



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.

Invoice #	049212	Client Ref	018004
Our Ref	031322-1	Policy No	AT A175000 PAD
Class	Volunteer workers		
Insured	Oberon Tarana Heritage Railway Incorporated		
Situation	Postcode: 2787, State: NSW		
Insurer	QBE Insurance (Australia) Ltd		
Inception	15-02-2013 To 15-02-2014	Normal Policy	
Payment Date	19-02-2013		

Premium	\$385.00
FSL/Levy	\$0.00
Fee	\$82.50
GST	\$46.75
Stamp Duty	\$21.18
Total Paid	\$535.43

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.

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

PERSONAL ACCIDENT INSURANCE (COMMITTEE MEMBERS/VOLUNTEER WORKERS) CERTIFICATE OF CURRENCY

Insured(s): Oberon Tarana Heritage Railway Incorporated

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

Policy No: AT A175000 PAD

Accident only death & capital benefits \$100,000

Weekly benefit payable for max 104 weeks \$750

Section D: Injury Assistance Benefit

- (i) Out of Pocket Expenses - Reimbursement of 100% of all non-medical related expenses incurred as a result of personal injury.
- (ii) Non-Medicare Medical Expenses Benefit - reimbursement of 100% of all non-medicare medical expenses incurred as a result of personal injury.

The maximum amount payable for Policy Extensions (i)and(ii) resulting from any one claim is \$10,000.

PLEASE NOTE SECTION D (ii) IS ONLY PAYABLE AS PERMITTED UNDER THE RULES ATTACHING TO THE PRIVATE HEALTH INSURANCE ACT 2007.

Geographical Limit: Anywhere in Australia

INT REF:(CLUB P/A 05 plus endorsements as detailed below)

Endorsements:

Accident & Health Insurance Policy - Voluntary Workers

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Definition "voluntary work" is amended to read as follows:

"Voluntary Work" - voluntary work performed on behalf of you and includes necessary direct travel to from and during such work and where the performance of voluntary work does not receive any remuneration. The reimbursement of reasonable expenses incurred whilst performing voluntary work does not constitute remuneration.

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Section A - Capital Benefits

What we will not pay

Additional dot point included

Notwithstanding the Capital Benefit amount shown on the Tax Invoice/Schedule where an insured person is over 85 years of age this Capital Benefit amount is reduced to \$10,000

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Section D - Injury Assistance Benefit is amended to read as follows:

Delete the paragraph headed Injury assistance - injury

Delete the table headed Compensation Table – Injury Assistance Benefits

OUT OF POCKET AND NON MEDICARE MEDICAL EXPENSES BENEFIT

(APPLIES TO PERSONS ACTING IN A VOLUNTARY CAPACITY ONLY)

Should an Insured Person suffer Injury We will reimburse 100% of Out of Pocket including Non - Medicare Medical Expenses incurred to a maximum of \$10,000.

Any payable condition claimed must occur within 12 months of the date of injury.



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This policy only pays non-medicare medical benefits as permitted by the *[Commonwealth] Private Health Insurance Act 2007 and the Rules* attaching to the Act.

“Non Medicare Medical Expenses” means expenses paid by an Insured Person occurring within twelve (12) calendar months of the date a claim is accepted for:

Relevant Health Services as defined under the *Private Health Insurance Act Rules at Part 4; section 13(2)* .

“Out of Pocket Expenses” are defined as: All costs incurred by an insured person following personal injury which are not recoverable from any other source including but not limited to Non Medicare Costs, Non Medical Costs, Home Help, Travelling Costs and the like.

In the event of an Insured Person becoming entitled to a refund for all or part of such expenses from any other source We will only be liable for the excess of the amount recoverable from such other source.

We shall not be liable for any payment in respect of the rendering of a professional service for which Medicare benefit is, or would be payable in accordance with the *Health Insurance Act* .

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When you are not covered/General conditions

Additional Exclusions applying to this policy

Delete: in point 7

We will not pay for any claim under any section of the Policy if:

- The Insured Person is over 80 years of age.
- The Insured Person is under 12 years of age.

Replaced by:

We will not pay for any claim under Section B of the policy if:

- the Insured Person is over 85 years of age.

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



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- 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)
- 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
- Machinery Breakdown Insurance
- Computer Insurance
- Motor Vehicle Insurance
- Fidelity Guarantee Insurance
- General Property Insurance
- Association and Officials Liability Insurance

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

In accordance with our obligations under the Financial Services Reform Act 2001, we have attached a Financial Services Guide that explains the services we provide. It will assist you in determining whether to use any of these services.

General Advice Warning (GAW)

We have provided you with General Advice and not Personal Advice about the insurance policy/ies. In doing so, we have not taken into consideration your specific objectives, financial situation or needs. Therefore, you should immediately review the advice together with your policy documentation to determine if they are appropriate to your personal circumstances and requirements.

If we recommend that you acquire an insurance policy, or we offer to issue or arrange to issue you with an insurance policy, where required we may also provide you with a Product Disclosure Statement (PDS) and/or Policy wording containing information that will enable you to make an informed decision about the acquisition of that policy.

CERTIFICATE OF INSURANCE - TAX INVOICE CHECKED BY DIVISIONAL MANAGER