



You have elected to pay this invoice by Monthly Instalments which will be deducted from your nominated financial institution account. Please ensure funds are available as unpaid instalments may result in cancellation of your cover.

TAX INVOICE
This document is a tax invoice for GST

ESTE CAMINO Christian Church
19 Barra Brui Crescent
ST IVES NSW 2075

Invoice Date: 23/02/2023
Invoice No: 168510
Our Reference: ESTE

Should you have any queries in relation to this account, please contact your Account Manager
Paula Cruden

Class of Policy: Faith Package
Insurer: ANSVAR INSURANCE LIMITED
Level 12, 432 St.Kilda Road, Melbourne VIC 3004
ABN: 21 007 216 506
The Insured: ESTE Camino Christian Church

RENEWAL
Policy No: 02.100.0603345
Period of Cover:
From **28/02/2023**
to **28/02/2024** at 4:00 pm

Details: See attached schedule for a description of the risk(s) insured

POLICY - This notice refers to a contract of insurance that you have entered into via our company. You should refer to your policy document for the full terms and conditions applicable and you should read them carefully. Should any doubts arise as to the scope of cover provided, please contact us for an explanation.

2023 Insurance Renewal

DISPUTES - Clients not satisfied with our services should contact our Complaints Officer on phone no. (03) 9290 9200. If your matter is not resolved, please refer your complaint to the Australian Financial Complaints Authority (AFCA), a free consumer service. Further information is available from our office, or contact AFCA directly on 1800 931 678 or visit www.afca.org.au. We also comply with the requirements of the Insurance Brokers Code of Practice.

Your Premium:

Premium	UW Levy	Fire Levy	GST	Stamp Duty	Admin Fee	Broker Fee
\$1,583.53	\$0.00	\$0.00	\$158.35	\$156.77	\$0.00	\$0.00

TOTAL AUD \$1,898.65

Please also read the following Important Notices

(A processing fee applies for Credit Card payments)

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McLardy McShane Partners Pty Ltd

Our Reference: ESTE
Invoice No: 168510
Due Date: 28/02/2023

Premium	\$1,583.53
U'writer Levy	\$0.00
Fire Levy	\$0.00
GST	\$158.35
Stamp Duty	\$156.77
Broker Fee	\$0.00
Admin Fee	\$0.00

AMOUNT DUE AUD \$0.00

IMPORTANT INFORMATION FOR CLIENTS

DUTY OF DISCLOSURE (non-consumer insurance contracts)

Before you enter into an insurance contract, you have a duty under the Insurance Contracts Act 1984, to tell the underwriter of anything that you know, or could reasonably be expected to know, that may affect their decision to insure you and on what terms. You have this duty until they agree to insure you. You have the same duty before you renew, extend, vary, or reinstate an insurance contract. You do not need to tell the underwriter anything that:

- reduces the risk to be insured or that is of common knowledge.
- the underwriter knows or, in the ordinary course of business, ought to know.
- the underwriter has waived your duty to tell them about.

If you do not tell the insurer something

If you do not tell the underwriter 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 the underwriter is fraudulent, they may refuse to pay a claim and treat the contract as if it never existed.

DUTY TO TAKE REASONABLE CARE NOT TO MAKE A MISREPRESENTATION (consumer insurance contracts)

You have a duty under the Insurance Contracts Act 1984 (ICA) to take reasonable care not to make a misrepresentation to the insurer (your duty). Your duty applies only in respect of your policy that is a consumer insurance contract, which is a term defined in the ICA. This notice includes information you have previously told us that is relevant to your policy, which we passed on to the insurer. The insurer requires you to contact us to tell us if this information is incorrect, or if it has changed. If you do not tell us about a change to something you have previously told us, the insurer will take this to mean that there is no change. To ensure you meet your duty, when you contact us to advise of any information that is incorrect or has changed, the updated information you give us must be truthful, accurate and complete. If you fail to meet your duty, the insurer may be able to cancel your contract or reduce the amount it will pay if you make a claim, or both. If your failure is fraudulent, the insurer may be able to refuse to pay a claim and treat the contract as if it never existed.

THIRD PARTY INTERESTS

Insurance policies will only provide cover for your interest in the property insured and does not cover the interest of any third parties unless you have informed us of them in writing and they are noted on the policy.

CLAIMS OCCURRING PRIOR TO COMMENCEMENT

Your attention is drawn to the fact that your policies do not provide indemnity in respect of events that occurred PRIOR to commencement of the contract.

AVERAGE / CO-INSURANCE

Some policies contain an Average clause. This means that if you insure for less than the full value of the property, your claim may be reduced in proportion to the amount of the under-insurance. These clauses are also called "Co-Insurance" clauses. If you are in any doubt about whether and how Average/Co-Insurance clauses apply to your insurances, please contact your Insurance Broker for assistance.

POLICY CANCELLATION (retention of brokerage and fees)

If a cover is cancelled before expiry of the period of insurance, we reserve the right to refund to you only the net return premium we received from the underwriter, and not refund any part of the brokerage or fees we receive for arranging the cover. A broker service fee may be charged to process the cancellation. The impact of the above on you is that any refund you receive for the mid-term cancellation of your policy will usually be significantly less than a pro rata calculation would produce and in extreme cases may involve you having to make an additional final payment even though the policy has been cancelled. Therefore prior to cancelling a policy and replacing it with another cover we strongly recommend that you discuss your situation with us so that we can advise the exact extent and impact of the early cancellation provisions mentioned above.

Schedule of Insurance

Class of Policy: Faith Package	Policy No: 02.100.0603345
The Insured: ESTE Camino Christian Church	Invoice No: 168510
	Our Ref: ESTE

INSURED	ESTE Camino Christian Church
LOCATIONS	A. 58 Kadumba Street Yeronga QLD 4104 B. 280 Pitt St Sydney NSW 2000 and other declared activities anywhere in Australia
DECLARED ACTIVITIES	Places of Worship Excluding any events held at premises other than your own where more than 500 people are expected unless specifically agreed by endorsement detailed within this document
STAMP DUTY	No Exemption on file. (Note: Exemptions are broadly available in NSW and Qld. Contact us for further information.)
INTERESTED PARTIES	None

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 V1
Note: Only the Sections of this Policy listed below are currently insured

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.

LIMIT OF LIABILITY	Public Liability.....	\$ 10,000,000
	(Any one Occurrence and Unlimited for All Occurrences)	
	Products Liability.....	\$ 10,000,000
	(In the Aggregate for all Occurrences in any one period of Insurance)	
	Advertising Liability.....	\$ 10,000,000
SUB LIMITS	Contract Works Liability (Max contract value).....	\$ 500,000
	Property in care, custody & control.....	\$ 100,000
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	\$ 1,000
	Volunteer personal injury	\$1,250
	Labour hire/subcontractors personal injury	\$50,000
	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 \$50,000 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

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claim unless the Insured has an Voluntary Workers Personal Accident Policy with Ansvar Insurance Limited in which case the standard policy excess will apply.

SEXUAL ABUSE EXCLUSION

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

Additional Comments

Cover provided by this policy is limited to the activities of The International Centre of Integral Theotherapy Pty Ltd, operating at and from 58 Kadumba Street, Yeronga QLD 4104.

This policy is extended to include coverage for and extension of the insured who meets in and operates out of Mark Street Hall, Melbourne VIC.

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.

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

1. Property Protection
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.