Liability \$1,000,000 any one association / organisation any one period of Insurance

##### Sub Limits of Liability

Taxation Investigation \$25,000

##### Deductible/Excess

Directors & Officers	\$150
Employment Practices	\$150
Professional Indemnity	\$500
Tax Audit	\$500
Entity	\$500

##### Policy Extensions:

Exclusion 6.12 (Molestation) is removed

Automatic Extension 4 12 (Free Legal Consultation) is deleted

Insurer : IAG Ltd trading as CGU

Policy Wording : CGU Association Liability PRR0038\_update REV3 12/09

### General Advice Warning

#### RETAIL CLIENTS (General Insurance)

Under the Corporations Act 2001 (The Act) Retail Clients are provided with additional levels of protection from other insurance purchasers. For General Insurance The Act defines Retail Clients as:

- Individuals or a small manufacturing business employing less than 100 people or any other business employing less than 20 people.
- And that are being provided a financial service or product that relates to the following insurance covers:
- Motor Vehicle (under 2 tonne), Home building, contents, personal and domestic, Sickness and Accident or Travel, Consumer Credit, Medical Indemnity and other classes as prescribed by regulations.

## Schedule of Insurance

**Class of Policy:** P & C PACKAGE 2  
**The Insured:** Glenhaven Public School P&C Association

**Policy No:** 15T4149339  
**Invoice No:** 00825  
**Our Ref:** PC GLENHA

### IMPORTANT NOTICE – WHAT ADVICE IS BEING PROVIDED (RETAIL CLIENTS ONLY)

If you are a RETAIL CLIENT (refer above) and a Statement of Advice has not been provided to you with this invoice then the advice that we are giving you related to this transaction is General Advice.

General Advice is advice that has been prepared without considering your current objective's, financial situation or needs. Therefore, before acting on this advice, you should consider the appropriateness of the advice having regard to your current objective's, financial situation or needs.

If the advice provided relates to the acquisition or possible acquisition of a new insurance policy you should consider the enclosed PDS prior to making the decision to purchase this product. Information regarding the income we have been paid by the insurer for this transaction is available upon request.

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	<b>Last year premium</b>	<b>Current year premium</b>
Premium (Including UW levy)	\$409.19	\$409.19
Emergency services levy	\$9.00	\$9.00
GST	\$41.81	\$41.81
Stamp duty	\$0.00	\$0.00
Special fee	\$0.00	\$0.00
Broker fee	\$0.00	\$0.00
Fee GST	\$0.00	\$0.00
Total Premium	\$460.00	\$460.00