



Debbie Youngs

Marsh Advantage Insurance Pty Ltd
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Ironside State School P&C Association
2 Hawkin Drive
St Lucia QLD 4067

23 February 2021

Dear Sir/Madam,

INSURANCE RENEWAL IRONSIDE STATE SCHOOL P&C ASSOCIATION

We have automatically renewed your policy(s) on the terms described in this document with your existing insurer(s) and have not approached any other insurers or conducted a revised assessment of your insurance requirements.

Any advice in this document is of a general nature and has not considered your objectives, financial situation and needs.

CLASS	INSURER	POLICY PERIOD	TOTAL COST
Personal Accident	Tokio Marine & Nichido Fire Insurance Co through Accident & Health Intl Underwriting P/L	1/03/2021 1/03/2022	\$4,447.68
Total			\$4,447.68

Insurer Terms are valid for 30 days and or expiration date.
*Inclusive of FSL/ESL, Statutory Charges and Fees.

YOUR CIRCUMSTANCES

The cover summarised in the attached documentation (which is to be read together with the Policy Wording as they jointly form the contract of insurance) is provided on the basis of information about your business supplied by you and may contain information that is inaccurate or incomplete.

Please carefully review all aspects in particular the insured name; locations; situation and/or premises insured; sums and/or limits insured; sub-limits applicable to policy coverage extensions; your business activity and product descriptions; classes of insurance and insured sections selected; period of insurance; and advise us if there is any missing or inaccurate information. Any changes advised by you are not guaranteed to be accepted by the insurer and they may amend or decline cover. Confirmation of your insurer's amended terms or acceptance will be separately provided to you in the form of an email or letter.

POLICY WORDING & PRODUCT DISCLOSURE STATEMENT (PDS)

The Policy Wording(s) and PDS where incorporated with the policy wording we previously provided you are unchanged from your current policy(s). If you require another copy, please contact us.

BEFORE ACCEPTING THESE TERMS

Please read our:

STD DOC [Renewal Automatic - Commercial No Changes Non Property for IROSTA - 23/02/2021 - VASAH]

Additional Important Information for policy and remuneration specific notices

Financial Services Guide, Terms of Engagement, and Other Important Information [available via this link](#) - particularly the:

1. Limitation of Liability Clause in the Terms of Engagement. This will not apply to any services supplied to you as a Retail Client as that term is defined in Chapter 7 of the Corporations Act 2001 (Cth.).
2. Please read the Other Important Information carefully. These outline your rights and obligations in relation to entering into an insurance contract. In particular, we draw your attention to the Duty of Disclosure. Please ensure that you have told us about anything you know that could affect your insurer's decision to insure you or that you may have previously overlooked.
3. Summary of Classes of Insurance Available

CLAIMS CONTACTS

We understand the impact that an insurance claim can have on you. If you experience a loss or incident that could result in an insurance claim under the policy/s we have arranged, please contact Debbie Youngs on Phone: 07-31154555.

AUTOMATIC RENEWAL

Unless you contact us to instruct us otherwise, we will continue with an automatic renewal process next year. In summary, where:

we offer you renewal terms; and
you are happy with the renewal terms and do not have any further disclosure to make under your duty of disclosure

You will not need to contact us before expiry. We will automatically renew the policy on the terms proposed unless we hear from you otherwise. You must pay the renewal premium by the due date.

If you don't want to renew, want to change the terms or need to disclose any matter to the insurer, you will need to contact us before expiry. We can change terms offered on renewal or choose not to arrange renewal by providing you with written notice at least 14 days before expiry.

YOUR TAX INVOICE

Unless there are any further changes or matters to disclose, please arrange payment of the attached invoice using any one of the payment options available by the due date.

If we do not receive payment by this date, we will need to notify your insurer that the premium has not been paid. Your insurer may cancel the contract of insurance and you will not be insured. The insurer may also charge a premium for the time on risk in accordance with the policy terms.

THANK YOU

We are here to assist you with all your insurance needs, so please call us if you have any questions or visit our website for information about other products/services at www.marsh.com.au.

Yours faithfully,

Debbie Youngs

debbie.j.youngs@marshadvantage.com

16 February 2021

 Ironside State School P&C Association
 2 Hawkin Drive
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 Brisbane QLD 4000

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Tax Invoice

YOUR SERVICE CONTACT IS DEBBIE YOUNGS

Invoice #	040-1021136	Client Code	040-IROSTA
Our Ref	130480	Policy No	28591
Class	Personal Accident		
Insured	Ironside State School P&C Association		
Situation	As Per Schedule		
Insurer	As per schedule		
Inception	01/03/2021	To	01/03/2022
		Renewal	

Premium	3,659.04
FSL/Levy	0.00
Fee	55.00
GST	371.40
Stamp Duty	362.24
Total Due	\$4,447.68

Insurance has been arranged subject to payment and to the policy terms and conditions. Please read the important information included with this invoice and ensure that you review your sums insured at least annually.

Payment Options

Please pay to:

 Marsh Advantage Insurance Pty Ltd
 PO Box 2321
 FORTITUDE VALLEY BC QLD 4006

Invoice #	040-1021136
Client Code	040-IROSTA
Payment Due	02/03/2021
Total Due	\$4,447.68



Pay Monthly

Pay by instalment. Benefits of premium funding include...

- Improved cash flow.
- Interest repayments may be tax deductible.
- You can pay multiple insurance policies with one easy monthly payment.

Call your broker to discuss the options.


 Biller Code: **3269**
 Ref: **880 284 6439**
Telephone & Internet Banking - BPAY®

 Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More information at www.bpay.com.au.

Pay by direct credit into the following bank account.

Bank	Commonwealth Bank	Account No.	11070078
BSB	062000	Reference	040-IROSTA


Pay by Visa/MasterCard. Visit our web site at www.au.jlt.com/client-support/payment-options and enter your online account reference 880 284 6439. A surcharge applies to debit/credit card payments based on card type.

Pay by cheque.

Detach this remittance advice and return together with your payment.



Invoice # 040-1021136
Policy # 28591
Ironside State School P&C Association

Important Information

Your Insurance Contract

Duty of Disclosure

Before you enter into an insurance contract, you have a duty of disclosure under the Insurance Contracts Act 1984. You have a duty to tell us anything that you know, or could reasonably be expected to know, may affect the insurer's decision to insure you and on what terms. You have this duty until the insurer agrees to insure you. You have the same duty before you renew, extend, vary or reinstate an insurance contract.

If we ask you questions that are relevant to the insurer's decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions.

Also, we may give you a copy of anything you have previously told us and ask you to tell us if it has changed. If we do this, you must tell us about any change or tell us that there is no change. If you do not tell us about a change to something you have previously told us, you will be taken to have told us that there is no change.

You do not need to tell us anything that reduces the risk insured, is common knowledge, the insurer knows or should know as an insurer or the insurer waives your duty to tell them about.

If you do not tell us something

If you do not tell us anything you are required to, the insurer may cancel your contract or reduce the amount it will pay you if you make a claim, or both. If your failure to tell us is fraudulent, the insurer may refuse to pay a claim and treat the contract as if it never existed.

Duty of Disclosure - Subsidiary and Associated Companies

Cover which is arranged for subsidiary and/or associated companies in addition to named insureds.

If you enter into a contract of insurance on behalf of any subsidiary and/or related company of the named insured, that subsidiary and/or related company has the same duty of disclosure as the named insured. We recommend that you ensure that each subsidiary and/or related company is made aware of the duty of disclosure and given an opportunity to make any necessary disclosures.

Essential Reading of Policy Wording

We will provide you with a full copy of your policy as soon as it is received from the insurer.

It is essential that you read this document without delay and advise us in writing of any aspects which are not clear or where the cover does not meet with your requirements.

Change of Risk or Circumstances

It is vital that you advise the insurer of any changes to your company's usual business. For example, insurers must be advised of any

- mergers or acquisitions,
- changes in occupation or location,
- new products or services, or
- new overseas activities.

Please contact us if you are in doubt as to whether to notify your insurer of a change in business operations.

Your duty to disclose applies also when you amend, alter, vary or endorse a policy.

Hold Harmless Agreements, Contracting Out, Removal of Subrogation of Rights

You may prejudice your rights to a claim if, without prior agreement from your insurer, you make any agreement that could prevent the insurer from recovering the loss from a third party. These 'hold harmless' clauses are often found in leases, licences and contracts for maintenance, supply, construction and repair.

Insuring the Interests of Other Parties

If you require the interest of another party to be covered by the policy, you MUST request this. Most policies will attempt to exclude indemnity to other parties (e.g. mortgagees, lessors, principals etc.) unless their interest is expressly noted on the policy. This is not applicable to Professional Indemnity or Directors & Officers policies.

General Advice Warning

It is important that you understand and are happy with the policies Marsh can arrange for you. Any recommendations we have made have been based on a consideration of the premium quoted and the scope of cover offered by an insurer. We can give you general information to help you decide but unless we have specified otherwise, we have not advised you on whether the terms are specifically appropriate for your individual objectives, financial situation or needs. We therefore recommend that you should carefully read the relevant Product Disclosure Statement and other information we provide before deciding.



Invoice # 040-1021136
Policy # 28591
Ironsides State School P&C Association

Several Liability

Where your policy cover is provided by more than one insurer it is important to note that each insurer is only responsible to the extent of their individual subscription and there is no obligation for that insurer to make up the shortfall of any other subscribing insurer in a claim or return premium payment.

New Claims / Unreported losses

Any quotation we have obtained on your behalf is based on the understanding that there will be no deterioration in the claims experience between the date insurers quoted their terms and the inception date of the cover. If claims do occur during this period, insurers have the right to revise the terms quoted or even withdraw their quotation. Please let us know whether there are any losses which have occurred that have not been reported to us/insurers, whether you intend making a claim or not.

Confirmation of Transaction

You may contact us by telephone or in writing to confirm any transaction under your policy, such as renewals and endorsements. If necessary, we will obtain the information for you from the insurer.

REFUND of PREMIUMS

In the event of any refund premium being allowed for the cancellation or adjustment of this insurance policy, Marsh reserves the right to retain all brokerage, fees and charges.

Privacy Policy

We value your privacy and are committed to handling your personal information in accordance with the Australian Privacy Principles and Privacy Act. Full details of how we collect, hold, use and disclose personal information is detailed in our [Privacy Policy](#). Contact your Adviser if you require a copy, or email privacy.australia@marsh.com.

Receiving Information about other Products and Services

We may, from time to time, offer you information about products and services which may be of interest to you. Please notify us if you do not wish to receive such additional information.

Financial Services Guide (FSG)

[Click Here](#) to download the Marsh Advantage Insurance Pty Ltd FSG for information about the services offered to assist you in making a decision whether to use any of our services.

Commission

The Premium shown on the tax invoice includes commission received from the insurer.

IF YOU REQUIRE A FURTHER EXPLANATION FOR ANY THE ABOVE INFORMATION, PLEASE CONTACT US IMMEDIATELY



Invoice # 040-1021136
Policy # 28591

Ironside State School P&C Association

Underwriters

Tokio Marine & Nichido Fire Insurance Co Sydney NSW
through Accident & Health Intl Underwriting P/L Brisbane QLD
Policy No: 28591 Layered

This is a basic guide only providing a summary of cover provided by the insurer. For full details of the terms, conditions, exclusions and limitations please refer to the specific policy wording and product disclosure statement. You should read the policy wording to determine whether the cover meets your needs.

INSURED	Ironside State School P&C Association		
ABN AND ITC DETAILS	ABN To Be Advised	ITC	0.00%
POLICY NUMBER	130480		
BROKER	Marsh Advantage Insurance Pty Ltd		
BROKER ADDRESS	111 Eagle Street Brisbane QLD 4000		
MAILING ADDRESS	2 Hawkin Drive St Lucia QLD 4067		
INSURED PERSON	All students of the Nominated School (Minimum age limit – 4)		
POLICY PERIOD	From: 1 March 2021 at 4 PM Local Time (). To: 1 March 2022 at 4 PM Local Time (). DECLARED STUDENT		
ENROLMENT NUMBER	1,232		
SCOPE OF COVER	Cover 1. Whilst an Insured Person is at school and undertaking school activities including authorised sports and excursions, swimming club, outside school hours care and vacation care including necessary direct travel to and from such activities and/or school.		
AGGREGATE LIMIT OF LIABILITY	\$15,000,000 (Note, Compensation/Sum Insured is on a Per Policy Holder basis). \$ 1,000,000 per event for charter and non-scheduled Flights		



Invoice # 040-1021136
Policy # 28591

Ironside State School P&C Association

PRE-EXISTING CONDITIONS There is no cover for Pre-Existing Conditions (as defined)

THE COMPENSATION As per schedule detailed below:

Death & Capital Benefits	\$250,000
Death	\$ 25,000
Broken Bones Benefit	Maximum \$ 5,000
Non-Medicare Medical Expenses	100% to a Maximum of \$ 5,000
Dental Expenses	100% to a Maximum of \$10,000
Out of Pocket Expenses	100% to a Maximum of \$ 300
Emergency Transport	100% to a Maximum of \$10,000
Bed Care Benefit - Daily Benefit \$42.86	Maximum Benefit \$15,600
Student Tutorial Benefits	\$ 300p/w
Cash Benefit	
- \$100 for a Maximum of 15 Days for each day the Insured	
Person is away from School as a direct cause of the injury provided the	
time away from school is incurred within 12 months of the Injury.	
Compensation shall be limited to 15 days and the Insured Person must	
be away from school for a minimum of 2 days for the benefit to apply.	
Accidental HIV Infection	\$ 2,500
Child Care	\$ 2,500
Coma Benefit	\$ 3,000
Family Accommodation & Transport Expenses	\$ 2,000
Home & Vehicle Modification Benefit	\$ 2,500
Injury Assist Expenses	\$ 500
Unexpired Membership Benefit	\$ 500

WEEKLY COMPENSATION LIMIT

Bed Care Benefit - Aggregate period 52 weeks
Student Tutorial Benefits - Aggregate period 26 Weeks

EXCESS

The Insured shall bear the following amount(s) in respect of each claim or series of claims arising out of one of the following events:

Nil excess on all Weekly Benefits
Non-Medicare - \$50 each and every claim
Dental Expenses - \$50 each and every claim
Bedcare Benefits - Elimination Period 48 hours

POLICY WORDING

VW23092019 PDS & Policy Wording