



TAX INVOICE (Endorsement)

Details of amendments required by you are shown in the attached Schedule of Cover. Any payment due is required by due date to ensure continuity of Cover.

Arthur J. Gallagher & Co (Aus) Limited
ABN 34 005 543 920
AFSL 238312
1st Floor, 21 Teddington Road
BURSWOOD WA 6100
T: (08) 6250 8300
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E: perth@ajg.com.au
W: **ajg.com.au**

Cairns Motorcycle restorers Club Inc.
PO Box 6560
CAIRNS QLD 4870

Insured: Cairns Motorcycle restorers Club Inc.

Insured With: Sportscover Australia P/L Locked Bag 6003 WHEELERS HILL VIC 3150

Policy Number: PMEL990109739/40 Expiring: 31/08/18

Insurance Class: Commercial Package

Period of Cover: 22/09/17 to 31/08/18 At 4pm Local Time

Covering: Addition of Cairns Motorcycle Restorers Club Inc.

Premium	498.05
Fire Levy	0.00
U/W GST	54.81
Stamp Duty	49.31
Policy Fee	50.00
Brokers Fee	184.39
Br Fee GST	18.44
Total	855.00

Client Reference

CAIR001

Invoice Number

I304203.1

Date

22/09/17

Account Executive

Tania Newson
E: tania.newson@ajg.com.au
T: 08 6250 8322

TOTAL DUE

\$855.00

Payment due by

06/10/17

Important Notice:

Should you require information regarding our important relationships, privacy and how we earn our remuneration, please visit the Arthur J. Gallagher website: ajg.com.au
See important insurance notices overleaf and documents enclosed.

Remittance Advice

Arthur J. Gallagher PO Box 222 VICTORIA PARK WA 6979
Invoice: I304203.1 Client: Cairns Motorcycle restorers Club Inc.
Policy No: PMEL990109739/40 Client Ref: CAIR001

Arthur J. Gallagher Ref: 12030547/0900
Account Executive: Tania Newson
Amount Due: \$855.00

PAYMENT OPTIONS



By BPAY®

Contact your financial institution to arrange payment from your account

Billers Code: 43984
Ref: 000190003042031



Electronic Funds Transfer

Direct Deposit BSB - 033819
Account No - 900043539
Use for Online payments only



Pay by Credit Card

By Phone: Please call **1800 226 012**
By Web: Go to www.ajg.com.au/client-portal
A surcharge will apply of:
0.76% for Visa and Mastercard, or
2.2% for American Express, incl. GST.



Cheque by Mail

Detach this remittance advice slip and return together with your payment



Instalment (Premium Finance)

Contact your Account Executive if you would like to use this facility

Notice to Intending Insureds

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 matters:

- > that diminishes the risk to be undertaken by the insurer
- > that is of common knowledge
- > that your insurer knows of, or in the ordinary course of his 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 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.

Complaint Resolution

If you are not fully satisfied with the service we provide you may request that a complaint be referred to our National Complaints Manager. Arthur J. Gallagher & Co (Aus) Limited subscribes to the Financial Ombudsman Service, which is a free consumer service, and the Insurance Brokers Code of Practice. Further information is available from your Arthur J. Gallagher Branch.

Premium Funding

If your premium is over \$500, you may wish to pay by monthly instalments using our recommended premium funders. Arthur J. Gallagher is paid to a maximum of 5% under some premium funding arrangements for providing this referral. We recommend that you read the premium funding contract to understand the implications in the event you cancel your insurance policy before its expiry.

Cancellation/Policy Amendments

If your contract of insurance is cancelled or amended before the expiry of the period of insurance, you will be paid the return premium received from the insurer. Arthur J. Gallagher will retain all our commission, fees and other remuneration in full in the event of any mid-term cancellation of your contract of insurance or future downward adjustment of premium. We may charge an additional fee for processing your request to cancel or amend your contract of insurance and you agree that this fee may be offset against any premium refund you are entitled to.





SCHEDULE OF COVER **Commercial Package**

OUR REFERENCE 12030547
INSURER POLICY NUMBER PMEL990109739/40

SCHEDULE OF COVER
Commercial Package

OUR REFERENCE: SCHEMEQLDC
INSURER POLICY NUMBER: PMEL990109739 and PMEL990109740
BUSINESS: Car and Motorcycle Clubs
PERIOD OF INSURANCE: From 31/07/2017 to 31/08/2018 at 4pm and any subsequent period for which the insured shall have paid and The Underwriter(s) shall have accepted the new premium

Coverage Details

GENERAL LIABILITY (PART 1)

UNDERWRITTEN BY: Certain Underwriters at Lloyd's under contract number B1338 16SCA0010
LIMIT OF INDEMNITY: \$20,000,000 (any one occurrence) for the conduct of activities detailed above
EXCESS: NIL

PROFESSIONAL INDEMNITY (PART 2)

UNDERWRITTEN BY: Certain Underwriters at Lloyd's under contract number B1338 16SCA0010
LIMIT OF INDEMNITY: \$2,000,000 (any one claim) and in the Aggregate for the conduct of activities detailed above
EXCESS: NIL

RETROACTIVE DATE: 31/07/2017

MANAGEMENT LIABILITY (PART 3)

UNDERWRITTEN BY: Certain Underwriters at Lloyd's under contract number B1338 16SCA0010
LIMIT OF INDEMNITY: \$1,000,000 (any one claim) and in the Aggregate for the conduct of activities detailed above



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Incorporating OAMPS Insurance Brokers

EXCESS: NIL

FIDELITY

Aggregate Limit \$25,000 Any one Period of Insurance
Nil Excess

Retroactive Date: 31/07/2017

Where a limit of more than \$10,000 is applied the Insured and all clubs need to meet the following minimum requirements:

Two signatures for all payments.

1. Annual external audit on cash and accounts. External audit to have no qualifications.
2. Annual internal audit by management on inventory and stocks.

Where the above 3 minimum requirements are not met cover will be restricted to \$10,000

VOLUNTARY WORKERS PERSONAL ACCIDENT

UNDERWRITTEN BY: Certain Underwriters at Lloyd's under contract
number B133816SCA0009

Section 4.1 Capital Benefits

The percentage of this amount which is Payable
for each of Events 1 to 14 is set out in the policy
\$ 75,000

Section 4.2 Medical Benefits The percentage of the Medical Expenses covered
under this section is 75%
The percentage of physiotherapy expenses covered
under this Section is 75%
The excess payable for each claim under this
Section is \$ 50 Excess
The maximum amount payable per claim under this
Section \$ 2,000 Limit

Section 4.3(I) Loss of income The amount payable is the lesser of 75% Net
Income Lost or \$ 500 Per Week
The Maximum Benefit Period is 52 Weeks
The period of days not covered is 14 Days

(II) NOT INSURED

It is hereby agreed and declared the Definition of Insured Person is deleted and replaced by:
Voluntary workers, directors and committee members whilst actually engaged in and on behalf
of the Insured but only whilst such work has been officially organised and under the
direction of the Insured including necessary travel directly to and from or during such
voluntary work.

Furthermore the Definition of Operative Time is amended to read as:
Whilst under the auspices, control or direction of your relevant club for the sole purpose of
unpaid voluntary work.

OCCUPATION AND ACTIVITIES OF THE INSURED:

Including (but not limited to):

General Meetings, Static Displays, Fundraising, Barbeques, Club Dinners, all Swap Meets
organised by the Insured Club, Touring Runs, Picnics.

MAJOR EXCLUSIONS:

All and any Motor Vehicle Racing, Race Practicing or Qualifying, Timed or Speed Trials,



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Rallying, Hillclimbs, Motor Khana's.

All events or Rally's for which sanctioning or Permits are required or have been provided in respect to vehicles being registered or in need by law have been registered.

Any liability arising from a registered road vehicle, whether the owner has compulsory third party insurance or own damage and third party insurance general insurance in place or not.