

Al Barakah Welfare Trust Australia  
159 Quakers Road  
QUAKERS HILL NSW 2763

Relationship  
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## Renewal Tax Invoice

Invoice Date 30/09/2022  
Invoice No 770081  
Policyholder Al Barakah Welfare Trust Australia  
Class of Policy Liability Insurance  
Policy Number COM011357-12481  
Period of Insurance 30/09/2022 to 30/09/2023  
Effective Date 30/09/2022  
Insurer Community Underwriting Agency Pty Ltd Underwritten By Berkley Insurance Australia  
Summary

Insurance House are proudly supporting Free 3D Hands.

Free 3D Hands design & print assistive devices for people living with a hand difference, many of whom are kids, and give them away for free.

To learn more or to donate directly visit [www.free3Dhands.org](http://www.free3Dhands.org)



Premium	\$1,535.00
Underwriter Fee	\$150.00
F & ES Levy	\$0.00
Stamp Duty	\$151.97
Broker Fee	\$200.00
GST	\$188.50
<b>TOTAL AMOUNT DUE</b>	<b>\$2,225.47</b>



### How to Pay



**Billers Code:20362 Ref: 40598527700814**  
**Telephone & internet banking – Bpay**  
Contact your participating financial institution to make BPAY payments using the biller code and reference number as detailed above

**Insurance House**  
**Our Reference: ALBARAKAH**  
**Invoice No: 770081**  
**Due Date: 30/09/2022**



**Pay by credit card:**  
**DEFT Reference: 40598527700814**  
<https://payonce.deft.com.au/> or phone 1300 78 11 45.  
Credit Card payment attracts a surcharge

**Pay by the month**



**Pay by Billpay**



\*498 405985 27700814



**CLICK HERE TO PAY BY THE MONTH**

12 monthly payments of **\$198.43**

VISIT: [www.ihpbtm.com.au](http://www.ihpbtm.com.au) USERNAME: 7475 PASSWORD: 770081

Pay in-store at Australia Post by cheque or EFTPOS, cheques payable to DEFT. Please note excludes cash payments



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Policy 7: Corporate Travel NOT INSURED

Policy 8: Industrial Special Risks NOT INSURED

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Turnover \$245,000

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## Policy 2: General Liability

Covering All sums which you become legally liable to pay as compensation in respect of:

- a) Personal injury.
- b) Property damage.
- c) Advertising Liability.

happening during the Period Of Insurance within the Geographical Limits as a result of an occurrence in connection with your business subject to the terms and conditions of the policy wording.

Geographical Limits Worldwide excluding North America.

### Limit of Indemnity

Public Liability \$20,000,000  
In respect of any one occurrence during the period of insurance.

Products Liability \$20,000,000  
In respect of all claims during the period of insurance and in the aggregate.

### Sub Limits

Property in your Physical or Legal Control \$250,000  
In respect of any one occurrence during the period of insurance  
Claims Preparation Costs. \$50,000

Excess \$500  
Each and every occurrence.  
Except Optional Extension 1. Molestation \$5,000

### Additional Benefits

(Refer to policy wording for details and limits):  
Occurrence based coverage for medical care or treatment not provided by a Medical Professional or in connection with Medical Services, Good Samaritan Act, Claims preparation costs, clients in care, cross liabilities

### Optional Extensions

1. Molestation Not Insured  
2. Prior Acts Claims Made Coverage Not Insured

### Special Notes Regarding Events

Your Public Liability policy with Community Underwriting automatically covers small / low risk activities and events that an Insured may organise or participate in as part of client engagement, fund raising, education or raising the profile of the organisation. These may include daily outings, organised games and noncontact sports, market stalls, picnics, dinners, social functions with less than 100 people held at your place of occupancy or up to 500 attendees at a third party commercial premises.

We will be able to provide cover for some larger / higher risk activities where we are provided with information prior to the event going ahead. These activities could include:

- Events on your premises with more than 100 attendees
  - Events held at locations other than your own which are not at commercially operated premises such as a club, restaurant, theatre
  - Events or festivals at third party commercial premises where the attendees are expected to exceed 500
  - Events organised by you that have third party market stalls that do not have their own liability insurance
  - Camps, bushwalking, waterborne activities, overnight trips with clients
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- Fun runs, cycling, racing, contact sports, indoor rock climbing
  - Op shops, walkathons, small festivals and events

We are unable to provide cover for a number of higher risk activities which include but are not limited to:

- Protests, demonstrations, rallies, pickets or similar activity;
- The supervision and/or operation of any form or type of firework / pyrotechnic display, amusement ride, mechanical ride, animal ride, amusement and/or any similar type of amusement unless such supervision and/or operation is contracted to an independent person or entity for the hire of such devices and you have obtained and retained current evidence of insurance from that person or entity that they hold a Public Liability insurance policy with a minimum limit of indemnity of \$5,000,000 any one occurrence;
- Other hazardous activities as detailed under exclusion 14 of the policy.

Stallholders/Products Exclusion

All products to be inspected to ensure that they comply with all relevant regulations and safety standards and/or recall notices. Electrical equipment must be tested and tagged in accordance with AS/NZS 3760:2003 In-Service Safety Inspection and Testing of Electrical Equipment.

No cover is provided under this Policy in respect to the sale, supply or distribution of any second hand electrical or mechanical equipment; hazardous, flammable or dangerous goods; fireworks, chemicals, weapons, firearms or ammunition; products intended to be used in connection with the navigation, safety or control of vehicles, aircraft or watercraft; products sold in containers exceeding 5 litres or 5kg; power tools, second hand toys, model aircraft or drones; helmets, baby capsules, booster seats or strollers; medicines, potions, oils, fragrances or beauty products; medical equipment; animal feed intended for animals other than domestic pets; uncooked seafood; bicycles, motorised vehicles or motor vehicle parts, self-balancing motorised boards and scooters; cigarettes or cigars of any kind including electronic cigarettes, electronic vaping devices, personal vaporizer, or electronic nicotine delivery system.

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Insurer

Community Underwriting Agency Pty Ltd

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Policy Wording

CUW GL 0922

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## Important information and notices relating to your policy

### Important notices & information

We have prepared this document to assist you to understand important issues relating to your insurances. Please contact your Relationship Manager if you have any questions or require further advice/assistance.

### Essential reading of policy wording

The policy wordings for your insurances are essential reading to understand what is protected by each policy. Read them carefully as soon as possible and contact us if you have any concerns about the extent of your cover.

In order to make an informed assessment of the risk and to calculate the appropriate premium, your insurer needs information about the risk you are asking it to insure.

### Your Duty To Take Reasonable Care Not To Misrepresent – Consumer Products

When purchasing insurance wholly or predominantly for personal, domestic or household purposes, you have a duty to take reasonable care not to make a misrepresentation to the insurer. This means that it is essential that you answer questions honestly and to the best of your knowledge, including when you confirm or update information when you enter into, vary, extend, reinstate or renew a Policy.

The responsibility to take reasonable care not to make a misrepresentation applies to everyone who will be insured under the policy. If you answer questions on behalf of others, the insurer will treat your answers or representations as theirs.

**If You do not meet the above Duty**, the insurer may refuse or not fully pay your claim and/or cancel your policy. If the misrepresentation was deliberate or reckless, the insurer may refuse to pay a claim and treat your policy as if it never existed.

### Your Duty of Disclosure – Products Other than Consumer Products

Before you enter into a contract of insurance, you have a duty under the Insurance Contracts Act 1984 to disclose to your 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 and, if so, on what terms. The duty applies when you enter into, vary, extend, reinstate or renew a contract of insurance.

You do not have to disclose anything that:

- Reduces the risk to be undertaken by the insurer
- Is common knowledge
- Your insurer knows, or in the ordinary course of business, ought to know or
- The insurer has waived your obligation to disclose

**If you do not comply with your duty of disclosure**, your insurer may be entitled to reduce its liability in respect of a claim or may cancel your contract of insurance. If the non-disclosure was fraudulent, the insurer may be able to avoid (or cancel) the contract of insurance from its beginning. This would have the effect that you were never insured.

If you have any questions about whether information needs to be disclosed, please contact us.

### General Advice Warning

This advice has been prepared without taking into account your personal objectives, financial situation or needs. You should therefore consider the appropriateness of the advice, in light of your objectives, financial situation or needs before following the advice.

Please obtain a copy of, and consider the Product Disclosure Statement (PDS) applicable to the general insurance product before making any decision.

### Duty of utmost good faith

Both parties to an insurance contract, the insurer and the Policy holder, must act towards each other with the utmost good faith. If you fail to do so, the insurer can cancel your insurance. If the insurer fails to do so, you may be able to sue the insurer.

### Average or Co-insurance

Some policies contain an Average or Co-insurance 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. Some business interruption policies contain an Average/Co-Insurance clause which has a different application. Check your policy and contact us with any questions.

### Contracts or leases you sign

If you sign a contract with an indemnity, "hold harmless" or release, it can invalidate your insurance – unless you obtain the Insurer's consent in advance. These clauses are often found in leases and other contracts you sign from time to time relating to your business. Do not sign a contract or lease without contacting us and/or taking legal advice as to whether the contract terms will prejudice your policy

### Additional insurances and Interested Parties

If a person is to be named on your policy or insured as a co-insured or joint insured, notify us immediately so we can request this in advance from the insurer. Your property and liability policies will not provide automatic cover for the insurable interest of other parties (e.g., mortgagees, lessors). Check with us whether the insurer will include someone else as an insured or note their interests before you agree to this in a contract or lease. We cannot guarantee that an insurer will agree to include someone as an insured under your policy or to note their interests on your policy.

### Claims occurrence policies

Most of your policies do not provide indemnity in respect of events that occurred before the insurance commenced. They cover events that occur during the policy period.

### Claims made policies

Some policies (e.g. professional indemnity insurance) provide cover on a "claims made" basis. This means that claims first advised to you (or made against you) and reported to your insurer during the policy period are insured under that policy, irrespective of when the incident causing the claim occurred. If you become aware of circumstances which could give rise to a claim, notify the insurer during the policy period. Report all incidents that may give rise to a claim against you to the insurers immediately after they come to your attention and before the policy expires.

### Financial Services Guide (FSG)

You can access our FSG by clicking the below link. We recommend that you read this document carefully as it is designed to help you make an informed decision about whether to use our services. It includes details about the financial services we are able to provide to you, the remuneration that may be paid to us and other relevant persons for providing those services and how any complaints are dealt with. We also recommend that you download and retain a copy of this document for future reference.