



Coverforce Insurance Broking Pty Ltd
 ABN 11 118 883 542 | ACN 118 883 542 | AFSL 302522
 Level 26, Tower One, International Towers Sydney, Barangaroo
 Locked Bag 5273 Sydney NSW 2001
 T 62 9278 7088 F 62 9223 1422
 E info@coverforce.com.au W coverfor.com.au

You are reminded that the policy mentioned below falls due for renewal on 21/09/2021. To ensure your continued protection, payment must be received within 7 days of invoice date or by the policy inception date, whichever is later. This is an invitation to renew, and not a demand for payment.

Australian Association For Infant Mental Health Lt
 Attention: The Treasurer, AAIMHI National
 126A Payneham Road
 STEPNEY SA 5069

TAX INVOICE

This document will be a tax invoice for GST when you make payment

Invoice Date: 24/08/2021
 Invoice No: 13866
 Our Reference: AAIMHNAT

Should you have any queries in relation to this account, please contact your Account Manager
 Mark Hynes

RENEWAL

Policy No: 15TB059330
 Period of Cover:
 From 21/09/2021
 to 21/09/2022 at 4:00 pm

Class of Policy: Business Insurance
 Insurer: Insurance Australia Limited (T/as CGU)
 CI- Level 23, 6-10 O'Connell Street, Sydney
 ABN: 11 000 616 732
 The Insured: AUSTRALIAN ASSOCIATION FOR INFANT MENTAL HEALTH LIMITED

Details: See attached schedule for a description of the insured(s) insured

2021-2022 Liability Renewal

Your Premium:

Premium	UW Levy	Fire Levy	GST	Stamp Duty	Broker Fee
\$1,583.82	\$0.00	\$0.00	\$176.88	\$0.00	\$200.00
TOTAL					\$1,958.90

(A processing fee applies for Credit Card payments)

22/9

1) Business Insurance

Important Information

Your Duty of Disclosure

Before you enter into an insurance contract with an insurer, you have a duty to disclose to the insurer every matter that you know, or could reasonably be expected to know, that is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms. Your duty is not limited to answering specific questions in a proposal. Any additional relevant matters must also be disclosed. You have this duty until the insurer agrees to cover your risk. You have the same duty before you renew, extend, vary or reinstate an insurance contract.

Your duty however does not require disclosure of a 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 its business, ought to know; or

as to which compliance with your duty is waived by the insurer.

For eligible contracts (where a natural person is purchasing Motor Vehicle, Home, Contents, Accident & Sickness, Consumer Credit or Travel Insurance) the insurer may provide you with a copy of all information previously disclosed to them by you, and request you provide updated information where required. If you do not advise of any changes to previous information, the insurer will be under the impression that no changes have occurred to the risk.

Non-disclosure

If you fail to comply with your duty of disclosure, the insurer may be entitled to reduce his liability under the contract in respect of a claim or may cancel the contract. If your non-disclosure is fraudulent, the insurer may also have the option of voiding the contract from its beginning.

Privacy

At Coverforce, we are committed to protecting your privacy in accordance with the Privacy Act 1988 (Cth). A copy of our Privacy Policy is located on our website - www.coverforce.com.au or alternatively you can obtain a copy from our Privacy Officer by emailing compliance@coverforce.com.au

Customer Complaints and Disputes

At Coverforce we have in place a fully documented process for handling complaints and disputes with clients. A copy of our Complaints and Disputes policy is located on our website - coverforce.com.au or alternatively you can obtain a copy from our Complaints Officer by emailing compliance@coverforce.com.au

If your complaint is not satisfactorily resolved within 15 Business Days, please contact our National Compliance Manager at compliance@coverforce.com.au. We will try to resolve your complaint quickly and fairly. A response will be provided to you within a maximum of 45 days from your original complaint. If, after 45 days the dispute is still not resolved in a manner acceptable to you, you have the right to contact our external dispute resolution service. Coverforce is a member of the Australian Financial Complaints Authority Website: www.afca.org.au Email: info@afca.org.au Phone: 1800 501 575 (free call) or mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Please note

Coverforce subscribes to both the General Insurance Code of Practice and the Insurance Brokers Code of Practice. Further information relating to these codes can be found on our website or by contacting our office via: compliance@coverforce.com.au



Please turn over for further payment methods and instructions

Bill Code: 20362
 Ref: 40647081911704294

To pay on-line with your credit card (card types here) visit
<https://www.coverforce.com.au/pay>

Client Ref: 811618 Invoice Ref: 13866
 Call 1300 78 11 45. A surcharge may apply.
 DEFT Reference Number: 40647081911704294



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+406470 81911704294<



For payments by cheque see reverse.

Coverforce Insurance Broking Pty Ltd
 Our Reference: AAIMHNAT
 Invoice No: 13866
 Due Date: 21/09/2021

Premium	\$1,583.82
U'writer Levy	\$0.00
Fire Levy	\$0.00
GST	\$176.88
Stamp Duty	\$0.00
Broker Fee	\$200.00

AMOUNT DUE \$1,958.90

000195890<2+



DEFT is a service of Macquarie Bank



Contact your participating financial institution to make payment directly from your cheque or savings account.

You will be required to enter the Bill Code and BPAY reference number as detailed on the front of your invoice.



Pay by credit or debit card a
<https://www.coverforce.com.au/pay> or by phone on 1300 78 11 45.

Coverforce Insurance Broking Pty Ltd accepts Mastercard, Visa, American Express & Debit Club Cards

The phone payment line is a 24-hour service. Calls are charged at the cost of a local call (mobile extra).



Payments may be made by cash, cheque or EFTPOS.

Please make any cheques payable to DEFT Payment Systems for Coverforce Insurance Broking Pty Ltd.



DEFT Payment Systems
 GPO Box 4680
 Sydney NSW 2001

Please make cheques payable to DEFT Payment Systems for Coverforce Insurance Broking Pty Ltd.

Please note that receipts will not be issued for mailed payments.

Schedule of Insurance

Page 2 of 3

Class of Policy: Business Personal	Policy No: 017000000
The Insured: AUSTRALIAN ASSOCIATION FOR INFANT MENTAL HEALTH LIMITED	Invoice No: 0388
	Our Ref: AARBYHAT

ENTIRE INSURANCE

Insurance Name - AUSTRALIAN ASSOCIATION FOR INFANT MENTAL HEALTH LIMITED

ANNUAL PREMIUM OVERVIEW

To help you understand how this annual premium compares to last year, we have included a comparison table. Last year's premium represents the amount you were charged for your previous policy at the beginning of the last policy term, plus or minus any changes you made throughout the policy term.

	Last Year	This Year
Premium	\$ 1,309.80	\$ 1,388.80
Emergency Services Levy	\$ 0.00	\$ 0.00
Taxes and Services Tax	\$ 154.80	\$ 154.80
Stamp Duty	\$ 0.00	\$ 1.00
Total Premium	\$ 1,464.60	\$ 1,544.60

Changes to your premium
Your premium is based on the availability of a class applied your policy, and any change to the general cost to protect our customers' changes. For information on how your insurance premium is calculated, please contact us to discuss. To learn more about general premium calculations you may refer to the Insurance Council of Australia website: <http://australianinsurance.com.au/premium-explained>

YOUR EIGHTH EIGHTH AS INSURANCE CLASS

Section	TOTAL PREMIUM
1 Fire & Theft	Not Insured
2 Public Liability	Not Insured
3 Fire & Theft of Property	Not Insured
4 Glass	Not Insured
5 Personal Liability	Not Insured
6 Electronic Equipment	Not Insured
7 Business Interruption	Not Insured
8 General Property	Not Insured
9 Personal Investigation	Not Insured

COVER DETAILS

STANDARD BUSINESS INSURANCE SCHEDULE

SECTION 1 - LIABILITY

	LIMIT OF LIABILITY
Public Liability	
The Insured - FOR PROFIT ORGANIZATION	\$10,000,000
Limit of Liability	\$10,000,000
Property in Physical or Legal Control	\$10,000,000

Schedule of Insurance

Page 2 of 3

Class of Policy: Business Personal	Policy No: 017000000
The Insured: AUSTRALIAN ASSOCIATION FOR INFANT MENTAL HEALTH LIMITED	Invoice No: 0388
	Our Ref: AARBYHAT

PRODUCT LIABILITY

Limit of Liability \$10,000,000

Property Damage Excess \$500
Property in Physical or Legal Control Excess \$500

Violations and Exclusions (refer to "Policy Violations and Exclusions" section of this document)

- 121 Exclusion - Participation
- 124 Exclusion - Retaliation

POLICY VIOLATIONS AND EXCLUSIONS

STANDARD BUSINESS INSURANCE SCHEDULE

Policy Overview

NOTE: COVER EXTENDS TO INCLUDE AARBYHAT (AUSTRIA) LIMITED ✓

121 Exclusion - Participation

We do not cover any liability in respect of Personal Injury to, or Property Damage to, any person arising directly or indirectly out of or in connection with their participation in any arrangements, deals, plans, deals, contracts, negotiations, practices, trading or other.

124 Exclusion - Retaliation

We do not cover any liability in connection with the initiation of any patent law.

(a) You

(b) Your employees or

(c) any person whose actions for which You may be liable.

2. We will not pay Your Legal Costs, and We will not have any duty to defend any claim against You seeking damages or recovery of any kind, financial injury.

IMPORTANT NOTICES

Policy Amendments

These amendments should be read in conjunction with your policy booklet as the terms described on each part of your policy.

HOW WE HANDLE YOUR PERSONAL INFORMATION

We collect personal information from you for the purpose of providing you with insurance products, services, processing and assessing claims.

You can choose not to provide this information. However, we may not be able to process your requests.

Schedule of Insurance

Page 1 of 1

Class of Policy: Business Insurance	Policy No: 15T0008330
The Insured: AUSTRALIAN ASSOCIATION FOR INFANT MENTAL HEALTH LIMITED	Invoice No: 13806
	Our Ref: AAIMH/NAT

We may disclose information we hold about you to other insurers, an insurance reference service or as required by law. In the event of a claim, we may disclose information to and/or collect additional information about you from investigators or legal advisers.

If you wish to update or access the information we hold about you, contact us.

WORKERS COMPENSATION

Workers Compensation Insurance is compulsory if you have employees. Separate cover can be arranged in those states where legislation permits.

INFORMATION FROM THE NSW EMERGENCY SERVICES LEVY INSURANCE MONITOR - FOR RISKS IN NSW

Information

The Emergency Services Levy ("ESL") is an amount included by an insurance company in a premium payable for the issue of a regulated contract of insurance for the purpose of recouping emergency service contributions required to be paid by the insurance company and which are used to fund emergency services in NSW in the financial year in which the contract of insurance commences.

The Insurance Monitor

The office of the Insurance Monitor was established, in June 2014, as an independent body. Among the functions of that office is to provide information and advice about emergency services levy reform and to monitor the prices for the issue of regulated contracts of insurance. Professor Allan Fels AO and Professor David Cousens AM were appointed by the NSW Government as the Emergency Services Levy Insurance Monitor and Deputy Monitor, respectively on 4 June 2014.

If you would like further information

Contact your broker in the first instance if you have questions about your policy. Information about the Insurance Monitor can be found at: www.eslinsurancemonitor.nsw.gov.au