

Certificate of Insurance RENEWAL CONFIRMATION

Date: 6/02/18

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TAX INVOICE

**AUSTBROKERS P/L SYDNEY
GROUND FLOOR
9 GLOUCESTER RD
HURSTVILLE 2220**

**Your local office is:
Level 20, 44 Market Street
Sydney
New South Wales 2000**

**Local call 1300 650 540
Phone 1300 650 540**

Email insure@ansvar.com.au

Insured Name

GRIP LEADERSHIP PTY LTD

Policy Number

02.300.0605069

Type of Policy

Education

Period of Insurance

31/01/18 to 31/01/19 at L.S.T 4:00pm

Net Amount Payable

\$3,424.52

We thank you for insuring with Ansvar. Your policy has been renewed in accordance with your instructions. Please contact us should you have any queries.

Gross Payable:	\$4,280.64
Commission:	\$778.30
GST on Commission:	\$77.82

Please read the important warning and information overleaf regarding your Duty of Disclosure.

Upon payment, this document will become a Tax Invoice for GST purposes.

The Contract of Insurance consists of this Certificate and Company's Policy – to be read as one document

PAYMENT METHODS



By Mail: Please detach and return this portion with your Cheque and mail to :

**Ansvar Insurance Limited
GPO Box 1655N
Melbourne VIC 3001**



By Credit Card : To pay by MasterCard or Visa phone **1300 885 175**, or go to **www.ansvar.com.au** to pay over the internet. Quote Company Number **205195**, and Reference Number **0230006050697**

(Please note that this service is for bill payments only, and any policy changes should be referred to your local branch.)



Billers Code : 51656

Ref. No: 0230006050697

Call your participating financial institution to make this payment from your cheque, savings, Mastercard or Visa account.

By Monthly Instalments :

If you wish to pay by monthly instalments, please contact your local office to arrange for a Direct Debit Request to be sent to you.

GRIP LEADERSHIP PTY LTD \$4,280.64
02.300.0605069 0381690 RN 02 0021013 TNG

Please see over for details of your Insurance Policy



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 the 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, Ansvar may be entitled to reduce liability under the contract in respect of a claim or may cancel the contract.

If your non-disclosure is fraudulent, Ansvar may also have the option of avoiding the contract from its beginning

Your policy cover is based on the following information you have provided to Ansvar. It is important to review this information carefully and complete the attached Declaration and/or Asset Schedule to advise us if any of the following details have changed.

If you accept this invitation without completing the attached Declaration you confirm to Ansvar your situation has not changed. Ansvar reserves the right to adjust cover on policies where we have not been advised of changed situations.

Conditions applicable to policies paid by monthly instalments

You may pay your premium by monthly instalments direct from a financial institution. However, if your first monthly instalment is dishonoured by your financial institution this policy will not operate at all. This means you will not be covered in the event of a claim. You cannot claim under the policy if, at the date of loss, any monthly instalment has remained unpaid for 14 days or more.

If a monthly instalment remains unpaid for 30 days after its due date, the policy will come to an end without notice to you in accordance with Section 62 of the Insurance Contracts Act 1984.

If you have a total loss or we settle your claim by paying the full sum insured, we shall deduct the instalments for the remaining period of insurance from the settlement amount.

Should the financial institution holding your account return or dishonour a direct debit payment due to lack of funds in your account, we will charge you for any direct or indirect costs which we incur arising from the payment being returned or dishonoured.

If you have a complaint

If you are not satisfied with the service provided by Ansvar Insurance Limited please contact the employee with whom you have had contact to see if he or she can resolve the problem. If you are not satisfied, then we invite you to contact the Claims Manager Australasia or, in their absence, a nominated senior employee of the region managing the claim. If you are not satisfied with the response given by the Claims Manager Australasia, or the nominated senior employee, then put your unresolved complaint in a letter and address it to:

The Secretary
Internal Disputes Resolution Committee
Ansvar Insurance Limited
GPO Box 1655N, Melbourne, VIC 3001.

You can also telephone the Secretary with your complaint on 03-8630-3100 or email your complaint to the Secretary at insure@ansvar.com.au. Full details of our dispute resolution process can be found in the PDS.

If you are still not satisfied with the outcome of our IDR Committee you may refer the matter to the Financial Ombudsman Service by calling 1300 78 08 08 or visiting www.fos.org.au

Privacy

The Privacy Act sets out how we are to collect, use, disclose and protect your personal information. It also describes the circumstances for you to access and, if necessary, correct your personal information. You may access your personal information by contacting any of our offices.

General Advice Warning

Ansvar Insurance, or one of our representatives, may give you general advice about this product which does not take into account your personal needs or financial objectives. Before acting on any advice it is important that you read and consider the information provided in the Product Disclosure Statement (PDS) to decide if the product is right for you.

Duty on Insurance Policies

Government charges or duties may apply to this insurance policy. Ansvar is responsible for paying any duty applied to an insurance policy, to the relevant State Revenue Office. Where a duty is payable on the premium, you are required to pay Ansvar the duty together with the premium payable on the insurance policy.

Should you or your organisation have a current exemption from paying such charges or duties you must provide formal evidence of that current exemption to Ansvar together with the premium payable.

Policy Notes

Additional Insured:

HALOGEN AUSTRALIA PTY LTD

Additional Comments:

Account Executive: Joan O'Mara

Effective 14.06.2017, Halogen Australia Pty Ltd is noted as an additional Insured.

COVERAGE SUMMARY

Business:

An independent organisation that train and develop leaders with a special focus on School Students and the Educational Sector in Australia and New Zeland.

Activities: Conferences for School aged students held at a conference venue, along with school based days for students conducted at the students schools.
Professional Development for teachers. Resource Sales.

WEF 03.09.2015, liability extended to cover two office risks
9/22 Lexington Drive, Bella Vista NSW 2153
Suite 15/5, Cressell Road, Balcatta, WA 6021

WEF 08.11.2016, liability extended to cover office risk at
2/128 Alexandra Parade , Alexander Headlands QLD 4572

** POLICY WORDING APPLICABLE:

Ansvar Insurance Education Insurance Policy Wording
Policy Wording EDUPOL 0616 Version 2.0



Location of Risk: ANYWHERE IN AUSTRALIA 4572

Type of Risk : 80 – General Public & Products Liability

Type of Cover	Broadform Liability	
	Sum Insured	Excess
PUBLIC . . . : Limit of Liability :	\$20,000,000	\$1,000
PRODUCT . . : Limit of Liability. :	\$20,000,000	\$1,000
Auto Ext.1:Property in your Care/Custody/Control	\$250,000	
Opt. Ext.1:Molestation/Sexual Abuse limited to	Not Insured	
Annual Revenue	1,900,000	

	Premium	F/ES Levy	GST	S/Duty	TOTALS
Public & Products Liability	\$3,891.50	\$0.00	\$389.14	\$0.00	\$4,280.64

Additional Comments:

Situations covered:

Suite 15/5, Cressell Road, Balcatta, WA 6021
 2/128 Alexandra Parade , Alexander Headlands QLD 4572

Property in Legal Control	\$	250,000
Construction Liability:	\$	500,000
Counsellors Liability:	\$	1,000,000
Indemnifiable Fines & Penalties:		\$100,000 (Nil Excess)

OPTIONAL EXTENSIONS:

1. Sexual Abuse NOT INSURED
2. Replacement Wages NOT INSURED
3. Medical Malpractice NOT INSURED
4. Retroactive Claims Made Liability
 - Public Liability NOT REQUIRED
 - Agreed Retroactive Date: / / NOT APPLICABLE
 - Sexual Abuse Only NOT REQUIRED
 - Agreed Retroactive Date: / / NOT APPLICABLE
5. Contractual Liability NOT INSURED
6. Member to Member NOT INSURED
7. Trauma Counselling Costs NOT INSURED

No Excess applies to Optional Extensions 2 & 7

**** MOLESTATION/SEXUAL ABUSE EXCLUSION:**

This Policy does not cover any claim arising from:

Any actual or alleged Sexual Behaviour, (as defined below), committed, attempted, or allegedly committed or attempted, by an Insured Person.

Sexual Behaviour means any attempted or committed verbal or non-verbal act, communication, contact or other conduct or similar conduct of sexual discrimination, intimidation, molestation, harassment, abuse or lewdness.

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 The following additional endorsement/s apply to your Public and Products Liability cover with effect from 4.00pm 31.01.2013.

.
 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 \$2,500 each and every claim unless the Insured has an Voluntary Workers Personal Accident Policy with Ansvär Insurance Limited in which case the standard policy excess will apply.

Details of conferences being held in New Zeland:
 Kindly provide us with the dates for 2017 conferences

TOTAL AMOUNT PAYABLE

Premium	F/ES Levy	GST	S/Duty	Charges	TOTALS
\$3,891.50	\$0.00	\$389.14	\$0.00	\$0.00	\$4,280.64

