

## CERTIFICATE OF CURRENCY

Date: 5/10/11

Page: 1 of 10

**PRADER WILLI SYNDROME ASSOC VIC INC  
PO BOX 92  
KEW 3101**

**Your local office is:  
Level 12  
432 St Kilda Road  
Melbourne 3004**

**Local call 1300 650 540**

Phone (03) 8630 3100

Fax (03) 9614 1545

Email vic@ansvar.com.au

Insured Name

PRADER WILLI SYNDROME ASSOC VIC INC

Policy Number

03.400.0575540

Type of Policy

Community Service Organisation

Period of Insurance

17/08/11 to 17/08/12 at L.S.T 4:00pm

Policy Status

Active Policy (Current)

This document shows your policy details as at the date printed. Should you have any queries, please contact our office. Thank you for your continued coverage with Ansvar.

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

*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 305 745**, or go to [www.ansvar.com.au](http://www.ansvar.com.au) to pay over the internet. Quote Company Number **745**, and Reference Number **0340005755400**

(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: 0340005755400

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

A fee of \$2.50 plus stamp duty will apply to each monthly instalment.

PRADER WILLI SYNDROME ASSOC VIC INC  
03.400.0575540 0394793 EN 03 0000015 NCT

*Please see over for details of your Insurance Policy*



### **Duty of Disclosure**

You are required to tell us anything you know, or that a reasonable person in the circumstances could be expected to know, that may affect our decision to accept your insurance and on what terms.

If you have not disclosed all the relevant information, or have misinterpreted the facts, then we may be entitled to cancel the policy, reduce the sum insured, or treat the policy as never having existed.

The duty of disclosure applies to everyone that is insured under this policy.

Your duty of disclosure applies when you enter the policy for the first time and also when you renew or alter the policy.

### **Conditions applicable to policies paid by monthly instalments**

You may pay your premium by monthly instalments direct from a financial institution or from your credit card. 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, fax it on 03-9614-2740 or choose to email your complaint to the Secretary at [insure@ansvar.com.au](mailto: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](http://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.

### **Confirming Transactions**

You may contact us in writing or by phone to confirm any transaction details under this policy.

### **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.

**Policy Notes**

**Additional Comments:**

Business of Insured: Charity supporting Prader Willi Syndrome

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COVERAGE SUMMARY

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POLICY WORDINGS

The following policy wordings apply to the cover provided by  
this insurance programme

- Ansvar Insurance Ltd Community Service Organisations Policy  
Document. COMSERVPOLV1.3 November 2010



**Location of Risk:** PO BOX 92  
 KEW 3101

**Type of Risk :** 80 – General Public & Products Liability Insurance

**Reason for Endorsement:** Financier Amended **Effective :** 5/10/11

| <b>Type of Cover</b>                        | <b>Broadform Liability</b> |               |
|---|----------------------------|---------------|
|   | <b>Sum Insured</b>         | <b>Excess</b> |
| Public Liability                            | \$10,000,000               | \$500         |
| Products Liability                          | \$10,000,000               | \$500         |
| Property in Care/Custody/Control limited to | \$100,000                  |               |
| Molestation/Sexual Abuse limited to         | Not Insured                |               |

**Additional Comments:**

Interested Party Notation: Parks Victoria is noted for an event being staged on 13/11/2011 for their respective rights and interests.

**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.

**Type of Risk :** 86 – Liability of Officials

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|         |                              |             |         |
|---------|------------------------------|-------------|---------|
| Details | Limit of Liability           | \$2,000,000 |         |
|         | Aggregate Limit of Liability | \$4,000,000 |         |
|         | Excess                       |             | \$5,000 |
|         | Retroactive Date             |             | 3/08/11 |



**Type of Risk :** 91 – Volunteers Personal Accident

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Insured Person VOLUNTARY WORKERS

**Type of Cover** Voluntary Workers

|         |                                   |             |                   |
|---------|-----------------------------------|-------------|-------------------|
| Details | Capital Benefits                  | \$50,000    |                   |
|         | Weekly Bodily Injury Benefits     | \$500       |                   |
|         | Out of Pocket Expenses            | 25%         | of weekly benefit |
|         | Cost of Domestic Help             | 25%         | of weekly benefit |
|         | Policy Aggregate Limit per Person | \$250,000   |                   |
|         | Policy Aggregate Limit            | \$1,000,000 |                   |

Number of Weeks covered: 52 weeks

Initial Period Excluded: 7 days

## Statement of Advice Dated 5/10/11

### Introduction

You are entitled to receive a Statement of Advice (SoA) whenever we provide you with any personal financial advice. Personal financial advice is advice that takes into account one or more of your objectives, financial situation and needs.

This SoA is a record of the personal financial advice provided to you and includes information on the basis on which advice is given, information about fees and commissions and any interests or associations which might influence the advice.

If this advice includes a recommendation to you to acquire a particular financial product (other than securities) or an offer to issue or arrange the issue of a financial product to you, we will also provide you with a Product Disclosure Statement containing information about the a particular product to help you make an informed decision about the product.

### Who is providing this advice and how can we be contacted?

Ansvar Insurance Limited, ABN 21 007 216 506, is providing this advice. The registered office of Ansvar Insurance Limited is Ansvar House, Level 12, 432 St. Kilda Rd., Melbourne, Victoria, 3004.

The Ansvar Insurance Limited Australian Financial Services Licence number is 237826.

You can contact us by:

- Calling in person at any Ansvar Insurance Office
- By telephoning 1300 650 540
- By facsimile (03) 9614 1545
- By writing to any office of Ansvar Insurance.
- Email to [vic@ansvar.com.au](mailto:vic@ansvar.com.au)

### How we are paid

The premium advised to you in the CERTIFICATE OF CURRENCY is the only payment or benefit received by Ansvar Insurance Limited in respect of advice and issue of products to its customers. This is broken down for the various classes of insurance into:

- Base premium,
- Fire services Levy (if applicable)
- Goods and Services Tax
- State Stamp duty (if applicable)

No payments are made to or received from related bodies, directors, employees, associated parties or others in respect of products provided by Ansvar Insurance Limited, which could influence Ansvar Insurance in providing advice to its customers.

Additionally there is no other interest in or benefit received from or paid to any of the above which could influence EIG-Ansvar s decisions in respect of its customers.

### Information provided as the basis for this advice

You have provided the following information to enable us to advise you about the products we are issuing to you.

### Objectives

Your objective is to purchase insurance to protect your motor vehicle against damage or loss and where you are responsible, the cost of damage caused by your vehicle to a third party s property.



## Needs

You want to:

- In the case of an accident, have sufficient cover to repair your vehicle, or meet the market value of your vehicle in the event of a total loss.
- In the case of where the driver of your vehicle is responsible for the accident, cover the cost of damage sustained to a third party's property.
- Have sufficient cover to replace the vehicle in the event of a total loss through fire or theft.

## Financial situation

You want to:

- Have a standard excess
- Pay the annual premium immediately

## Advice

Based on the information provided it is recommended that you take a comprehensive motor vehicle policy.

In addition, we recommend that you

- Have a standard excess

## Warning

*This advice is based on information we have obtained about you. You must ensure the information is accurate and complete. Otherwise, this advice may be based on inaccurate or incomplete information about your objectives, financial situation or needs. You must therefore assess whether it is appropriate, in the light of your own individual objectives, financial situation or needs, to act upon this advice.*



## **Financial Services Guide Dated 5/10/11**

### **About this Financial Services Guide (FSG)**

The purpose of this FSG is to set out information to assist you in deciding whether to use any of the services we can provide to you. It also sets out other information and details required by law to be included in an FSG.

The FSG contains information on:

- Who we are and how we can be contacted
- The services and financial products offered
- Remuneration received and paid
- Our compensation arrangements
- Access to our Dispute Resolution Service

You may also receive a Product Disclosure Statement (PDS) and Statement of Advice (SoA).

A PDS sets out the significant features and risks of products provided by Ansvar Insurance Limited as well as other information and details required by law to be included in a PDS. This will assist you to compare and make informed choices about the product you are seeking. You will be given a PDS before you make your purchasing decision.

An SoA contains the advice you receive and the basis on which it is given together with other information and details required by law to be included in an SoA. An SoA will be given to you when the advice is provided or as soon as possible afterwards.

### **About Ansvar Insurance Limited**

The financial services offered in this guide are provided by Ansvar Insurance Limited. Our details are as follows:

ABN: 21 007 216 506.

AFS Licence number: 237826

Registered Office: Ansvar House, Level 12, 432 St Kilda Rd, Melbourne, Victoria.

Telephone: 1300 650 540

Facsimile: (03) 9614 1545

Email: [insure@ansvar.com.au](mailto:insure@ansvar.com.au)

Ansvar Insurance Limited holds an Australian Financial Services Licence which allows us to deal in and provide advice on general insurance products.

You may apply for, vary or cancel your insurance policy by contacting Ansvar Insurance Limited at any of its registered offices listed in the Product Disclosure Statement, or by contacting us at the address shown above. Our products may also be provided to you through an insurance intermediary.

### **Financial products and services provided by Ansvar Insurance Limited**

Ansvar Insurance Limited issues and provides advice on its products which for personal customers includes:

- Home & Contents Insurance
- Motor Vehicle Insurance
- Pleasurecraft Insurance
- Landlords Insurance
- Personal accident
- Wedding Insurance

Ansvar Insurance Limited also provides a range of commercial insurance products which specialise in faith, education, care, heritage, and community service organisations.

Ansvar Insurance Limited does not represent any other party when providing advice about or issuing products.



### **How we are paid**

The premium payable by you is shown in your certificate of insurance.

The factors used in determining the premium are based on the risk profile and circumstances you disclose to us before you purchase the product. The premium may include Commonwealth and State taxes.

The premium is payable either when the product is purchased or you may elect to pay monthly.

The premium quoted to you is the only payment or benefit received by Ansvar Insurance Limited in respect of advice and issue of products to its customers. No payments are made or received from related bodies, directors, employees, associated parties or others in respect of products provided by Ansvar Insurance Limited which could influence us in providing advice to customers. Additionally there is no other benefit received from or paid to any of the above which could influence decisions made by Ansvar Insurance Limited in respect of its customers.

### **Remuneration of our staff and intermediaries**

Ansvar Insurance Limited employees are paid an annual salary and bonuses based on performance. They are not otherwise remunerated for any service or advice they provide to you.

Ansvar Insurance Limited may pay remuneration to insurance or sales intermediaries when we issue, renew or vary a policy they have arranged or referred to us. The type and amount of remuneration varies and may include commission and other payments. If you require more information about remuneration please ask your intermediary or us.

### **Compensation Arrangements**

The Corporations Act 2001 (Cth) requires licensees to have arrangements for compensating retail clients for losses they suffer as a result of a breach by the licensee or its representatives of Chapter 7 of the Act, unless an exemption applies. We are exempt from the requirement because we are an insurance company supervised by the Australian Prudential Regulation Authority and subject to prudential requirements of the Insurance Act 1984 (Cth).

### **Code of Practice & Privacy**

We comply with the General Insurance Code of Practice which is committed to raising standards of practice and service in the general insurance industry. More information can be found at: [www.codeofpractice.com.au](http://www.codeofpractice.com.au) or by contacting us.

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.

### **If you have a complaint**

If you are not satisfied with the service provided by Ansvar Insurance Limited please contact the employee or authorised representative 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, in your state. 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, fax it on 03-9614-2740 or choose to email your complaint to the Secretary at [insure@ansvar.com.au](mailto: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](http://www.fos.org.au)