



Westcourt General Insurance Brokers Pty Ltd
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Corporate Authorised Representative No: 258362
ABN: 91 000 192 696

PO Box 4283 Tel: 02 4388 9911
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Authorised Representative for
Westcourt General Insurance Brokers Pty Ltd

You have elected to pay this invoice by Monthly Instalments which will be deducted from your nominated financial institution account. Please ensure funds are available as unpaid instalments may result in cancellation of your cover.

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TAX INVOICE

This document is a tax invoice for GST

MERVYN RIDDER
113 TARGO ROAD
PENDLE HILL NSW 2145

Invoice Date: 20/03/2017
Invoice No: 1661281
Our Reference: RIDDER MER

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

RENEWAL

Class of Policy: Personal Accident & Illness
Insurer: Allianz Australia Insurance Limited
GPO Box 4049 SYDNEY NSW 2001
ABN: 42 612 442 111
The Insured: MERVYN RIDDER
Policy No: 6066481
Period of Cover: From 4/03/2017 to 4/03/2018 at 4:00 pm

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

Monthly \$137.53 per month

Your Premium:

Premium	UW Levy	Fire Levy	GST	Stamp Duty	Broker Fee
\$1,428.84	\$0.00	\$0.00	\$142.92	\$142.92	\$0.00
TOTAL					\$1,714.68

YOUR DUTY OF DISCLOSURE

Before you enter into a contract of general insurance with an Insurer, you must 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. You must answer the specific questions truthfully and accurately and not misrepresent the nature of the risk to the insurer.

The duty also applies when you seek to renew, extend or alter a policy. It applies up to the time the policy is renewed, extended or altered. Your duty, however, does not require you to disclose matters:

- That diminishes the risk to be undertaken by the Insurer
- That a reasonable person could be expected to know
- That is common knowledge
- That your Insurer knows or ought to know in the ordinary course of their business
- As to which compliance with your duty is waived by the Insurer.

NON-DISCLOSURE

If you do not comply with your duty of disclosure, the Insurer may be entitled to reduce their liability under the contract in respect of a claim and/or cancel the contract. If your non-disclosure is fraudulent, the Insurer may decline the claim and may avoid the contract from its beginning. (see Important Notices attached)

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Our Reference: RIDDER MER
Invoice No: 1661281
Acct Man: Thomas Powell

AMOUNT DUE \$0.00