



Tax Invoice

Brigitte Longmore
Hepburn Shire Council
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JLT Risk Solutions Pty Ltd
Victoria & Tasmania
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Invoice No. **031-358990**

Date 1 July 2025
Our Ref 016887
Client Code 031-HEPBSC
Policy No. AS 0016887 PLB
Class **Public & Products Liability - Renewal**
Insured Hepburn Shire Council
Period 30/06/2025 to 30/06/2026
Situation Anywhere within the Municipality
Insurer QBE Insurance (Australia) Ltd
Melbourne VIC

Contact/s

Geraldine Turnbull

John Casha +61 3 8664 9303

Premium	10,360.00
FSL/ESL	0.00
Document Fee	250.00
GST	1,061.00
Stamp Duty	1,025.64

TOTAL DUE AUD \$12,696.64

The above premium includes our broking commission

Refer overleaf for information about statutory notices, terms and conditions

Purchase Order:
PU038276

PAYMENT OPTIONS

PAY IN FULL NOW

Total Due AUD \$12,696.64 by 15/07/2025

*BPAY and Card payments are limited to \$50,000 per transaction



Billers Code: 241026
Ref: 880 075 4130

®Registered to BPAY Pty Ltd
ABN 69 079 137 518

Telephone or 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



[Visa/Mastercard - www.jlta.com.au/payonline](http://www.jlta.com.au/payonline)

Payment reference 8800754130. A 1% surcharge fee (including GST)
applies

EFT ONLY Bank: ANZ Banking Group Ltd Acct: 837262862
BSB: 012-003 Ref: 031-HEPBSC
Email Remittance to: accountsreceivable@jlta.com.au

OR

PAY BY THE MONTH



Premium Funding

Call the above Contact/s to discuss this option.

Benefits of funding include:

- Improved Cash Flow
- Retain your valuable Capital
- Leave your banking facilities open and available
- Pay all of our invoices with one easy monthly payment



Invoice # 031-358990
Policy #AS 0016887 PLB
Hepburn Shire Council

INFORMATION RELATING TO YOUR INVOICE

Unless we have expressly indicated in correspondence that your policy has already been automatically renewed, then only if you have paid your premium in full and the insurer has accepted your insurance policy, will cover commence on the effective date of your policy.

If you are registered for GST purposes, your input tax credit entitlement is, or is based on, the GST amount shown. In accordance with the GST law relating to insurance premiums, the GST amount will be less than 1/11th of the total amount payable. This document will be a tax invoice for GST when you make a payment.

We will keep the interest (if any) earned in our trust account from money paid by you in connection with a financial service or a financial product that has, may or will be provided, to you.

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



INSURING COUNCIL	Hepburn Shire Council
GEOGRAPHICAL SCOPE	Australia
GOVERNING LAW OF CONTRACT	Australian.
PERIOD OF INSURANCE	From: 30 June 2025 at 4 PM Local Time (VIC). To: 30 June 2026 at 4 PM Local Time (VIC).
INTEREST INSURED	All sums provided by this Policy which You shall become legally liable to pay as Compensation for Personal Injury, Property Damage and/or Advertising Liability happening during the Period of Insurance and caused by an Occurrence within the Geographical Limits as stated herein in connection with Your Business.
PRODUCTS	(Not applicable to Local Trader permit holders under Part C) Anything, including any packaging or container thereof (after it has ceased to be in Your possession or under Your control) manufactured, grown, extracted, produced, processed, assembled, constructed, erected, installed, repaired, serviced, treated, sold, supplied, resupplied or distributed by You.
<u>PART A</u>	<u>Hirers of Council Owned or Controlled Facilities</u>
INSURED	Various uninsured Hirers of council owned or controlled facilities
BUSINESS	Activities conducted at and from the hired facility
DEFINITION OF HIRERS	All casual, ad-hoc and regular hirers, including individuals assisting with the business/activities, provided hire occurs no more than 52 times per annum (per hirer)
SITUATION AND/OR PREMISES	At and from the council owned or controlled facility
LIMITS OF LIABILITY	General Liability \$20,000,000 any one Occurrence Products Liability \$20,000,000 any one Occurrence and in the aggregate for all Occurrences during any one Period of Insurance.
SUB-LIMITS OF LIABILITY	Property in Your Physical or Legal Control \$100,000 any one Occurrence
DEDUCTIBLE/EXCESSES	The insured shall bear the first \$500 of each and every claim or series of claims arising out of any one Occurrence.

<u>PART B</u>	Various Participants of Council Run or Council Approved Events or Programs
INSURED	Various Uninsured Participants including, but not limited to Performers, Stallholders, Artists, Buskers, Street Stallholders, Artists Occupying Studios, Tutors, Instructors and similar.
BUSINESS	Covering various activities of the insured whilst participating in an event or program organised by Council or an event or program organised by others where Council requires coverage. Artists Occupying Studios, Tutors, and Instructors (Annual cover) <ul style="list-style-type: none">• Covering artists whilst leasing/occupying artist studios provided by Council.• Covering tutors and instructors whilst conducting leisure-based courses under an engagement from Council at and from a Council facility (Excludes Child Care, Foster Family and Sporting Activities)
SITUATION AND/OR PREMISES	Anywhere within the Municipality of the insuring Council
LIMITS OF LIABILITY	General Liability \$20,000,000 any one Occurrence Products Liability \$20,000,000 any one Occurrence and in the aggregate for all Occurrences during any one Period of Insurance.
SUB-LIMITS OF LIABILITY	Property in Your Physical or Legal Control \$100,000 any one Occurrence
DEDUCTIBLE/EXCESSES	The insured shall bear the first \$1,000 of each and every claim or series of claims arising out of any one Occurrence.
<u>PART C</u>	<u>Permit Holders</u>
INSURED	Various Uninsured Permit Holders
BUSINESS	Local Trader Permit Holders Placement of advertising boards and other merchandise on footpaths or areas deemed to be Council property under a permit issued by Council, including but not limited to street cafes', trading tables, waste management bins and the like. Community Gardens Permit Holders Residents setting up and maintaining gardens on Council property including nature strips or planter boxes, under a permit issued by Council.
SITUATION AND/OR PREMISES	At various locations within the Municipality of the insuring Council.
PRODUCTS	Products Liability coverage is not applicable in respect of Local Trader Permit Holders.

LIMITS OF LIABILITY

General Liability

\$20,000,000 any one Occurrence

Products Liability Community Gardens Permit Holders Only

\$20,000,000 any one Occurrence and in the aggregate for all Occurrences during any one Period of Insurance

SUB-LIMITS OF LIABILITY

Property in Your Physical or Legal Control \$100,000 any one occurrence and in the aggregate for any one Period of Insurance

DEDUCTIBLE/EXCESSES

The insured shall bear the first \$1,000 of each and every claim or series of claims arising out of any one Occurrence.

**POLICY WORDING AND
CONDITIONS**

QM8341–1223 subject to the following Endorsements applicable to this policy:

Definitions:

Amusement Exclusion

Products Liability – Children's Toys / Second Hand Electrical Items & Tools

Local Trader Permit Holders Product Liability Exclusion

Security Personnel Exclusion

Fireworks and/or Pyrotechnics Exclusion

Concerts Exclusion

Child Minding / Child Care Services

Stallholders Sporting Activities

Buskers Participation

Buskers Exclusion

Council Liability Exclusion

Total Listed Human Disease Exclusion (Amended)

Property In Custody or Control (Amended Sub Limit)

Community Housing Exclusion

Endorsements attached and forming part of the Policy Wording:

DEFINITIONS

The following amendment is made to section '5. Definitions' of the Policy:

5.21 YOU, YOUR, INSURED DEFINITION AMENDMENT

The following is amendment is made to section '5. Definition' of the Policy:

The following addition is made to 5.21 You, Your, Insured

1. 5.21(a) is delete in full and replaced with the following

(a) director, executive officer, Employee, work experience students, partners and shareholders, and volunteers which includes committee members, office holders and managers while acting within the scope of their duties

2. (a) hirers of the Named Insured ("Council") owned or controlled facilities

(b) organisers of resident street parties on Council owned land

(c) participants at Council run or approved events/programs

(d) artists whilst leasing/occupying artist studios provided by Council

(e) tutors and instructors whilst conducting leisure based courses under an engagement from Council at

And from a Council facility (excludes child care, foster and sporting activities);

and

(f) holders of valid local trader permits issued by the Council pursuant to:

(g) the relevant terms of registration, period of insurance, and terms of cover provided under this policy;

and

(h) the valid payment by the Insured of their premium; and

(i) the provision by the Named Insured of the Certificate of Placement to the Insured.

Cover is provided to an Insured as a third-party beneficiary by operation of section 48 of the Insurance

Contracts Act and on no other basis.

2.26 AMUSEMENT EXCLUSION

The following additional Exclusion is added to section '2. What you're not covered for' of the Policy:

We don't cover any claims arising from, contributed by or in connection with:

(a) animal rides;

(b) amusement rides and/or devices of any description;

(c) inflatable recreational equipment.

2.27 PRODUCTS LIABILITY – CHILDREN'S TOYS / SECOND HAND ELECTRICAL ITEMS & TOOLS

The following additional Exclusion is added to section '2. What you're not covered for' of the Policy:

We don't cover Property Damage or Personal Injury caused by the manufacture, sale or supply of

children's toys and second-hand electrical items / tools.

2.28 LOCAL TRADER PERMIT HOLDERS' PRODUCT LIABILITY EXCLUSION

The following additional Exclusion is added to section '2. What you're not covered for' of the Policy:

We don't cover liability arising out of Your Products in respect to permits issued to local traders.

2.29 SECURITY PERSONNEL EXCLUSION

The following additional Exclusion is added to section '2. What you're not covered for' of the Policy:

We don't cover your liability for Personal Injury or Property Damage arising directly or indirectly out of or caused by security personnel.

2.30 FIREWORKS AND/OR PYROTECHNICS EXCLUSION

The following additional Exclusion is added to section '2. What you're not covered for' of the Policy:

We don't cover your liability for Personal Injury or Property Damage arising directly or indirectly out of or caused by the use, handling, transportation, or storage of any fireworks or pyrotechnic or incendiary device.

2.31 CONCERTS EXCLUSION

The following additional Exclusion is added to section '2. What you're not covered for' of the Policy:

We don't cover your liability for Personal Injury and/or Property Damage of any person caused by or arising out concerts.

2.32 CHILD MINDING / CHILDCARE SERVICES

The following additional Exclusion is added to section '2. What you're not covered for' of the Policy:

We don't cover your liability for Personal Injury or Property Damage arising out of child minding or childcare services or activities.

2.33 STALLHOLDERS SPORTING ACTIVITIES

The following additional Exclusion is added to section '2. What you're not covered for' of the Policy:

We don't cover your liability for Personal Injury or Property Damage arising out of sporting activities

and/or demonstrations conducted by stallholders.

2.34 BUSKERS PARTICIPATION

The following additional Exclusion is added to section '2. What you're not covered for' of the Policy:

We don't cover your liability for Personal Injury or Property Damage arising from any participation by spectators.

2.35 BUSKERS EXCLUSION

The following additional Exclusion is added to section '2. What you're not covered for' of the Policy:

We don't cover your liability for Personal Injury or Property damage arising directly or indirectly from use of knives, swords (including theatrical knives or any activity involving the use of fire.

2.36 COUNCIL LIABILITY EXCLUSION

The following additional Exclusion is added to section '2. What you're not covered for' of the Policy:

This Policy does not indemnify any council for their legal or vicarious liability from the use, operation or provision of any council facilities provided for hire, use or operation by others for any other business conducted by council in connection with such facilities.

2.38 PROPERTY IN CUSTODY OR CONTROL (AMENDED SUB LIMIT)

The following amendment is made to section '2. What you're not covered for' of the Policy:

'2.17 (f). 'Property in custody or control' is deleted and replaced with the following:

other property temporarily in your physical or legal control, but we won't cover physical damage or destruction of any property you have been working on and our limit under this exclusion 2.17 (f) does not exceed \$100,000 for any one Occurrence.

COMMUNITY HOUSING EXCLUSION

The following amendment is made to section '2. What you're not covered for' of the policy:

We don't cover you Your liability for Personal Injury or Property Damage in respect of any community housing owned, operated or managed by local councils.

M75 QBE STANDARD GENERAL LIABILITY COMMUNICABLE DISEASE EXCLUSION

2. What you're not covered for (QM8341)

This section explains what this Policy doesn't cover. These are known as exclusions.

The following additional Exclusion is added to section '2. What you're not covered for' of the Policy:

Communicable Disease Exclusion

We don't cover liability for Personal Injury, Property Damage or Advertising Liability directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with:

- (a) a Communicable Disease or
 - (b) the fear or threat (whether actual or perceived) of a Communicable Disease
- and any cost to clean-up, detoxify, remove, monitor, or test for a Communicable Disease.

In this exclusion:

Communicable Disease means any disease which can be transmitted by means of any substance or

Agent from any organism to another organism where:

- (a) the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or
 - (b) any variation thereof, whether deemed living or not, and
 - (c) the method of transmission, whether direct or indirect, includes but is not limited to, airborne
 - (d) transmission, bodily fluid transmission, transmission from or to any surface or object,
- solid, liquid or gas or between organisms, and the disease, substance or agent can cause or threaten bodily injury, illness, emotional distress, damage to human health, human welfare, or property damage.

Important Information

Your Insurance Contract

INSURANCE CONTRACTS ACT 1984 (CTH) DUTY OF UTMOST GOOD FAITH AND CONSUMER INSURANCE CONTRACTS – DUTY TO TAKE REASONABLE CARE AND OTHER INSURANCE CONTRACTS – DUTY OF DISCLOSURE

All insureds owe the insurer a duty of utmost good faith and integrity in all dealings with the insurer. It is a reciprocal duty that applies to the insurer as well as to you, preventing either party from doing anything which is unfair or unreasonable in contravention of the duty. If you fail to act in accordance with the duty of utmost good faith then to the extent permitted by law, the insurer may refuse your claim, cancel your policy, or both.

The Act provides an additional duty as follows:

- if your insurance policy is obtained wholly or predominantly for the personal, domestic or household purposes (e.g. personal accident, sickness, travel, medical indemnity, consumer credit, personal and domestic property, home or car insurance and life); or your insurer has opted in to the contract being a consumer insurance contract (in accordance with the relevant rules) then your duty is set out below in the following Consumer Insurance Contracts – Your Duty to Take Reasonable Care Not to Make a Misrepresentation to the Insurer notice; and
- in all other situations, your duty is set out below in the Duty of Disclosure - Other Insurance Contracts

Consumer Insurance Contracts

Your Duty to Take Reasonable Care not to make a misrepresentation to the Insurer

What is the duty?

All persons who will be an insured covered by the insurance (referred to as you, your) have a legal duty to take reasonable care not to make a misrepresentation to the insurer.

A misrepresentation includes a statement that is in any way false, misleading, dishonest or which does not fairly reflect the truth. For example, a statement of fact that is not true, a statement of opinion that is not the subject of an honestly held belief or a statement of intent that never existed at the time provided.

The insurer will not treat something as a misrepresentation merely because you failed to answer a question or gave an obviously incomplete or irrelevant answer to a question.

Answering the insurer's and our Questions

Your answers to the insurer's and our questions help the insurer to decide whether to provide you with insurance and if so, on what terms. The duty must be complied with when answering them.

When answering the insurer's and our questions:

- you must take reasonable care to make sure your answers are true, honest, up to date and complete in all respects. You may breach the duty if you answer without any care as to its truth or if you only guess or suspect the truth. If in doubt, pause the application and obtain the true facts before answering; and
- if another person is answering for you, the insurer will treat their answers as yours. In such a case you should check the questions have been answered correctly on your behalf by them.

When does the duty apply until?

This duty applies until the time the insurer agrees to issue you with insurance for the first time. It also applies where you are applying to renew, extend, vary or reinstate your insurance, up until the time the insurer agrees to this.

If you have made a statement and this changes before the end of the above relevant time you must tell us about this change before the time ends.

What happens if you breach the duty?

If you do not meet the duty, to the extent permitted by law, the insurer may reject or not fully, or only partly pay your claim. The insurer may also, or as an alternative, cancel your insurance or if the misrepresentation was fraudulent, treat it as if it never existed.

A misrepresentation made knowingly by you without belief in its truth or recklessly without caring whether it is true or false can be fraudulent.

How is it determined if there has been a breach of your duty?

A breach is determined having regard to all relevant circumstances.

Without limiting the above, the following matters may be taken into account in determining whether you have taken reasonable care not to make a misrepresentation:

- the type of this consumer insurance contract and its target market;
- explanatory material or publicity produced or authorised by the insurer e.g. advertising material;
- how clear, and how specific, were any questions asked by the insurer;
- how clearly the insurer communicated to you the importance of answering those questions and the possible consequences of failing to do so;
- whether or not an agent was acting for you; and
- whether the contract was a new contract or was being renewed, extended, varied or reinstated.

The insurer must also take account of any particular characteristics or circumstances about you which it was aware of, or ought reasonably to have been aware of.

DUTY OF DISCLOSURE – OTHER CONTRACTS

Before you enter into an insurance contract, you have a duty of disclosure under the Insurance Contracts Act 1984. You have a duty to tell us anything that you know, or could reasonably be expected to know, may affect the insurer's decision to insure you and on what terms. You have this duty until the insurer agrees to insure you. You have the same duty before you renew, extend, vary or reinstate an insurance contract.

If we ask you questions that are relevant to the insurer's decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions.

Also, we may give you a copy of anything you have previously told us and ask you to tell us if it has changed. If we do this, you must tell us about any change or tell us that there is no change. If you do not tell us about a change to something you have previously told us, you will be taken to have told us that there is no change.

You do not need to tell us anything that reduces the risk insured, is common knowledge, the insurer knows or should know as an insurer or the insurer waives your duty to tell them about.

If you do not tell us something

If you do not tell us anything you are required to, the insurer may cancel your contract or reduce the amount it will pay you if you make a claim, or both. If your failure to tell us is fraudulent, the insurer may refuse to pay a claim and treat the contract as if it never existed.

DUTY OF DISCLOSURE - SUBSIDIARY AND ASSOCIATED COMPANIES

Cover which is arranged for subsidiary and/or associated companies in addition to named insureds.

If you enter into a contract of insurance on behalf of any subsidiary and/or related company of the named insured, that subsidiary and/or related company has the same duty of disclosure as the named insured. We recommend that you ensure that each subsidiary and/or related company is made aware of the duty of disclosure and given an opportunity to make any necessary disclosures.

ESSENTIAL READING OF POLICY WORDING

We will provide you with a full copy of your policy as soon as it is received from the insurer.

It is essential that you read this document without delay and advise us in writing of any aspects which are not clear or where the cover does not meet with your requirements.

CHANGE OF RISK OR CIRCUMSTANCES

It is vital that you advise the insurer of any changes to your company's usual business. For example, insurers must be advised of any

- mergers or acquisitions,
- changes in occupation or location,
- new products or services, or
- new overseas activities.

Please contact us if you are in doubt as to whether to notify your insurer of a change in business operations.

Your duty to disclose applies also when you amend, alter, vary or endorse a policy.

HOLD HARMLESS AGREEMENTS, CONTRACTING OUT, REMOVAL OF SUBROGATION OF 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.

INSURING THE INTERESTS 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. This is not applicable to Professional Indemnity or Directors & Officers policies.

TARGET MARKET DETERMINATION (TMD)

If you are interested in the Target Market Determination for your retail policy(s) you can access this via our online portal which provides access to the insurer TMD by policy class at:

<https://www.marsh.com/au/target-market-determinations.html>

GENERAL ADVICE WARNING

It is important that you understand and are satisfied with the policies we arrange for you. Any recommendations we have made have been based on a consideration of the premium quoted and the scope of cover offered by an insurer. We can give you general information to help you decide but unless we have specified otherwise, we have not advised you on whether the terms are specifically appropriate for your individual objectives, financial situation or needs. We therefore recommend that you should carefully read the relevant Product Disclosure Statement and other information we provide before deciding.

NSW STAMP DUTY EXEMPTION

From 1 January 2018, some small businesses with an aggregated annual turnover of less than \$2 million may be exempt from NSW stamp duty on commercial motor vehicle, commercial aviation, occupational indemnity or public/product liability insurance policies. (*aggregated turnover is your Australia wide annual turnover plus the annual turnover of any businesses that are your affiliates or are connected with you). To apply for an exemption or a refund please contact us for a copy of the 'NSW Insurance Duty - Small Business Exemption Declaration Form' if one has not been provided to you.

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.

NEW CLAIMS / UNREPORTED LOSSES

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. 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.

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.

CLAIMS MADE DURING THE PERIOD OF INSURANCE

Where all or part of this policy provides cover on a claims made basis, any claims first made against you and reported to the insurer during the period of insurance are covered irrespective of when the act causing the claim occurred, subject to the provisions of the Prior and Pending Litigation Date stated in the Schedule.

Please note the effect of Section 40(3) of the Insurance Contracts Act 1984. If you become aware of facts that may give rise to a claim, and you give written notice to the insurer of those facts as soon as possible (and before the policy period expires), then the insurer may not deny liability for that claim, when made, solely because it was made after the expiry of the policy period.

For this reason, you must advise the insurer in writing of all incidents that may give rise to a claim against you without delay after such incidents come to your attention and prior to the policy's expiry date.

As such this policy will not provide indemnity for claims, or possible claims, notified after the policy expires.

RETROSPECTIVE COVER

Some policies do not provide cover in respect of claims arising out of acts committed prior to any 'Retroactive Date' specified in the policy wording unless you specifically request and obtain this cover. An additional premium may apply to any extension to the retroactive date.

EVENTS OCCURRING PRIOR TO COMMENCEMENT

Some policies provide cover on an 'occurrence' basis. Your attention is drawn to the fact that such policies do not provide indemnity in respect of events that occurred prior to commencement of the contract.

NOT A RENEWABLE CONTRACT

Where all or part of this policy provides cover on a claims made basis, this policy or part of the policy will terminate on the date indicated. We emphasise that such a policy is not a renewable contract. If you require similar insurance for any subsequent period, you will need to complete a new proposal so that terms of insurance and quotation(s) can be prepared for your consideration prior to the termination of the current policy.

REFUND OF PREMIUMS

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

PRIVACY POLICY

We value your privacy and are committed to handling your personal information in accordance with the Australian Privacy Principles and Privacy Act. Full details of how we collect, hold, use and disclose personal information is detailed in our Privacy Policy:

<https://www.jltpublicsector.com/privacy-policy.html>.

Contact your Adviser if you require a copy, or email privacy.australia@marsh.com.

RECEIVING INFORMATION ABOUT OTHER PRODUCTS AND SERVICES

We 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.

CODE OF PRACTICE

We are a member of the National Insurance Brokers Association (NIBA) and are bound by their Code of Practice (the Code) when acting as an agent of the insured. When we are acting as an agent of the insurer, we are bound by the General Insurance Code of Practice. For more details refer to our webpage for the standards we are required to follow under the Code.

<https://www.jltpublicsector.com/about-us/insurance-brokers-code-of-practice.html>

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. We are entitled to retain all commission and fees covering the full policy period for policies placed by us on your behalf, even where an insurance policy is amended, terminated or otherwise cancelled. In addition to the above we, or any company within the JLT Risk Solutions Pty Ltd group of companies, may receive income from insurers including: 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.

FINANCIAL SERVICES GUIDE (FSG)

For important information about us and the services we provide go to the link below to download the JLT Public Sector Financial Services Guide. You should read the FSG carefully and make sure you understand it. If there is anything you do not understand, please contact us.

<https://www.jltpublicsector.com/financial-services-guide.html>

Complaints Procedures

If you are dissatisfied with our service in any way, in the first instance, please contact the Adviser servicing your account or our Complaints Officer on +61 3 9603 2338 or email complaints.australia@marsh.com. A more detailed explanation of our Complaints Procedure can be found in our Financial Services Guide or at:

<https://www.jltpublicsector.com/contact-us/complaints.html>.

Commission

The Premium shown on the tax invoice includes commission received from the insurer.

Referrer Remuneration

A percentage of the income received by us is paid to Municipal Association of Victoria for its role in referral, distribution or promotion.

If you require a further explanation for any of the above notices, please contact us immediately.