

----- Incorporating: Showtime Entertainers & Production Insurances -----
* Prop Aussie Insurance Brokers Pty Ltd | ACN 060 208 951 | ABN 88 648 356 372 | AFS Lic. No. 432882
Westfield Knox, Office Tower, 425 Burwood Highway, Wantirna South Vic. 3152
Reg. Office 1st Floor, 11 Hertford Crescent, Wheelers Hill Vic. 3150

CERTIFICATE OF INSURANCE

From: Office Account

We hereby confirm that we have arranged the insurance cover mentioned below:

AUSTRALIAN ASSOCIATION OF MEN BARBERSHOP SINGER
Australian Barbershop Convention Management Asso
PO Box 3809
AUSTRALIA FAIR QLD 4215

Date: 3/12/2019

Our Reference: AUSTRALIAP

Page 1 of 4

Class of Policy: Voluntary Workers Insurance
Insurer: Certain Underwriters At Lloyd's
Locked Bag 6003, Wheelers Hill, Vic, 3150
ABN:
The Insured: AUSTRALIAN ASSOCIATION OF MEN BARBERSHOP
SINGERS I

Policy No: PMEL99/0088625
Invoice No: 55824
Period of Cover:
From 27/09/2019
to 1/10/2020 at 4:00 pm

Details:

See attached schedule for a description of the risk insured

IMPORTANT INFORMATION

The Proposal/Declaration:

- is to be received and accepted by the Insurer
- has been received and accepted by the Insurer

The total premium as at the above date is:

- to be paid by the Insured
- part paid by the Insured
- paid in full by the Insured
- paid by monthly direct debit

Premium Funding

- This policy is premium funded

Please note that the policy defined above is subject to the receipt of the Proposal Declaration and acceptance by the Insurer (if not already completed and accepted) and subject to the full receipt and clearance of the total premium payable by the insured.

Schedule of Insurance

Class of Policy:	Voluntary Workers Insurance	Policy No:	PMEL99/0088625
The Insured:	AUSTRALIAN ASSOCIATION OF MEN BARBERSHOP SINGERS I	Invoice No:	55824
		Our Ref:	AUSTRALIAP

Voluntary Workers Personal Accident Insurance

Activity: Dance & Performing Arts

Members: 67

Policy 1. Personal Accident (Sports Injury)

All co-opted Voluntary Workers acting for the Insured in an official capacity 67 Volunteers declared.

BENEFITS

Death: \$50,000
(Juniors under 18) \$10,000

Paraplegia, Quadriplegia: \$50,000
(all age groups)

Benefits 2-19:
Capital Benefits (loss of use) scale, up to \$50,000

Weekly Benefit:
income earners 75% of current weekly
income Limited to - \$500
(for up to 52 weeks max. and excluding first 7 days)

Medical Benefits (non Medicare): \$2,000
The percentage of the Medical Expenses covered
under this Section is 80%
The Excess payable for each claim under this Section is \$50

Physio Benefits:
The percentage of physiotherapy expenses covered under this Section as follows;
Initial 5 visits will be paid at 95%
Visits 6-10 will be paid at 80%
Subsequent visits will be paid at 75%
(Insured subject to limit of cover provided under Medical Benefit Section above)

NOTE:
Sports Injury policies cannot provide cover for the Medicare Gap.

NOTICE:
This summary is not a policy document and is only an outline of the coverage. The terms, conditions and limitations of the Insurer's policy shall prevail at all times.

NOTE:
It is important to read this schedule of benefits with the policy wording for correct conditions.

Class of Policy:	Voluntary Workers Insurance	Policy No:	PMEL99/0088625
The Insured:	AUSTRALIAN ASSOCIATION OF MEN BARBERSHOP SINGERS I	Invoice No:	55824
		Our Ref:	AUSTRALIAP

General Advice Warning

RETAIL CLIENTS

Under the Financial Services Reform Act (The Act) Retail Clients are provided with additional levels of protection from other insurance purchasers. 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 they 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 and other classes as prescribed by regulations.

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 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 situations or needs.

If the advice provided relates to the acquisition or possible acquisition of a new insurance policy and the insurer has prepared a Products Disclosure Statement (PDS) we will have attached the PDS for your review. You should consider the PDS prior to making the decision to purchase this product. Further information regarding the income we have been paid by the Insurer for this transaction is available on request.

Dated 15/03/2013

Version 1.0

Class of Policy:	Voluntary Workers Insurance	Policy No:	PMEL99/0088625
The Insured:	AUSTRALIAN ASSOCIATION OF MEN BARBERSHOP SINGERS I	Invoice No:	55824
		Our Ref:	AUSTRALIAP

TERRORISM EXCLUSION ENDORSEMENT

The coverage provided under this Policy shall not apply to the following; Any loss, cost or expense arising out of or related to, either directly or indirectly, any Act of Terrorism as defined within the policy.

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 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;-

- that diminishes the risk to be undertaken by the insurer:
- that is of common knowledge:
- that Your Insurer knows 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 his 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.

PREVENTING OUR RIGHT OF RECOVERY

Where another person is liable to compensate You for any loss, damage or liability which is covered by this Policy but You have agreed not to seek recovery of any monies from that person, We will not cover You under this policy for that loss, damage or liability.

CANCELLATION OF YOUR POLICY

If your policy is cancelled before the expiry of the period of insurance, we will refund to you only the net return premium which we have received from the insurer. The Insurer may charge a short term cancellation fee. We will not refund to you any part of the policy/membership fee we receive for arranging the cover.