



Arthur J. Gallagher

BUSINESS WITHOUT BARRIERS™

Incorporating OAMPS Insurance Brokers

## TAX INVOICE (Endorsement)

OAMPS Insurance Brokers is now Arthur J. Gallagher.

Details of amendments required by you are shown in the attached Schedule of Cover. Any payment due is required by due date to ensure continuity of Cover.

Arthur J. Gallagher & Co (Aus) Limited

ABN 34 005 543 920

AFSL 238312

GPO Box 1113

BRISBANE QLD 4001

T: (07) 3367 5000

F: (07) 3367 5100

E: brisbane@ajg.com.au

W: **ajg.com.au**

Jeremy Bridie T/As JB Health Body-Building  
125 Cathedral St  
WOOLLOOMOOLOO NSW 2011

### Client Reference

BRID002

### Invoice Number

I390672

### Date

11/01/16

### Account Executive

Lloyd Moore

E: lloyd.moore@ajg.com.au

T: 07 3367 5001

Insured: Jeremy Bridie T/As JB Health Body-Building

Insured With: Berkley Insurance Level 18 333 Ann Street BRISBANE QLD 4000

Policy Number: To Be Advised Expiring: 07/01/17

Insurance Class: Sports Combined

Period of Cover: 11/01/16 to 07/01/17 At 4pm Local Time

Covering: **Endorsement to AIPT Personal Trainers Insurance Policy noting the following amendment with effect from 11.01.15**  
- Update Insured  
- Update Qualifications

*Refer to the attached schedule of cover and insurers policy wording for full details*

Premium	0.00
Fire Levy	0.00
U/W GST	0.00
Stamp Duty	0.00
<b>Total</b>	<b>0.00</b>

### TOTAL DUE

**\$0.00**

### Payment due by

### Important Notice:

Should you require information regarding our important relationships, privacy and how we earn our remuneration, please visit the Arthur J. Gallagher website: [ajg.com.au](http://ajg.com.au)  
See important insurance notices overleaf and documents enclosed.

## Remittance Advice

Arthur J. Gallagher  
Invoice: I390672

GPO Box 1113 BRISBANE QLD 4001  
Client: Jeremy Bridie T/As JB Health Body-Building

Policy No: To Be Advised

Client Ref: BRID002

Arthur J. Gallagher Ref: 15010058/0410  
Account Executive: Lloyd Moore

Amount Due: \$0.00

### PAYMENT OPTIONS



#### By BPAY®

Contact your financial institution to arrange payment from your account

Bill Code: 43984

Ref:



#### Electronic Funds Transfer

Direct Deposit BSB - 033819  
Account No - 410079390  
Use for Online payments only



#### Pay by Credit Card

By Phone: Please call 1800 226 012  
By Web: Go to [www.ajg.com.au/client-portal](http://www.ajg.com.au/client-portal)  
A surcharge will apply of:  
1.1% for Visa and Mastercard, or  
2.2% for American Express, incl. GST.



#### Cheque by Mail

Detach this remittance advice slip and return together with your payment



#### Instalment (Premium Finance)

Contact your Account Executive if you would like to use this facility

# Notice to Intending Insureds

## Your 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 matters:

- > that diminishes the risk to be undertaken by the insurer
- > that is of common knowledge
- > that your insurer knows of, 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, the insurer may be entitled to reduce its 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 avoiding the contract from its beginning.

## Complaint Resolution

If you are not fully satisfied with the service we provide you may request that a complaint be referred to our National Complaints Manager. Arthur J. Gallagher & Co (Aus) Limited subscribes to the Financial Ombudsman Service, which is a free consumer service, and the Insurance Brokers Code of Practice. Further information is available from your Arthur J. Gallagher Branch.

## Premium Funding

If your premium is over \$500, you may wish to pay by monthly instalments using our recommended premium funders. Arthur J. Gallagher is paid to a maximum of 5% under some premium funding arrangements for providing this referral. We recommend that you read the premium funding contract to understand the implications in the event you cancel your insurance policy before its expiry.

## Cancellation/Policy Amendments

If your contract of insurance is cancelled or amended before the expiry of the period of insurance, you will be paid the return premium received from the insurer. Arthur J. Gallagher will retain all our commission, fees and other remuneration in full in the event of any mid-term cancellation of your contract of insurance or future downward adjustment of premium. We may charge an additional fee for processing your request to cancel or amend your contract of insurance and you agree that this fee may be offset against any premium refund you are entitled to.





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## **SCHEDULE OF COVER** **Sports Combined**

<b>OUR REFERENCE</b>	15010058
<b>INSURED</b>	Jeremy Bridie T/As JB Health Body-Building
<b>BUSINESS OF INSURED</b>	<p>Personal Training Activities in accordance with the level of qualifications held and declared including but not limited to Personal Training, Group Fitness, TRX Training, Kettlebells, Pilates, Yoga, Boot Camps and Strength &amp; Conditioning.</p> <p>AIPT Personal Trainers do not operate their own facility.</p>
<b>PERIOD OF INSURANCE</b>	07/01/16 to 07/01/17 At 4pm Local Time
<b>SPORTS COMBINED LEGAL LIABILITY</b>	
<b>COVERING</b>	<p>The Insured's legal liability to pay by way of compensation to third parties in respect of Personal Injury and/or Property Damage happening during the Period of Insurance caused by an occurrence in connection with the Business of the Insured (as per the Insurer's Policy Wording).</p> <p><b>Public Liability Limit:</b> \$10,000,000 Any One Loss</p> <p><b>Products Liability Limit:</b> \$10,000,000 Any One Loss and in the Aggregate</p> <p><b>Excess:</b> \$250 Each and Every Liability Claim</p>
<b>GEOGRAPHICAL LIMITS</b>	Australia Wide
<b>SPORTS COMBINED</b>	<b>Professional Indemnity</b>
<b>COVERING</b>	Providing indemnity to the Insured for legal liability claims made during the Period of Insurance arising from a breach of professional duty, errors or omissions in connection with the sport.
<b>INSURED PARTIES</b>	Jeremy Bridie
<b>SUM INSURED</b>	\$5,000,000 any one claim \$5,000,000 Annual Aggregate
<b>EXCESS</b>	\$250 each and every claim
<b>GEOGRAPHICAL LIMITS</b>	Australia Wide
<b>RETROACTIVE DATE</b>	Unlimited
<b>POLICY WORDING</b>	BIA Fitness G1 - 2015



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**INSURER**

**Policy No.**

**Proportion %**

Berkley Insurance Level 18 333 Ann Street BRISBANE QLD 4000	To Be Advised	100.0000
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**NOTES**

**NOTES**

**Please note that this policy does not cover:**

- o Activities for which you are not qualified, through the Australian Institute of Personal Trainers. - Activities which do not fall in line with the Australian Institute of Personal Trainers Education scope of practice.
- o Anyone working for you (Employees and Contractors/Subcontractors)
- o Liability assumed under contract unless agreed in writing by us
- o Owners/ Operators of commercial fitness facilities, including home studios
- o Exercise professionals who buy/ sell/ hire fitness equipment and/ or machinery
- o Contact Sports
- o Solariums
- o Steroid Exclusion
- o Child Minding / Creche / Adjunct care
- o Waterslides / Diving Towers / Diving Springboards - Public Swimming Pools or Pools used as public swimming pools

Trainer: Jeremy Bridie  
Qualifications: Certificate 3 & 4 in Fitness  
Certificate I & II Boxing Instructor  
First Aid & CPR

**Note**

- \* Cover is subject to return and review of your completed and signed application form.
- \* Cover is subject to holding a valid membership with the Australian Institute of Personal Trainers

**LIABILITY FOR GOODS  
AND SERVICES TAX  
(GST)**

As the services described herein may or will include the provision of services beyond 30th June 2000 (being the expected commencement date of the Goods and Services Tax (GST) or similar tax), we advise that any such liability for the cost imposed by this tax will be in addition to any premiums, charges and/or fees detailed herein and you will fully reimburse us for any such impost.

**SPECIAL NOTE**

This memorandum is prepared as a summary of the insurance policy. It is not a complete description of all the policy's terms, conditions and exclusions.

In determining a claim, or questions with regard thereto, the provisions of the policy will prevail.