

RENEWAL TAX INVOICE

Bruny Island Cemetery & Chapel Association Inc.
 EMAIL INVOICES

Date: 13/07/2022
 Invoice Number: 271876
 Account Manager: Bradley Mitchell

Type of Policy	Business Insurance
Insured	Bruny Island Cemetery & Chapel Association Inc.
Policy Description	Business Insurance
Policy Note	Coverage as per Policy Schedule
Policy Number	0588519
Period of Insurance	14/07/2022 to 14/07/2023
Effective Date	14/07/2022
Insurer	Ansvar Insurance

Premium	FSL	Underwriter Fee	Stamp Duty	Broker Fee	GST
\$1,244.12	\$150.74	\$0.00	\$76.12	\$154.13	\$154.89
Invoice Total					\$1,780.00

Thank you for using our services to arrange this insurance cover.
 You should refer to the policy documents issued by the insurer for complete policy terms and conditions.

Please read carefully the important notices attached regarding your duty of disclosure. Do not hesitate to contact us with any questions you may have

Payment Options



DEFT Reference Number: 40575322718761

Pay by credit card or registered bank account at www.deft.com.au or phone **1300 78 11 45**. Payments by credit card may attract a surcharge.



McKillops Insurance Brokers Pty Ltd

Name: Bruny Island Cemetery & Chapel Association Inc.
Client ID: 8961
Invoice No: 271876



*498 405753 22718761

Contact your participating financial institution to make BPAY payments using the biller code and reference number as detailed above

Pay in-store at Australia Post by cheque or EFTPOS



Biller Code: 20362
Ref: 40575322718761

Total Due: \$1,780.00

NOTICE TO INTENDING INSURED

The Insurance Contracts Act 1984 came into operation on the 1st January, 1986. The provisions of the Act are very important to all parties to any contract of insurance or proposed contract of insurance ("the contract"). Some of them require insurers to provide certain notices, documents and information to the insureds. After reading this, if any matter relating to the policy wording or proposal is unclear to you or you have any questions at all in relation to the insurance, please contact us for an answer or explanation as soon as possible.

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 be expected to know, is relevant to the Insurer's 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 the insurer **before** you renew, extend, vary or reinstate a contract of general insurance. Your duty, however, does not require disclosure of matter: -

1. that diminishes the risk undertaken by the insurer.
2. that is of common knowledge.
3. that your insurer knows, or in the ordinary course of his business, ought to know; and
4. as to which compliances with your duty is waived by the insurer.

CONSEQUENCES OF NON-DISCLOSURE

If you fail to comply with your duty of disclosure, the Insurer may be entitled to reduce its liability under the contract in respect of a claim or may cancel the contract. If your non-disclosure is fraudulent, the Insurer may also have the option of avoiding the contract from its beginning.

AVERAGE PROVISION (Commercial Risks)

If the subject matter of the insurance is outlined overleaf or part thereof relates to Fire Insurance, I.S.R. Insurance or certain Combined Business Insurance then the policy (or part thereof) will be subject to average. This means that if the sum insured which you nominate for the buildings, plant, machinery or contents be less than 90% of the replacement value at the time the insurance was effected (or renewed), part of the loss will not be covered by your policy. The effect of the Average Provision is, for instance, where a building is insured on the day of commencement of the period of insurance at \$ 150,000 and the reinstatement cost of the building at that time is \$200,000 and a claim is made for \$100,000 damage to the building. In this instance, your Insurers may only be obliged to pay pursuant to the terms and conditions of your policy, an amount of \$75,000 and you will become your own Insurer for the balance of the claim. It is essential therefore that you ensure that the property the subject of this insurance is insured for its full and correct value at the time you enter into this contract of insurance.

OTHER PARTIES' INTEREST

The contract only covers the interest in the property of the Named Insured and does not extend to cover the interest of any Third Party in such property.

PUBLIC LIABILITY INSURANCE

Where Public Liability Insurance is the subject matter or part thereof of the schedule of cover outlined overleaf, the contract is on a "claims occurring basis" and not a "claims made basis". Should the subject matter of this insurance be Professional Indemnity Insurance, the contract will be on a "claims made basis" and not "claims occurring basis".

HOLD BLAMELESS

You are warned that should you become a party to any agreement that has the effect of excluding or limiting your Insurer's chance of recovery from a Third Party, your Insurers may have the right to refuse to indemnify you for such loss where it is shown that your Insurer's rights of recovery have been prejudiced by your action.

IMPORTANT NOTICE- WHAT ADVICE IS BEING PROVIDED

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 objectives, financial situation or needs. Therefore, before acting on this advice, you should consider the appropriateness of the advice having regard to your current objectives, 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.

If there is any part of the above that you do not understand, or you require further explanation, please contact us.

BUSINESS INSURANCE SCHEDULE

INSURED:

Bruny Island Cemetery & Chapel Association (Barnes Bay) Inc.

ABN: 34 604 284 666

PERIOD OF INSURANCE:

From 4:00pm on 14/07/2022 to 4:00pm on 14/07/2023 (Local Standard Time)

OPERATIONS:

Religious Operation
Church
Marriage Celebrant Service or Wedding Chapel Operation

PART A: PROPERTY & BUSINESS INTERRUPTION

RISK ADDRESS:

95 Church Road, Barnes Bay TAS 7150

DECLARED VALUES:

Buildings	\$75,000
Contents	\$10,000
Stock	Not Insured

EXTENSIONS:

Buildings and Fixtures

Extra Cost of Reinstatement	\$15,000
Glass Breakage (Frames and Signs)	\$10,000
Glass Breakage (Temporary Shuttering, Security and Signwriting)	\$10,000
Damage to External Fixtures and Fittings including Landscape	\$25,000
Playing Surfaces	\$50,000

Contents and Items

Frozen or Refrigerated Food	\$10,000
Glass Breakage – Damage to Contents	\$10,000
Property in the Open Air	\$25,000
Collections, Trophies, Curios, Works of Art, Pictures and Antiques	\$5,000
Collections, Trophies, Curios, Works of Art, Pictures and Antiques (away from location) – any one item	\$5,000
Collections, Trophies, Curios, Works of Art, Pictures and Antiques (away from location) – all items	\$2,000
Fusion of Electric Motors	\$10,000

Other

Exhibitions, Festivals and Events	\$10,000
Raffle Prizes and Donated Goods	\$5,000
Rewriting or Reconstruction of Records	\$25,000
Removal of Debris	\$17,000

EXCESSES:

Applicable to each and every loss:

Earthquake*	\$20,000
Flood	\$5,000

Named Cyclone	\$10,000
Personal Effects	\$500
Burst Pipes**	\$2,500
All Other Claims	\$500

*Earthquake: Includes Subterranean Fire or Volcanic Eruption. Excess as displayed above or an amount equal to 1% of the total asset value at the situation where the damage occurs, whichever is the lesser.

**Burst Pipes: For all bursting, leaking, discharging or overflowing of pipes claims, excess applies in respect of each and every claim or series of claims arising out of any one Event for each and every loss at each and every location.

PART B: GENERAL LIABILITY

LIMITS OF LIABILITY:

Public Liability	\$5,000,000 any one occurrence
Products Liability	\$5,000,000 any one occurrence
Advertising Liability	\$5,000,000 any one occurrence

SUB-LIMITS:

Property in Care, Custody or Control	\$100,000
Public Relations	\$100,000

AUTOMATIC EXTENSIONS:

Counsellors Liability	\$1,000,000
Indemnifiable Fines and Penalties	\$100,000 (Nil Excess)

GEOGRAPHICAL LIMITS:

As per Policy wording

EXCESSES:

Excess – each and every loss:

Claims for Property Damage, Each and Every Occurrence	\$1,000
Claims for Personal Injury, Each and Every Occurrence	\$1,000

**THIS DOCUMENT IS ONLY A SUMMARY OF COVER THAT YOU HAVE INITIATED
PLEASE REFER TO THE PRODUCT DISCLOSURE STATEMENT FOR THE DEFINITIONS,
CONDITIONS, EXCESSES, EXCLUSIONS AND EXTENSIONS TO THE COVER.**

GENERAL ADVICE WARNING

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, do contact your Insurance Adviser. You may want to contact your Insurance Adviser 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 the cooling-off period in your policy documents.

CODE OF PRACTICE - INSURANCE BROKERS DISPUTES FACILITY

Clients who are not fully satisfied with our service should contact our customer relations/complaints officer. McKillop Insurance Brokers Pty Ltd also subscribe to the Insurance Brokers Disputes Limited (IBD) facility, a free customer service, and the General Insurance Brokers Code of Practice. Further information is available from this office by telephoning (03) 63312066.

PRIVACY ACT

Privacy - We are committed to protecting your privacy. We use the information you provide to advise about and assist with your insurance needs. We provide your information to insurance companies and agents that provide insurance quotes and offer insurance terms to you or the companies that deal with your insurance claim (such as loss assessors and claims administrators). Your information may be given to an overseas insurer (like Lloyds of London) if we are seeking insurance terms from an overseas insurer, or to reinsurers who are located overseas. We will try to tell you where those companies are located at the time of advising you. We do not trade, rent or sell your information. If you don't provide us with full information, we can't properly advise you, seek insurance terms for you, or assist with claims and you could breach your duty of disclosure.

For more information about how to access the personal information we hold about you and how to have the information corrected and how to complain if you think we have breached the privacy laws, ask us for a copy of our Privacy Policy or visit our website at www.mckillops.com.au

SOFT DOLLAR DISCLOSURE

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 Steadfast 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 or 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.

ADVISORS

Our staff receive an annual salary that may include bonuses based on performance criteria (including sales performance) and achievement of company goals. They may also receive remuneration for arranging premium funding or certain soft dollar benefits as described in this statement.