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(02) 8311 3421

PO Box 4206 Maroubra South NSW 2035

Integrite Insurance Pty Ltd

ABN 17 622 542 741 AR 1262304

Authorised Representative of
EA Insurance Services Pty Ltd
ABN 54 062 461 527 AFSL 241 135

You are reminded that the policy mentioned below falls due for renewal on 23/06/2021. To ensure your continued protection, payment must be received by this due date. This is an invitation to renew, and not a demand for payment.

Page 1 of 9

TAX INVOICE

This document will be a tax invoice for GST when you make payment

The Redeemed Christian Church Of God
Jubilee Centre Sydney Inc.
39 MANNOW AVE
WEST HOXTON NSW 2171

Invoice Date: 4/06/2021
Invoice No: 40410
Our Reference: REDEEMEDJU

Class of Policy: Faith Package
Insurer: Ansvar Insurance Ltd
Level 5, 1 Southbank Boulevard, Southbank VIC 3006
ABN: 21 007 216 506
The Insured: The Redeemed Christian Church Of God

RENEWAL
Policy No: 02.100.0629328
Period of Cover:
From **23/06/2021**
to **23/06/2022** at 4:00 pm



Please turn over for further payment methods and instructions



Biller Code: 20362
Ref: 4058948191219842



Pay by credit card (Visa, Mastercard, Amex or Diners) at www.deft.com.au or Call 1300 78 11 45. A surcharge may apply.
DEFT Reference Number: 4058948191219842



*498 405894 08191219842



For payments by cheque see reverse.

EA Insurance Services Pty Ltd
Our Reference: REDEEMEDJU
Invoice No: 40410
Due Date: 23/06/2021

Premium	\$1,195.59
U'writer Levy	\$0.00
Fire Levy	\$95.70
GST	\$139.13
Stamp Duty	\$127.83
Admin Fee	\$100.00
Special Fee	\$0.00

AMOUNT DUE \$ \$1,658.25



DEFT is a service of Macquarie Bank



BPAY



Card



In Person



Mail

Contact your participating financial institution to make payment directly from your cheque or savings account.

You will be required to enter the Biller Code and BPAY reference number as detailed on the front of your invoice.

Pay by credit or debit card at www.deft.com.au or by phone on **1300 78 11 45**.

EA Insurance Services Pty Ltd accepts Mastercard, Visa, American Express & Diners Club Cards.

The phone payment line is a 24-hour service. Calls are charged at the cost of a local call (mobile extra).

Please present page intact at any Australia Post Office.

Payments may be made by cash, cheque or EFTPOS.

Please make any cheques payable to 'DEFT Payment Systems for **EA Insurance Services Pty Ltd**'.

Detach payment slip and mail with payment to:

DEFT Payment Systems
GPO Box 4690
Sydney NSW 2001

Please make cheques payable to 'DEFT Payment Systems for **EA Insurance Services Pty Ltd**'.

Please note that receipts will not be issued for mailed payments.



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Schedule of Insurance

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	Base	Fire Levy	Stamp	Admin Fee	GST	Total Premium
Part B - Liability	865.59	0.00	85.69		86.56	
Part A - Property & Income Protection	330.00	95.70	42.14		42.57	
Total Admin Fee				100.00	10.00	
TOTAL	1195.59	95.70	127.83	100.00	139.13	1658.25

INSURED **The Redeemed Christian Church of God - Jubilee Centre Inc**

LOCATIONS R10, 391 Regents Park Road, Regents Park NSW 2143
and other declared activities anywhere in Australia

DESCRIPTION OF ACTIVITIES Religious organisation which may include religious services, pastoral care services, religious counselling services, social services, philanthropic and community activities such as nursing, child and disability care, religious education facilities and community benevolent institutions such as opportunity shops, out reach programs, bookshops, charitable activities, youth outings, seniors outings, camps, fundraising such as walkathons, picnics and carols, events/festivals held at your place of occupancy.

Excluding any events held at premises other than your own where more than 1,000 people are expected unless specifically agreed by endorsement detailed within this document. (Some activities are excluded as per policy wording.)

DECLARED ACTIVITIES Christian Worship, education and seminars

STAMP DUTY No Exemption on file.

INTERESTED PARTIES Head lessor: Perpetual Trustee Company limited (ACN 000 001 007) and SAS Trustee Corporation (ABN 29 239 066 746)

Sub Lessor Dorma Hueppe Pty Ltd (ACN 070 204 938)

SCHEDULE OF INSURANCE

This document is a brief summary of your insurance only. Please refer to your Product Disclosure Statement (PDS) for full details of Cover, including definitions of terms, exclusions and other limitations of cover.

INSURER: Ansvr Insurance Ltd ABN 21 007 216 506 AFSL 237826

POLICY WORDING (PDS): Ansvr Insurance - Faith Organisations FAIPOL 0421
Note: Only the Sections of this Policy listed below are currently insured

Part A: Property and Income Protection

PROPERTY

This section covers you for accidental damage to your insured property at the location(s) during the period of insurance which is not otherwise excluded under the policy.

DECLARED VALUES	Building	\$Not Taken
	Contents	\$25,000
	Total Sum Insured	\$25,000

LIMIT OF LIABILITY \$30,000

FLOOD COVER Included

EXCESS Should more than one deductible apply under this Policy for any claim or series of claims arising from the one event, such deductibles shall not be aggregated – the highest single level of deductible only shall apply.

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Standard Excess:	\$ 500
Flood	\$ 500
Personal Effects	\$ 500
Earthquake	1% of declared values or \$20,000, whichever is the lesser.
Named Cyclone	\$10,000

Part B: General Liability

GENERAL PUBLIC & PRODUCTS LIABILITY

This Section covers you against your legal liability to pay compensation in respect of; personal injury; property damage; advertising injury; happening within the geographic limits and caused by an occurrence in connection with your operations or your products during the period of insurance.

DECLARED ESTIMATED TURNOVER: \$70,000

LIMIT OF LIABILITY	Public Liability.....	\$ 20,000,000
	(Any one Occurrence and Unlimited for All Occurrences)	
	Products Liability.....	\$ 20,000,000
	(In the Aggregate for all Occurrences in any one period of Insurance)	
	Advertising Liability.....	\$ 20,000,000
SUB LIMITS		
	Contract Works Liability (Max contract value).....	\$ 500,000
	Property in care, custody & control.....	\$ 250,000

AUTOMATIC EXTENSIONS

1. Counselling Services.....	\$ 1,000,000
2. Indemnifiable Fines/Penalties.....	\$ 100,000

OPTIONAL EXTENSIONS

1. Molestation/Sexual Abuse.....	Not Insured
2. Replacement Wages for stood down staff.....	Not Insured
3. Medical Malpractice.....	Not Insured
4. Retroactive Liability (prior claims made).....	Not Insured
5. Member to Member Liability.....	Not Insured
6. Trauma Counselling Costs.....	Not Insured

EXCESS

Standard	\$ 500
Volunteer personal injury	\$1,250
Labour hire/subcontractors personal injury	\$5,000
Sexual Abuse Extension Excess	\$Not Insured

CLAIMS FOR PERSONAL INJURY TO LABOUR HIRE AND/OR SUBCONTRACTORS EXCESS ENDORSEMENT

It is hereby agreed and declared that any claims for personal injury to labour hire personnel, subcontractors or contractors who are performing services on behalf of the Insured will be subject to an excess of \$5,000 each and every claim.

CLAIMS FOR PERSONAL INJURY TO VOLUNTEERS EXCESS ENDORSEMENT

It is hereby agreed and declared that any claims for personal injury to volunteers will be subject to an excess of \$1,250 each and every claim unless the Insured has an Voluntary Workers Personal Accident Policy with Ansva Insurance Limited in which case the standard policy excess will apply.

SAE SEXUAL ABUSE EXCLUSION

This Policy does not cover any claim arising from: Any actual or alleged Sexual Abuse, as defined in the policy wording

IMPORTANT INFORMATION

This policy schedule makes up only one part of your insurance documents. You must read this alongside the other key insurance documents which include, but are not limited to the Financial Services Guide and the Product Disclosure statements.

Schedule of Insurance

Class of Policy: Faith Package
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Sections Not Covered

There are a number of insurance sections within the Faith Organisations Policy Wording that you have not taken. These include:

Part A: Property Insurance

2. Breakdown of Mechanical Equipment / Breakdown of Electronic Equipment
3. Money
4. Theft
5. General Property
6. Income Protection

Part C: Organisation Liability

1. Professional indemnity
2. Management Liability

Part D: Personal Accident

1. Volunteers (Category A)
2. Children/Students/Members (Category B)

If you would like further information on any of the above covers, please feel free to ask.

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GENERAL ADVICE WARNING

Information contained in this document, and your insurance renewal may be regarded as general advice. This means your objectives, needs or financial situations were not taken into account when preparing this information. You should consider this information against your own objectives and circumstances before acting on it. When considering an insurance purchase, you should also always read the product disclosure statement before making a decision.

IMPORTANT GENERAL INFORMATION

This document is designed to give you some general information. As every organisation is different, we have attempted to select important things that most or all organisations need to know about their policy. As the document is general in nature, some things may not apply to you. As always please read your product disclosure statements for all terms and conditions. Please consider how this information applies to your particular circumstances, and as always, please feel free to ask us if you have any questions.

ABOUT YOUR INSURANCE DOCUMENTS

Your insurance consists of 3 key types of documents. They all need to be read together. They are:

Product Disclosure Statements (PDS) – also known as a policy wording this document tells you when the insurer will pay for a claim and when they won't. Other things often mentioned are your duty to inform the insurer about your organisation and their claims procedures and promises. A policy wording matches with the schedule.

Insurance Schedule (attached to your invoice): This is an important document that goes with the PDS. It outlines what insurance you have taken out and the amounts covered. It should also clearly outline any variations or endorsements made to the PDS wordings, as well as any special conditions imposed on you by the insurer. Please read the Insurance Schedule carefully to ensure you have the correct amount of insurance you require.

Financial Service Guide/Privacy Policy: This document outlines all the information about us, our authorisations to conduct insurance business under law, how we get paid for our services and how we treat your organisations information.

DUTY OF DISCLOSURE

Your insurance policy is a legal contract. Your cover and the premium charged is based on information that you have previously provided to us and to the insurer. If you do not provide reasonable disclosure of activity or information, it may affect your ability to claim should an incident occur.

It is important that you understand your obligation to provide us with all the information required to allow the insurer to make an informed decision about the risk, asset or property you want to insure. To assist them to assess the risk and the appropriate premium, the law requires you to disclose all the information you know, or should know, that is relevant to the insurer's decision whether to provide cover or determine the terms of cover. For example, you should disclose your history of losses or claims.

Your failure to disclose relevant information may void your cover or prejudice any claim so it is important that you are as open and honest as possible. This duty extends to notifying your insurer of any significant changes that occur during the period of your insurance. We consider it critically important that your insurance is adequate and accurately reflects your circumstances. Remember that in the event of a claim, if your insurance is inadequate to cover the loss, you may be required to bear a proportion of the loss or claim.

Therefore it is important to tell us if:

- Your organisations turnover/income has changed by more than 15% than the amount last disclosed.
- Your employee or volunteer numbers have increased/decreased greater than 15%.
- You anticipate any mergers, acquisitions, divesture, winding up of your operations.
- You have experienced an operating loss in the last 2 years or you are operating insolvent (that is your total liabilities exceed your total assets).
- You have had or are expecting any changes in business activity, particularly if you are undertaking any medium to high risk activity.
- If you are going to run any event where more than 1000 people are in attendance.
- Your operating name has changed since your last disclosure to us.
- You are aware of any incidents that have not yet been disclosed to us - even if a formal claim has not yet been received.
- You are unsure of what has been disclosed to us.
- Your organisations asset values shown in the schedule have changed since last disclosed to us.
- There is anything else that a reasonable person would expect might impact your insurance

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Before you enter into or renew an insurance contract, you have a duty of disclosure under the *Insurance Contracts Act 1984*. You have this duty until the insurer agrees to insure you or to renew the policy.

Before you enter into an “eligible” class of insurance, if the insurer asks you questions that are relevant to their decision to insure you and on what terms, you must tell them anything that you know and that a reasonable person in the circumstances would include in answering the questions.

Before you renew an “eligible” contract of insurance, if the insurer asks you questions that are relevant to their decision to insure you and on what terms, you must tell them anything that you know and that a reasonable person in the circumstances would include in answering the questions. Also, the insurer may give you a copy of anything you have previously told them and ask you to tell them if it has changed. If they do this, you must tell them about any change or tell them that there is no change. If you do not tell them about a change to something you have previously told them, you will be taken to have told them that there is no change.

For other classes of insurance, you must tell the insurer anything that you know, or could reasonably be expected to know, may affect their decision to insure you and on what terms. You have the same duty before you renew, extend, vary or reinstate an insurance contract. You do not need to tell the insurer anything that reduces the risk they insure you for, is common knowledge, that the insurer should know as an insurer or where the insurer waives your duty.

The “eligible” classes of insurance are motor vehicle, home buildings or contents, sickness and accident, consumer credit or travel.

You should also ensure that the insurer is aware of everyone who has an interest in the property or asset to be insured so that, their interests are protected. If you have any questions about your duty of disclosure you should ask us to assist.

If you do not tell the insurer anything you are required to, they may cancel your contract or reduce the amount they will pay you if you make a claim, or both.

If your failure to tell them is fraudulent, they may refuse to pay a claim and treat the contract as if it never existed.

CLAIMS MADE POLICIES

Some insurance policies are written on a ‘claims made and notified’ contract. Common ‘claims made and notified’ policies include: Professional indemnity, management liability, directors and officers (liability of officials), fidelity (theft by officials), employment practices and entity liability. Check your schedule carefully to see what policies are provided on this basis.

This means the policy covers you for claims, or circumstances that may give rise to a claim, provided you notify the insurer during the period of insurance. Therefore if you become aware of a claim or circumstance that could give rise to a claim in the future, you should notify us in writing immediately. If you become aware of a claim or circumstance/s and you do not notify your insurer during the policy period, you could be left uninsured or facing a reduced payout from your insurer in respect of that claim or any future related claim.

Help available to reduce your Employment Practices Liability claims and excess

Through Ansvr Risk and Employsure’s strategic partnership, we aim to offer a risk management value add to Ansvr’s Management Liability policy holders only (existing and new) as an important tool, aimed at reducing your Employment Practice Liability claims and excess. For more information visit: <https://ansvrrisk.com.au/employment-practice-services/>

REVIEWING YOUR INSURANCE COVER

It is important to regularly review your insurance cover. Annual renewals are a great time to review your operations and consider whether your insurance meets your current needs. Every organisation is different but generally, the following are good to consider:

1: Reviewing Coverage Amounts

When reviewing a policy, start by asking yourself the questions:

- “What are the key things that can go wrong, and how bad could it be? Or,
- “What is our worst case scenario?”
- “Is my cover enough to put my organisation back to normal if there is a major loss?”

When considering this question, you need to know that a policy will have both a maximum amount you’re covered for and individual “sub-limits” that tell you what the insurer will pay for any specified event.

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Spend a few extra minutes thinking about which problems are most likely to happen. The types of insurance that we most often see claims for are; property, public liability and volunteer personal accident cover.

Special note: It is worth noting that some property insurance policies include a condition known as “averaging clauses” or “Co-insurance”. This is when an insurer pays claims only up to the percentage you have insured the total replacement value of your property for. (For example: If I insure my \$100,000 worth of property for \$40,000, I am only insuring it for 40% of its value... so at claim time, the insurer may elect to reduce the claim to 40%). It is important to understand how this might impact your ability to claim.

If you don't know what your buildings are worth, in some cases we can help you out by organising an assessment of your buildings value and risks. This can often be done at no cost. Call us to see if this is available for you.

2: Reviewing Excess

It is also important to be aware of the excess on your policy. This is the amount of your claim that you are responsible for covering when something goes wrong. We suggest that you check your excess now to save disappointment later. Sometimes cheaper premiums can be achieved with larger increases to your excess. If you have questions, please discuss this with us.

3: Reviewing Types of Cover

Another important thing to consider is whether you are missing any insurance covers. The second question to ask yourself while reviewing your insurance is “what types of problems is my organisation likely to face?”. Think about the different ways things could go wrong. Once you've thought of the types of problems you might face, look at the 'Insurance Types Explained' Table below. Is there any cover that you could buy that would insure a potential problem in your organisation that isn't currently covered?

Please see the “Insurance Types Explained” table on the next page and consider where you stand.

Give us a call if there are any areas of insurance that you think you might need but aren't currently covered for and our broker team will be happy to talk to you and provide a quote.

4: Reviewing Risk Management

Taking out an insurance policy is just one part of managing risk. Think of it as the backstop to covering loss if something goes wrong. Managing risk is much broader, and includes all the procedures for preventing things that can go wrong. In addition, there are some things that can't be insured against, such as loss of reputation.

Why not take this time to consider your broader risk issues?

We love to assist with risk management, please let us know how we can serve you in this way.

5: Photos & Inventory Lists of Property Owned:

It is worthwhile taking photos of property owned and creating an inventory of assets (including general property).

Photos of Trailers are especially important if they are custom built. Having an inventory of assets and photos of property owned assists at claim time.

Schedule of Insurance

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INSURANCE TYPES EXPLAINED

Following is a list of the common insurances we offer. If there are other risks particular to your organisation, please contact us for information on other insurance types.

Insurance Type	Explanation
Public/Products Liability	Covers you when you are legally required to pay for damages that your organisation has caused or contributed to. Damages can be personal injury, property damage or advertising injury.
Tenant Liability Extension	Cover if you damage your landlord's property and you are required to pay under your tenancy agreement.
Sexual Abuse / Molestation Extension	Cover for compensation you are legally required to pay as a result of sexual abuse in your organisation. There are some requirements that must be met in order to be eligible for this cover.
Property / Industrial Special Risks (ISR)	Cover for your buildings and contents. The range of different options for property cover is great, from comprehensive policies to policies that piece together different options such as, glass, burglary, fire, flood, money and accidental damage.
Business Interruption - property	An addition to your property cover, business interruption can pay for some of the extra costs that an organisation faces when recovering from a disaster.
General Property	Standard property cover is tied to a single location; General Property cover is however your choice for portable items such as laptops, phones, sound and AV gear, cover is Australia wide.
Volunteers Personal Accident	In many states, Volunteers are not covered under workers comp. This cover provides one off payments and/or weekly payments in the event of permanent injury and/or time away from paid work.
Workers Compensation	Covers your employees for injuries at work. This varies state to state and you should contact your local workers compensation insurer directly for information as SIS is unable to directly assist.
Motor Vehicle	Cover for repair of your vehicle and/or damages you have caused to anyone else's property in an accident.
Directors / Board / Office Bearers	Cover specifically for your office bearers, such as CEO or Board Members if they are responsible for a wrongful act connected to them running the organisation. By law directors are able to be held personally responsible for their actions. This cover protects them if they choose the wrong actions.
Professional Indemnity	If you provide professional advice or designs and something goes wrong you may be held responsible. This cover provides protection if that ever happens.
Employment Practices Liability	Employees have a right to be treated fairly when it comes to their employment. If for some reason this right is obstructed and your organisation has acted inappropriately this cover will pay any compensation you are required to provide.
Fidelity	If there is money lost in your organisation because of any fraudulent or dishonest behaviour of a director, employee or volunteer this cover will protect you against that loss.
Cyber Cover	Covers against the main types of computer related issues, loss of privacy information, business interruption and addition costs caused by cyber crime such as extortion payouts and data restoration.
Corporate Travel Insurance	Cover for short term trips for employees and volunteers when they travel for business purposes both international and domestically.
Electronic Breakdown	Cover for breakdown and other damage to electronic equipment such as computers, phones, tablets and servers. Breakdown of these types of items is not covered in a standard property cover

CONTACT

Please contact us if you have any questions arising from information contained in this document.

It is our privilege to serve so many wonderful organisations who are changing the world and we love to help!