

**Ausure Insurance Brokers Pty Ltd** | ABN: 21 167 334 536  
Authorised Representative of Ausure Pty Ltd | AFSL: 238433

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**REPRESENTATIVE**  
Ausure Insurance Brokers Pty Ltd  
Kristy Bollington - AR: 340196  
PO Box 386  
Griffith NSW 2680  
Tel **02 6909 1699**

Fax  
Email [Kristy.Bollington@ausure.com.au](mailto:Kristy.Bollington@ausure.com.au)

Yenda Pumpout and Septic Service Pty Ltd  
25 Barwidgee Boulevard  
DARLINGTON POINT NSW 2706

## New Business

**NOTES:** Allianz | Commercial Motor Insurance - Sewerjett Ranger Trailer

**Invoice date** 14-Aug-2020

**Invoice number** 8651672

<b>TYPE OF POLICY</b>	<b>Motor - Commercial</b>
<b>THE INSURED</b>	Yenda Pumpout and Septic Service Pty Ltd
<b>INSURER</b>	Allianz Insurance Australia Limited L 12, 2 Market St SYDNEY NSW 2000 ABN: 15 000 122 850
<b>POLICY NUMBER</b>	122AN04949VSD
<b>PERIOD OF COVER</b>	From <b>14/08/2020</b> to <b>14/08/2021</b>

### YOUR PREMIUM

Premium

**Invoice Total \$**

**NOTE: This invoice is for information only.**

**This policy is monthly direct debited by the insurer and no premium is payable to us.  
Please refer to your policy schedule for instalment details.**

# IMPORTANT INFORMATION

# PLEASE READ CAREFULLY

## 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 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 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 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 avoiding the contract from its beginning.

## CONTRACTING OUT OR REMOVING INSURERS RIGHTS OF SUBROGATION

You will prejudice your rights to a claim if, without prior agreement from your insurer you make any agreement that will prevent the insurer from recovering a loss from a third party. These 'hold harmless' are often found in leases and maintenance or supply contracts from burglar alarm or fire protection installers and in repair contracts.

## INSURING THE INTEREST OF OTHER PARTIES

If you require the interests of another party to be covered you must request this and ensure they are noted on your policy. Most policy conditions will exclude indemnity to other parties (eg mortgagees, lessors or principals etc) unless their interest is noted on the policy.

## UTMOST GOOD FAITH

A contract of insurance is a contract based on the utmost good faith and there is implied in such a contract a provision requiring each party to it to act towards the other party with the utmost good faith. If you fail to do so it may prejudice your claim.

## UNDER INSURANCE

Your contract of insurance may contain an average provision. It is important that you nominate a sum insured to represent the full value of the property insured. If you fail to insure the full value your claim may be reduced in proportion with your underinsurance.

## NON PAYMENT OF PREMIUM

If this invoice is unpaid after 30 days we will advise the insurer that the policy is unpaid. The insurer may cancel the policy and/or pursue payment from you.

## CHANGE IN RISK CIRCUMSTANCES

You must inform your broker of any material changes in your business; if you fail to do so an insurer may be entitled to deny a potential claim. You should inform your broker about any changes in location, new products/procedures or any departure from your ordinary business. If you are doubt as to whether you should disclose any changes please contact your broker for advice.

## CLAIMS MADE POLICIES

Certain policies (eg many types of professional indemnity policies) are claims made policies. These policies do not cover events that occurred before the contract was entered into. If you give an insurer notice of circumstances that may give rise to a claim during the policy period, the insurer will cover claims made later that arise out of those circumstances.

## LEASING, HIRING & BORROWING PROPERTY

When you lease, hire or borrow property, make sure that the contract clearly identifies who is responsible for insuring the property.

Industrial Special Risks policies automatically cover property which you are responsible to insure, subject to the policy excess. Public liability insurance may assist you meet claims relating to property damage to property which you lease or hire. A sub-limit usually applies to the amount you can claim for damage to property in your care, custody or control.

## INSURER SOLVENCY

We do not warrant or guarantee the current or ongoing solvency or financial viability of the insurer because we have no control over the insurer's performance and this can be affected by many complex commercial and economic factors.

## PREMIUM FINANCE

If you choose to finance your premium Ausure and your representative will receive up to 4% of the amount financed for providing the referral and assisting you to arrange the facility. This will not result in any additional costs to you. We recommend that you carefully read the finance contract to understand the implications in the event you cancel your insurance policy before expiry.

## CANCELLATIONS AND AMENDMENTS

We do not refund our fees or commission received for arranging the policy. Please note that premium finance contracts contain terms that reduce the amount you will receive from any refund. Please see the terms of your contract for more information.

## HOW DO WE RESOLVE COMPLAINTS?

In the event that you have a complaint about the manner in which we provide any financial service please contact Ausure's Complaints Manager by phone on (07) 3319 5100 or by writing to the address shown on the front of this invoice. If your complaint remains unresolved, Ausure's dispute committee will review the matter and respond within 15 days. Your complaint will be dealt with fairly and promptly but if you remain dissatisfied with the final decision you may refer the matter to the Australian Financial Complaints Authority (AFCA), which acts as Ausure's external dispute resolution provider. AFCA can be contacted on 1800 931 678 or [info@afca.org.au](mailto:info@afca.org.au).

**Policy Particulars:**

This policy is underwritten by:  
Allianz Australia Insurance Limited  
AFS Licence No. 234708  
ABN 15 000 122 850

Insured Name            Yenda Pumpout and Septic  
                                 Service Pty Ltd  
Trading Name            Yenda Pumpout and Septic  
                                 Service Pty Ltd

ABN                        39617155594  
Registered for GST      YES  
Tax Credit %            100.00%  
Tax Status               Taxable

Period of Insurance:  
Effective Date           14/08/2020  
Expiry Date              4.00pm on 14/08/2021

Situation                15 CARRINGTON ST DARLINGTON POINT NSW 2706

Business                 Pump Out Sewer & Septic

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Commercial Motor

Vehicle 1

Vehicle Description    2019 Sewerjett Ranger R50D-70  
                                 Trailer System  
Registration                TBC000  
VIN                            6T9T26R01KAGD5010  
Vehicle Sum Insured    \$ 52000 or Market Value whichever is  
                                 the lesser

Cover Type                Comprehensive Market Value

This includes cover for:

Section 1 Loss of or Damage to Your Vehicle;

Section 2 Third Party Property Damage Cover

Optional Benefits

Hire costs following accident            Not insured

Excess(es)  
Basic Excess                                \$        750

Additional to basic excess:

All drivers up to the age of 21	\$	850
Drivers aged between 21 and 25	\$	500

Drivers aged greater than 25 but have held their Australian driver's licence for less than 2 years	\$	500
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#### MINIMUM PREMIUM MAY APPLY

Minimum premiums may apply. Any discounts/entitlements only apply to the extent any minimum premium is not reached. If you are eligible for more than one, we also apply each of them in a predetermined order to the premium (excluding taxes and government charges) as reduced by any prior applied discounts/entitlements.

#### MONTHLY INSTALMENT DEDUCTIONS BY DIRECT DEBIT

Monthly Premium \$ 48.85

You have provided a verbal direct debit authority for us to deduct monthly premium instalments from your nominated bank account. Please note that the first instalment will be deducted following issue of this schedule. Normal monthly billing will then occur on the same date as the effective date of this policy.

#### Direct Debit Request Service Agreement

##### Definitions

account means the account held at your financial institution from which we are authorised to arrange for funds to be debited.

agreement means this Direct Debit Request Service Agreement between you and us.

business day means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.

debit day means the day that payment by you to us is due.

debit payment means a particular transaction where a debit is made.

direct debit request means the Direct Debit Request provided and authorised either verbally or in writing.

us or we means Allianz Australia Insurance Limited

you means the customer who provided the direct debit request.

your financial institution is the financial institution where you hold the account that you have authorised us to arrange to debit.

## 1. Debiting your account

1.1 By providing a direct debit request, you have authorised us to arrange for funds to be debited from your account. You should refer to the direct debit request, your current insurance schedule, and this agreement for the terms of the arrangement between us and you.

1.2 We will only arrange for funds to be debited from your account as authorised by the direct debit request.

1.3 If the debit day falls on a day that is not a business day, we may direct your financial institution to debit your account on the following business day.

## 2. Changes by us

2.1 We may vary any details of this agreement or a direct debit request at any time by giving you at least fourteen (14) days written notice.

## 3. Changes by you

3.1 Subject to 3.2 and 3.3, you may change the arrangements under a direct debit request by contacting us.

3.2 If you wish to stop or defer a debit payment you must notify us in writing at least fourteen (14) days before the next debit day. This notice should be given to us in the first instance.

3.3 You may also cancel your authority for us to debit your account at any time by giving us fourteen (14) days notice in writing before the next debit day. This notice should be given to us in the first instance. For Queensland and Western Australian residents, outstanding Stamp Duty may be payable.

## 4. Your obligations

4.1 It is your responsibility to ensure that there are sufficient clear funds available in your account to allow a debit payment to be made in accordance with the direct debit request.

4.2 If there are insufficient clear funds in your account to meet a debit payment:

- (a) you may be charged a fee and/or interest by your financial institution;
- (b) you may also incur fees or charges imposed or

incurred by us; and

- (c) you must arrange for the debit payment to be made by another method or arrange for sufficient clear funds to be in your account by an agreed time so that we can process the debit payment.

4.3 You should also check your account statement to verify that the amounts debited from your account are correct.

4.4 If we are liable to pay Goods and Services Tax (GST) on a supply made in connection with this agreement, then you agree to pay us on demand an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.

## 5. Dispute

5.1 If you believe that there has been an error in debiting your account, you should notify us directly and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly.

5.2 If we conclude as a result of our investigations that your account has been incorrectly debited we will respond to your query by arranging for your financial institution to adjust your account (including interest and charges) accordingly. We will also notify you in writing of the amount by which your account has been adjusted.

5.3 If we conclude as a result of our investigations that your account has not been incorrectly debited we will respond to your query by providing you with reasons and any evidence for this finding.

5.4 Any queries you may have about an error made in debiting your account should be directed to us in the first instance so that we can attempt to resolve the matter between us and you. If we cannot resolve the matter you can still refer it to your financial institution which will obtain details from you of the disputed transaction and may lodge a claim on your behalf.

## 6. Accounts

You should check:

- (a) with your financial institution whether direct debiting is available from your account as direct debiting is not available on all accounts offered by financial institutions.
- (b) your account details which you have provided to us are correct by checking them against a recent account statement.

## 7. Confidentiality

7.1 We will keep any information (including your account details) in your direct debit request confidential. We will make reasonable efforts to keep any such

information that we have about you secure and to ensure that any of our employees or agents who have access to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information.

7.2 We will only disclose information that we have about you:

- (a) to the extent specifically required by law; or
- (b) for the purposes of this agreement (including disclosing information in connection with any query or claim).

8. Notice and contact

8.1 If you wish to notify us in writing about anything relating to this agreement, you should write to:

Allianz Australia Insurance Limited  
Attention: Direct Processing Centre  
GPO Box 9863  
Brisbane QLD 4001

8.2 If you wish to contact us by telephone about anything relating to this agreement please call us on 13 1000.

8.3 We will notify you by sending a notice in the ordinary post to the address you have given us with your direct debit request.

8.4 Any notice will be deemed to have been received two business days after it is posted.

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Supplementary Product Disclosure Statement ("SPDS")  
Changes to your duty of disclosure

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Preparation Date: 18/10/2014

This document is an SPDS that updates and amends the Product Disclosure Statements ("PDSs") for the following products underwritten by Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence No. 234708 of 2 Market Street Sydney NSW 2000 (Allianz):

- \* Caravan & Trailer insurance
- \* Commercial Motor insurance
- \* Home insurance
- \* Landlord insurance
- \* Motor Fleet insurance
- \* Motorcycle insurance
- \* Personal Accident insurance

This SPDS is issued by Allianz and must be read together with the relevant PDS and any other SPDS that you are given which updates or amends that PDS.

The "Duty of Disclosure" section is deleted and replaced as follows:

Your Duty of Disclosure

Before you enter into this insurance with us, you have a duty of disclosure under the Insurance Contracts Act 1984.

The Act imposes a different duty the first time you enter into a contract of insurance with us to that which applies when you vary, extend, reinstate or replace the contract.

This duty of disclosure applies until the contract is entered into (or varied, extended or reinstated as applicable).

Your Duty of Disclosure when you enter into the contract with us for the first time

When answering our specific questions that are relevant to our decision whether to accept the risk of the insurance and, if so, on what terms, you must be honest and disclose to us anything that you know and that a reasonable person in the circumstances would include in answer to the questions.

It is important that you understand you are answering our questions in this way for yourself and anyone else that you want to be covered by the contract.

Your Duty of Disclosure when you vary, extend, reinstate or replace the contract

When you vary, extend, reinstate or replace the contract with us, your duty is to disclose to us every matter that you know, or could reasonably be expected to know, is relevant to our decision whether to accept the risk of the insurance and, if so, on what terms.

What you do not need to tell us

Your duty however does not require disclosure of any matter:

- \* that diminishes the risk to be undertaken by us; or
- \* that is of common knowledge; or
- \* that we know or, in the ordinary course of our business as an insurer, ought to know; or
- \* as to which compliance with your duty is waived by us.

Non-disclosure

If you fail to comply with your duty of disclosure, we may be entitled to reduce our liability under the contract in respect of a claim, cancel the contract or both.

If your non-disclosure is fraudulent, we may also have the option of avoiding the contract from its beginning.



This document sets out how we use, collect and disclose personal information about you. It replaces any information about privacy in the insurance documentation we have previously provided to you. Further information is in our Privacy Policy available at [www.allianz.com.au](http://www.allianz.com.au).

At Allianz, we give priority to protecting the privacy of your personal information. We do this by handling personal information in a responsible manner and in accordance with the Privacy Act 1988 (Cth).

### How We Collect Your Personal Information

We usually collect your personal information from you or your agents. We may also collect it from our agents and service providers; other insurers and insurance reference bureaus; people who are involved in a claim or assist us in investigating or processing claims, including third parties claiming under your policy, witnesses and medical practitioners; third parties who may be arranging insurance cover for a group that you are a part of; law enforcement, dispute resolution, statutory and regulatory bodies; marketing lists and industry databases; and publicly available sources.

### Why We Collect Your Personal Information

We collect your personal information to enable us to provide our products and services, including to process and settle claims; offer our products and services and those of our related companies, brokers, intermediaries and business partners that may interest you; and conduct market or customer research to determine those products or services that may suit you. You can choose not to receive product or service offerings from us (including product or service offerings from us on behalf of our brokers, intermediaries and/or our business partners) or our related companies by calling the Allianz Direct Marketing Privacy Service Line on 1300 360 529, EST 8am to 6pm Monday to Friday, or going to our websites Privacy section at [www.allianz.com.au](http://www.allianz.com.au).

### Who We Disclose Your Personal Information To

We may disclose your personal information to others with whom we have business arrangements for the purposes listed in the paragraph above or to enable them to offer their products and services to you. These parties may include insurers, intermediaries, reinsurers, insurance reference bureaus, related companies, our advisers, persons involved in claims, external claims data collectors and verifiers, parties that we have an insurance scheme in place with under which you purchased your policy (such as a financier or motor vehicle manufacturer and/or dealer). Disclosure may also be made to government, law enforcement, dispute

resolution, statutory or regulatory bodies, or as required by law.

#### Disclosure Overseas

Your personal information may be disclosed to other companies in the Allianz Group, business partners, reinsurers and service providers that may be located in Australia or overseas. The countries this information may be disclosed to will vary from time to time, but may include Canada, Germany, New Zealand, United Kingdom, United States of America and other countries where the Allianz Group has a presence or engages subcontractors. We regularly review the security of our systems used for sending personal information overseas. Any information disclosed may only be used for the purposes of collection detailed above and system administration.

#### Access to Your Personal Information and Complaints

You may ask for access to the personal information we hold about you and seek correction by calling 1300 360 529 EST 8am 6pm, Monday to Friday. Our Privacy Policy contains details about how you may make a complaint about a breach of the privacy principles contained in the Privacy Act 1988 (Cth) and how we deal with complaints. Our Privacy Policy is available at [www.allianz.com.au](http://www.allianz.com.au).

#### Telephone Call Recording

We may record incoming and/or outgoing telephone calls for training or verification purposes. Where we have recorded a telephone call, we can provide you with a copy at your request, where it is reasonable to do so.