



Business Insurance



SUTHERLAND LAKEWOOD SISTER
C/- THE TREASURER
PO BOX 552
SUTHERLAND NSW 1499

Total Amount Due: \$909.41
Payment Due Date: 19/11/11

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RENEWAL NOTICE

The insurance cover provided by this Policy will expire at 4pm on the Expiry Date shown above. Please pay the Total Amount Due by that date to ensure continuation of the insurance. When paid, this notice becomes your current Schedule. Please consider whether your Sums Insured are adequate.

All Enquiries: NFPO BUSINESS INSURANCE
Phone: 1300 763 117

Policy Number: SB2234662
Date Issued: 20/10/11
Client Phone No: 02 9521 3691

PUBLIC AND PRODUCTS LIABILITY POLICY

Please refer to the following page(s) for details of your insurance.

PAYMENT ADVICE

See reverse of this notice for details of payment options.

APPROVER ID: WB1 /485
Policy SB2234662 A
SUTHERLAND LAKEWOOD SISTER

Total Amount Due: \$909.41
Payment Due Date: 19/11/11

IMPORTANT: Please read the back of this notice for important information regarding your "DUTY OF DISCLOSURE" and your insurance contract. /85/ /

Payment Reference: 07 72 2234662 25



Your duty of disclosure

Before you enter into this policy with us, you have a duty, under the Insurance Contracts Act, 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 this policy. Your duty however does not require disclosure of a matter;

- a) That diminishes the risk undertaken by us;
- b) That is of common knowledge;
- c) That we know or, in the ordinary course of our business, ought to know; and
- d) As to which compliance with your duty is waived by us.

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

The amount of cover

For some parts of your policy, you have given us details about the cost of replacing buildings, business contents, your home, contents, farm buildings, farm contents, and other items, and the cost of doing certain things in connection with your business. This is to assist you to work out how much insurance cover you need.

When you do your calculations you should note that if you are not entitled to an input tax credit on the policy premium, all sums insured and limits of liability stated in the policy are GST inclusive (unless your policy states otherwise). If you are entitled to an input tax credit on any part of the policy premium, the sums insured and limits of liability stated in the policy are exclusive of any input tax credit which you are or would be entitled to claim. You should reconsider these details at each renewal or if you have a significant change and advise us of the changed details.

If you need advice about these things you should contact your accountant or financial adviser.

Input tax credit entitlement

If you are entitled to an input tax credit for any portion of the premium for this policy or if your entitlement to an input tax credit as disclosed to us is incorrect or changes, then you must immediately let us know in writing.

Under-insurance

You should note that some policy sections have under-insurance provisions which apply. This means that if you under-insure, you will have to bear part of any loss yourself.

Payment and instalments

If you are paying the premium for this policy by instalments then, if an instalment of the premium remains unpaid for a period of at least:

- 1) 14 days, we may refuse to pay a claim; or
- 2) one month, we may cancel this policy.

We reserve the right to cancel any direct debit arrangement between us if one or more debits are returned unpaid by your financial institution.

Renewal conditions

All renewals are effected on the basis that they are subject to the same terms and conditions which are set out in the policy wording or product disclosure statement which you already hold. If you require another copy please advise us. If your existing policy has a special endorsement or exclusion, this will continue during any renewal period unless varied by agreement with us. In the event that we do not accept any renewal condition, we will inform you as soon as practicable.

Workers compensation

Workers compensation insurance is compulsory for all employers. This insurance does not include workers compensation insurance.

Fire service levy

In some States Fire and Emergency Authorities receive funding via a levy imposed on insurance companies. This levy is commonly known as Fire Services Levy (FSL). If the levy applies to your policy then the amount shown as FSL is our estimate of the amount which we must contribute towards FSL in respect of your policy.

Issued by: GIO General Limited ABN 22 002 861 583

PAYMENT OPTIONS

By instalment. Ask your representative about payment by instalments. A monthly administration fee applies.

By BPAY. Telephone and Internet Banking – BPAY. Contact your bank, credit union or building society to make this payment from your cheque, savings or credit card account. More info: www.bpay.com.au



Biller Code: 8250
Ref: Please use the Payment Reference number at the bottom of page 1. Please enter all digits with no spaces.

Online. Pay online at www.gio.com.au
Pay with the click of a mouse.

By phone. Have your credit card details handy.
Call GIO toll free on 1800 800 669.

By mail. Send your cheque or money order made payable to GIO General Limited with this payment slip to address;
GIO General Insurance Payments, Reply Paid 1453, Brisbane. QLD 4001.
No postage is required if posted within Australia.

Over the counter. Take this whole page to any Australia Post or GIO branch.



PUBLIC AND PRODUCTS LIABILITY- POLICY DETAILS

Policy Number SB2234662

Page 2
Date Issued 20/10/11

Insured(s):
SUTHERLAND LAKEWOOD SISTER CITY COMMITTEE INC

GST Registered :Yes ITC Eligibility: 100.00%

Period of Insurance:
27/09/2011 to 4PM 27/09/2012

Business:
COMMUNITY STUDENT EXCHANGE PROGRAM AND FUNDRAISING

Situation:
AT AND FROM ANYWHERE IN AUSTRALIA
NSW 2233

** Please let us know if any of these details have changed or are incorrect. **

Policy Excess(es): \$250 PROPERTY DAMAGE





PUBLIC AND PRODUCTS LIABILITY- POLICY DETAILS

Policy Number SB2234662

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Date Issued 20/10/11

| | |
|------------------------|------------------------|
| | Limit(s) of Liability: |
| (A) Public Liability | \$10,000,000 |
| (B) Products Liability | \$10,000,000 |

Geographic coverage: This policy section covers claims for compensation made against you anywhere in Australia or New Zealand for personal injury or property damage occurring within Australia or New Zealand and as otherwise noted in your policy wording or by endorsement shown in your schedule.

GST Registered: Yes ITC Eligibility: 100.00%
Endorsement(s)/Risk Detail :

YOUR POLICY HAS BEEN ALTERED FROM ITS INCEPTION DATE (OR FROM A SPECIFIC DATE IF STATED OTHERWISE), BY THE FOLLOWING ENDORSEMENT/S.

IF ANYTHING IN THE FOLLOWING ENDORSEMENT/S IS INCONSISTENT WITH YOUR POLICY RELEVANT ENDORSEMENT APPLIES TO THE EXTENT OF THE INCONSISTENCY. IN ALL OTHER RESPECTS YOUR POLICY REMAINS UNALTERED.

WORKING WITH CHILDREN CONDITION

THE FOLLOWING CONDITION WILL ALSO APPLY TO YOUR POLICY.

WHERE YOUR ACTIVITIES RELATE TO THE OVERSEEING, CONTROL AND/OR INTERACTION WITH CHILDREN, IT IS A REQUIREMENT OF THIS POLICY THAT ALL PERSONS INTERACTING WITH CHILDREN SHALL APPROPRIATELY ATTEST TO THEIR SUITABILITY TO DO SO IN ACCORDANCE WITH STATE OR LEGISLATIVE AND/OR REGULATORY REQUIREMENTS.

| | | | |
|--|-------------|----|--------|
| | PREMIUM DUE | \$ | 758.47 |
| | GST | \$ | 75.85 |
| | STAMP DUTY | \$ | 75.09 |
| | TOTAL | \$ | 909.41 |

| | | | |
|--|------------------|----|--------|
| | TOTAL AMOUNT DUE | \$ | 909.41 |
|--|------------------|----|--------|



SUTHERLAND LAKEWOOD SISTER
C/- THE TREASURER
PO BOX 552
SUTHERLAND NSW 1499

POLICY SB2234662
REF T4414858
DATE ISSUED 20/10/2011
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DUPLICATE
TAX INVOICE PREMIUM

PLEASE NOTE THIS DOCUMENT IS NOT A REQUEST FOR PAYMENT. IT IS INTENDED FOR TAX PURPOSES ONLY.

This document will become a Tax Invoice for GST when full payment is made

Period of Insurance: 27/09/2011 to 27/09/2012
SUTHERLAND LAKEWOOD SISTER CIT
PUBLIC AND PRODUCTS LIABILITY

| | |
|---------------------------------|----------|
| Total | |
| GST Exclusive Taxable Supplies: | \$758.47 |
| GST | \$75.85 |
| Stamp Duty | \$75.09 |
| | ----- |
| Total Premium | \$909.41 |

The GST Exclusive Taxable Supply only includes those amounts which are subject to GST. It may differ from the total amount on your notice for that reason.

NFPO BUSINESS INSURANCE

PHONE ENQUIRIES: 1300 763 117
Code: 85/8599F76 /

