



## LOCAL COMMUNITY INSURANCE SERVICES

19-02-2013

Oberon Tarana Heritage Railway Incorporated  
C/- Kylie Moorhead  
Oberon Tarana Heritage Railway Inc PO Box 299 ,  
Oberon NSW 2787

A division of  
**Jardine Lloyd Thompson Pty Ltd**  
ABN 69 009 098 864  
Lvl 1/148 Frome Street  
ADELAIDE SA 5000  
GPO Box 1693  
Adelaide SA 5001  
www.localcommunityinsurance.com.au  
Telephone 1300 853 800  
Facsimile (08) 8235 6448

### Certificate of Insurance - Tax Invoice

**YOUR SERVICE CONTACT NUMBER IS 1300 853 800.**

<b>Invoice #</b>	049211	<b>Client Ref</b>	018004
<b>Our Ref</b>	031321-1	<b>Policy No</b>	AT A174000 PLB
<b>Class</b>	Association and officials		
<b>Insured</b>	Oberon Tarana Heritage Railway Incorporated		
<b>Situation</b>	Postcode: 2787, State: NSW		
<b>Insurer</b>	QBE Insurance (Australia) Ltd		
<b>Inception</b>	15-02-2013 To 15-02-2014		Normal Policy
<b>Payment Date</b>	19-02-2013		

<b>Premium</b>	\$505.00
<b>FSL/Levy</b>	\$0.00
<b>Fee</b>	\$82.50
<b>GST</b>	\$58.75
<b>Stamp Duty</b>	\$50.00
<b>Total Paid</b>	<b>\$696.25</b>

Insurance has been arranged subject to the policy terms and conditions. Please read the important information included with this invoice and ensure that you review your sums insured at least annually.



## LOCAL COMMUNITY INSURANCE SERVICES

### IMPORTANT INFORMATION

#### BINDING AUTHORITY

Please note that this insurance is being effected under an authority to bind cover on behalf of the insurer and that in arranging this policy we are acting as agent for the insurer.

#### CLAIMS MADE POLICY

All or part of this policy is subject to a claims made provision. This means that claims or possible claims, must be notified to the insurer during the currency of the policy. Such a policy will not provide indemnity for claims, or possible claims, notified after the policy expires.

#### 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. The same duty arises on renewal, extension, reinstatement - or variation of the policy. The disclosure required is especially important in matters relating to the physical risk, past claims, cancellation of insurance covers, the imposition of increased premiums, insolvency or criminal convictions. Disclosure is not limited to specific questions in a proposal or matters applying to the insured named in the policy but includes other relevant matters including past business or businesses or private insurances. If you breach the duty, even innocently, the insurer may be able to reduce its liability in respect of a claim or may cancel the contract. If the non-disclosure is fraudulent the insurer may also have the option of avoiding the policy from inception.

#### CHANGE OF RISK OR CIRCUMSTANCES

Please tell us about any changes to your circumstances or business, such as any alteration of risk, location changes, new or changed business activities, as they could affect your insurances.

#### AVERAGE CLAUSE – UNDER INSURANCE

Home buildings and contents, fire, business interruption, industrial special risks and other policies often contain an average clause. This means that you should insure for full value which may be replacement, indemnity or market value depending on the type of insurance cover arranged. If you are under insured your claim may be reduced in proportion to the amount of under-insurance.

#### UNREPORTED LOSSES

Please let us know whether there are any losses which have occurred that have not been reported to us/insurers, whether you intend making a claim or not.

#### NEW CLAIMS

Any quotation we have obtained on your behalf is based on the understanding that there will be no deterioration in the claims experience between the date insurers quoted their terms and the inception date of the cover. If claims do occur during this period, insurers have the right to revise the terms quoted or even withdraw their quotation.

#### HOLD HARMLESS AGREEMENTS, CONTRACTING OUT, REMOVAL OF SUBROGATION RIGHTS

You may prejudice your rights to a claim if, without prior agreement from your insurer, you make any agreement that could prevent the insurer from recovering the loss from a third party. These "hold harmless" clauses are often found in leases, licences and contracts for maintenance, supply, construction and repair.

#### WARRANTIES

Where any insurance is subject to a Warranty, there must be strict compliance with the stipulation in the Warranty. Failure to comply with any Warranties may invalidate policy cover and lead to non-payment of claims, even though the breach may not have any bearing on a particular claim.

#### INSURING THE INTEREST OF OTHER PARTIES

If you require the interest of another party to be covered by the policy, you MUST request this. Most policies will attempt to exclude indemnity to other parties (e.g. mortgagees, lessors, principals etc.) unless their interest is expressly noted on the policy.

#### SEVERAL LIABILITY

Where your policy cover is provided by more than one insurer it is important to note that each insurer is only responsible to the extent of their individual subscription and there is no obligation for that insurer to make up the shortfall of any other subscribing insurer in a claim or return premium payment.

#### CONFIRMATION OF TRANSACTION

You may contact us by telephone or in writing to confirm any transaction under your policy, such as renewals and endorsements. If necessary, we will obtain the information for you from the insurer.

#### COOLING OFF PERIOD FOR RETAIL CLIENTS

If you are a retail client as defined in the Corporations Act 2001 as amended (the 'Act'), you may be entitled to a minimum 14 day cooling-off period during which you may return the insurance policy and receive a refund of the insurance premium paid (less amounts lawfully deducted), subject to the requirements of the Act and the terms and conditions of your policy.

This does not affect any other cancellation rights you may have under your policy.

Please check your policy and schedule upon receipt to be sure you have the cover you require. If the cover does not meet your needs, please contact your JLT Client Risk Adviser for advice as to your rights.

#### REMUNERATION AND OTHER INCOME

Our principal remuneration for arranging insurance on your behalf is either by way of commission paid by the Insurer and/or a fee including a service fee and an administration fee to be paid by you. In the event of a mid-term broker appointment, JLT reserves the right to retain all commission, fees and charges.

In addition to the above the Jardine Lloyd Thompson Group may receive income from insurers as follows: interest earned on insurance monies passing through our bank accounts; profit commissions or profit shares paid by insurers on specific classes of business; administrative service fees or expense reimbursements for limited specific services we provide to insurers as part of the placing or claims process.

We will disclose any potential conflict of interest not included above which may occur and affect our relationship.

#### REFUND OF PREMIUMS

In the event of any refund premium being allowed for the cancellation or adjustment of this insurance policy, JLT reserves the right to retain all brokerage, fees and charges

#### RECEIVING INFORMATION ABOUT OTHER PRODUCTS AND SERVICES

JLT may, from time to time, offer you information about products and services which may be of interest to you. Please notify us if you do not wish to receive such additional information.

#### PRIVACY POLICY

JLT is committed to the protection of your privacy and is bound by the National Privacy Principles for the handling of your information.

JLT's Privacy Policy can be examined by accessing our website (<http://www.jlta.com.au/>) or by obtaining a copy from your JLT Client Risk Adviser or the JLT Privacy Officer (at Jardine Lloyd Thompson Pty Ltd., 66 Clarence Street, Sydney, NSW, 2000: or on telephone number (02) 9290 8000).

#### SERVICE DIFFICULTIES

We would like to know if you are not satisfied with our services. If you have any difficulties please contact your JLT Client Risk Adviser or our Complaints Manager. JLT subscribes to the Financial Ombudsman Service Limited (1300 780 808), which is a free consumer service, and the General Insurance Broker's Code of Practice. Additional information is available from your local JLT office.

IF THERE IS ANY PART OF THE ABOVE THAT YOU DO NOT UNDERSTAND OR YOU REQUIRE FURTHER EXPLANATION, PLEASE CONTACT US IMMEDIATELY.



## LOCAL COMMUNITY INSURANCE SERVICES

### ASSOCIATIONS & OFFICIALS LIABILITY INSURANCE - CERTIFICATE OF CURRENCY

#### Associations & Officials Liability

The policy will indemnify the Insured in respect of claims made against any Insured Party jointly or severally arising from any Wrongful Act committed by them in their capacity as Directors, Trustees, Officers, Employees or Committee Members of the Insured.

Limit of Liability: \$2,000,000 in the aggregate during the Period of Insurance.

Insured(s): Oberon Tarana Heritage Railway Incorporated

Period of Cover: 15-02-2013 To 15-02-2014

Policy No: AT A174000 PLB

**POLICY BENEFITS:** As per Underwriters Policy.

Notice No.3 Applicable - Refer Important Information Notice

INT REF: (CLUB AOI 05)

#### CLUBS & COMMUNITY GROUPS INSURANCE SCHEME ADDITIONAL INSURANCES AVAILABLE

The attached Tax Invoice confirms your coverage for a 12 month period.

To enable our office to ensure your interests remain fully protected we ask you to review the information shown on the invoice and contact our office should any amendments be required:

- Change of name and/or postal address
- Changes to your premises, business operations or activities\*
- Alterations to the Sum Insured Limits\*

The following types of insurance may not have been purchased by you through Local Community Insurance Services. It should be noted that this list does not include all types of policies available in the various insurance markets. Availability of some classes will be subject to prevailing market conditions.

The Additional Insurances Available Reference Guide provides a brief outline of the scope of cover afforded by each of these insurance policies under the heading Classes of Insurance Described.

Please indicate if you would like any additional information about any of these classes of insurance.

#### ADDITIONAL INSURANCES AVAILABLE REFERENCE GUIDE

- Fire and Specified Perils Insurance (Buildings/Structures/Contents)
  - Accidental Damage and Flood Cover
  - Damage to sporting surfaces(when requested)
  - Reinstatement and Replacement Conditions Apply;
  - Employees and Members Personal Property (Limit \$5,000)
- Business Interruption Insurance (Loss of income resulting from damage or destruction of your assets)
  - 18 Month Indemnity Period
- Burglary/Theft Insurance
  - Employees and Members Personal Property (Limit \$2,000)
  - Replacement cost of locks and keys following a burglary (Limit \$2,000)
  - Temporary Protection to secure property after a loss (Limit \$2,000)
  - Theft without forcible entry into your premises:
    - Electronic equipment (Limit \$2,000)
  - 30% increase in Stock Sum Insured during Peak Periods (60 days prior to Christmas Day & 30 days prior to Easter Sunday)
- Money Insurance
  - 30% increase to Sum Insured during Peak Periods (as per Theft Section)



## LOCAL COMMUNITY INSURANCE SERVICES

- Glass Insurance
  - Temporary Shuttering, Ornamentation, Signwriting
  - Damage to Door/Window Frames
  - Damage to Property and Stock (Limit \$3,000)
- Public and Products Liability Insurance
  - Liability of Members and Volunteer Workers against personal injury &/or property damage
  - Professional Liability coverage applies to
    - (a) Medical Persons employed by you
    - (b) Coaches, Instructors and Trainers paid or unpaid
  - Indemnity is provided for claims resulting from participation where personal injury or property damage arises from your negligence as property owner, lessee, occupiers or managers of premises or facilities
- Personal Accident (Volunteer Workers) Insurance
  - No Age Limit
  - Out of Pocket Expenses & Non Medicare Medical Expenses - Maximum payable is \$10,000.
- Machinery Breakdown Insurance
- Computer Insurance
- Motor Vehicle Insurance
- Fidelity Guarantee Insurance
- General Property Insurance

Should you require details of coverage and premium quotations for any risks currently uninsured please contact our office for assistance.

CERTIFICATE OF INSURANCE - TAX INVOICE CHECKED BY DIVISIONAL MANAGER