

**Guild Insurance Limited**

ABN 55 004 538 863

AFS Licence No: 233791

Level 1, 9 Bowman Street, South Perth, WA 6151

PO Box 493, South Perth, WA 6951

T: +61 8 9368 8600

F: +61 8 9368 8649

E: gilbsc@guildinsurance.com.au

W: guildinsurance.com.au

Policy Number: 60/60PRF0422138

---

Ms Zalini Rosli  
98212118345  
17 Bayley St  
WOODBIDGE WA 6056

---

Thank You for insuring with Guild Insurance. We are pleased to enclose the Policy Schedule in accordance with Your Application. This Schedule shows the extent of Cover and the payment required. It is important to read this document carefully to ensure all details are correct. Keep this document with Your Policy for Your records.

**YOUR POLICY**

Transaction:	<b>New Business</b>
Policy Type:	<b>Combined Liabilities Insurance</b>
Policy Number:	<b>60/60PRF0422138</b>
Client Number:	<b>3692237</b>
Period of Insurance:	<b>21 September 2015 to 21 September 2016 at 04:00 pm</b>

**CONTACT US FOR HELP**

If You have any queries, please call the staff at Our PERTH office on 08 9368 8600 who will be happy to assist You.

**PAYMENT ADVICE****Premium Details For  
Combined Liabilities Insurance**

Policy Number: **60/60PRF0422138**    Client Number: **3692237**  
Client Name: **Ms Zalini Rosli**

Amount Payable:    **\$117.50**


Period: **21 September 2015 to 21 September 2016**

**For details on how to pay this Policy, please see over page.**

HOW TO PAY

By Mail                      Send Your completed Credit Card details (below) OR Your Cheque or Money Order made payable to Guild Insurance Limited with the Payment Advice to:  
**Locked Bag 7 HAWTHORN VIC 3122**

By BPAY




**Biller Code: 19588**  
**Ref: 061104221389**

**Telephone & Internet Banking - BPAY®**  
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: [www.bpay.com.au](http://www.bpay.com.au)

® Registered to BPAY Pty Ltd ABN 69 079 137 518

By Phone

Call **1800 810 213** to make payment with your VISA, MasterCard, AMEX or Diners Club card.



**Biller Code: 19588**  
**Ref: 061104221389**

In Person                      Take the Payment Advice and pay by Cash or Credit Card at Your Local Guild Office



**Credit Card Details if not paying over the phone:**

MasterCard / VISA / Diners Club (please circle)

Number                      \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

Name of Cardholder                      \_\_\_\_\_

Valid to                      \_\_\_\_\_ / \_\_\_\_\_

Signature                      \_\_\_\_\_

Please detach Payment Advice and send to: Locked Bag 7 HAWTHORN VIC 3122

POLICY DETAILS		TAX INVOICE
Combined Liabilities Insurance		
Transaction:	New Business	
Policy Number:	60/60PRF0422138	
Client Number:	3692237	
Period of Insurance:	21 September 2015 to 21 September 2016 at 04:00 pm	
The Insured(s):	Zalini Rosli	

YOUR SCHEDULE		
Trading Name:		
Location of Risk:	17 Bayley St WOODBIDGE WA 6056	
Professional Services:	Personal Fitness Training	
Description of Cover for Period: 21 September 2015 to 21 September 2016	Sum Insured	Excess
Section 01 - Professional Indemnity (Claims Made)		
Professional Indemnity	\$5,000,000	\$250
Retroactive Date: Without retroactive limitation		Costs Exclusive
Section 02 - Broadform Liability (Occurrence)		
Public Liability	\$10,000,000	\$250
Products Liability	\$10,000,000	\$0

Excluded Activities Endorsement

It is hereby declared and agreed that We do not provide Cover for any Claim, loss, damage, Personal Injury, Property Damage, cost or expense of any nature directly or indirectly arising out of or connected with the actual participation of any person or persons in any of the following activities:

- a) Abseiling;
- b) Equestrian;
- c) All codes of football but not including soccer;
- d) All water sports but not including swimming;
- e) Snow Skiing; or
- f) Military Style group exercise.

In all other respects the Policy remains unaltered.

YOUR ACCOUNT	
Account Details	
Policy Number: 60/60PRF0422138	Client Number: 3692237
Basic Premium	\$97.11
Fire Service Levy	\$0.00
GST	\$9.70
Stamp Duty	\$10.69
Total Payable	\$117.50

This document will be a Tax Invoice for GST once payment is received.  
Guild Insurance Limited ABN: 55 004 538 863

## IMPORTANT NOTICE

Listed below are some Important Notices that We are obliged to bring to Your attention. Please read these Important Notices and if You are in doubt as to how they may affect You contact Our Office and ask for an explanation.

### Your duty of disclosure

Before You enter into an insurance contract, You have a duty to tell Us anything that You know, or could reasonably be expected to know, may affect Our decision to insure You and on what terms.

You have this duty until We agree to insure You.

You have the same duty before You renew, extend, vary or reinstate an insurance contract.

You do not need to tell Us anything that:

- reduces the risk We insure You for; or
- is common knowledge; or
- We know or should know as an insurer; or
- We waive Your duty to tell Us about.

### If You do not tell Us something

If You do not tell Us anything You are required to, We may cancel Your contract or reduce the amount We will pay You if You make a claim, or both.

If Your failure to tell Us is fraudulent, We may refuse to pay a claim and treat the contract as if it never existed.

### Privacy

We are committed to complying with privacy laws and protecting Your personal information. By entering into a contract with Us, You agree to:

- the collection, use and disclosure of Your personal information to evaluate, effect, manage and administer Your insurance Cover, financial service or product provided to You by Us, any related company, or in conjunction with Us. This applies to personal information provided previously, currently and in the future;
- the collection, use and disclosure of Your personal information to inform You of other products and services offered by Us, Our related entities or Your representative;
- the use and disclosure of Your personal information to test and improve upon the systems used to manage Your Policy or financial product;
- the collection from, and/or disclosure of, Your personal information to a third party which may include Your Professional Association, Your employer and Our service providers (including but not limited to other insurers, medical practitioners, lawyers, claims consultants, loss assessors and investigators), where this is relevant for the administration of Your insurance policy or a claim under this Policy;
- the disclosure of Your personal information to overseas recipients, where relevant, such as some of Our reinsurers; and
- the disclosure of Your personal information to a person, regulatory bodies or other entities if We are required or permitted to do so by law.

If You do not provide the requested personal information We may not be able to evaluate, effect, manage or administer Your Policy and You may also be in breach of Your duty of disclosure.

We will ensure that Your personal information is accurate, up-to-date and complete. You may access personal information We hold about You by contacting Us.

If You would like to make a complaint about how We have handled Your personal information please contact Us and speak to one of Our staff who will assist You.

Our privacy policy contains further information on access, correction and complaints handling procedures and can be accessed online at [www.guilinsurance.com.au/privacy-policy](http://www.guilinsurance.com.au/privacy-policy). Alternatively, You can write to Us at Locked Bag 7, Hawthorn VIC 3122 or contact Us during office hours and We will arrange for a copy of the privacy policy to be provided to You.

### General Insurance Code of Practice

We are a signatory to and fully support the General Insurance Code of Practice. The objectives of this Code are to commit insurers and the professionals they rely upon to higher standards of customer service.

Please contact Us if You would like further information about the Code of Practice. Alternatively, You can view the Code of Practice at [www.codeofpractice.com.au](http://www.codeofpractice.com.au).

### Premium Payments by Instalments

When You pay Your premium by instalments, then:

- if a premium is overdue for a period exceeding 14 days We may refuse to pay any Claim arising from an event that happens after the due date of the instalment;
- if a premium is overdue for a period exceeding one calendar month We may cancel this Policy; and
- if We agree to pay Your Claim, We will deduct any outstanding premium from the Claim payment.

### Claims Made Cover

Section 1 – Professional Indemnity operates on a claims made basis. This means that Section 1 – Professional Indemnity Covers You for Claims made against You and notified to Us during the Period of Cover. Section 1 – Professional Indemnity does not provide Cover in relation to:

- acts, errors or omissions occurring or committed by You prior to the Retroactive Date of the Policy (if such a date is specified in the Schedule);
- Claims made after the expiry of the Period of Cover even though the event giving rise to the Claim may have occurred during the Period of Cover;
- Claims made, threatened or intimated against You prior to the commencement of the Period of Cover;
- facts or circumstances of which You first became aware prior to the Period of Cover, and which You knew or ought reasonably to have known had the potential to give rise to a Claim under this Policy;
- any Claims arising out of circumstances noted on the Application for the current Period of Cover or on any previous Application.

Where You give notice in writing to Us of any facts that might give rise to a Claim against You as soon as reasonably practicable after You become aware of those facts, but before the expiry of the Period of Cover, You may have rights under Section 40(3) of the Insurance Contracts Act 1984 to be indemnified in respect of any Claim subsequently made against You arising from those facts notwithstanding that the Claim is made after the expiry of the Period of Cover. Any such rights arise under the legislation only. The terms of the Policy and the effect of the Policy is that You are not Covered for Claims made against You after the expiry of the Period of Cover.

### Financial Support for Associations

Where We have a referral agreement with a professional association We may provide financial support to that association. Such support includes sponsorship, marketing assistance and/or a referral fee of up to ten per-cent (10%) of Your annual Policy Premium before government charges.

If You would like to know if Your association has entered into a referral agreement with Us or require further information please contact Us.

### Complaints and Disputes Resolution

We work hard at building strong relationships with Our clients. However, complaints and disputes may still arise and when that happens Our objective is to resolve any disagreement as amicably and quickly as possible.

We have a formal complaints and dispute resolution process that is fair, efficient and accessible to all Our clients. This service is free of charge to You. Please do not hesitate to contact Us should You have any matter which You feel has not been satisfactorily resolved.

—  
—

**Complaints**

If You would like to make a complaint, please call Us on 1800 810 213 during office hours and speak to one of Our staff who will assist You.

**Disputes**

If Your complaint cannot be resolved You can request that the matter be referred to Our Dispute Resolution Manager who will treat Your complaint as a dispute and endeavour to resolve it through Our internal dispute resolution process.

If Our internal dispute resolution facility is unable to resolve Your dispute and You wish to take the matter further We will provide You with information regarding a free external and independent dispute resolution service or other external dispute resolution options (if any) that may be available to You. Alternatively You may seek independent legal advice at Your own expense.

We have a brochure about Our internal procedures for handling complaints and disputes which is available on request. Alternatively, You can view Our complaints resolution procedures at [www.guildinsurance.com.au](http://www.guildinsurance.com.au).

**GST**

*Sums Insured*

The Sum Insured that You choose should exclude Goods and Services Tax (GST). In the event of a Claim, if you are not registered for GST, We will reimburse You the GST component in addition to the amount We pay You. If You are registered for GST, You will need to claim the GST component from the Australian Tax Office. Where You cannot claim the GST component in full, We will reimburse You the unclaimed GST component in addition to the amount We pay You.

*Claim Settlement*

Where We make a payment under this Policy for the acquisition of goods, services or other supply, We will reduce the amount of the payment by the amount of any input tax credit that You are, or will be, or would have been entitled to under the GST Act in relation to that acquisition, whether or not that acquisition is actually made. Where We make a payment under this Policy as compensation, instead of for the acquisition of goods, services or other supply, We will reduce the amount of the payment by the amount of any input tax credit that You would have been entitled to under the GST Act had the payment been applied to acquire such goods, services or other supply.

*Disclosure of Input Tax Credit Entitlement*

You must advise Us of Your correct input tax credit percentage where you are registered as a business and have an Australian Business Number. Any GST liability arising from Your incorrect advice is payable by You.