

# AON Certificate of Currency

Ref. AON RAE E0842 A705407/000

For client enquiries see broker details below

Johanna Marie Elms  
P.O BOX 711  
BOTANY NSW 1455

This Certificate can be used to inform third parties general information regarding a client's insurance cover. It does not represent an insurance contract and confers no rights to the recipient.

## Insurance Information as at 7 August 2014

**Insured:** Johanna Marie Elms

**Policy Type:** Music Teachers Public & Products Liability, Professional Liability and Personal Accident Insurance.

**Underwriters:** SLE Worldwide Australia Pty Ltd for underwriting syndicates at Lloyds of London & ACE Insurance Limited.  
Accident & Health International Underwriting Pty Limited as agents for Allianz Australia Insurance Ltd.

**Policy Numbers:** Public & Products Liability & Professional Liability - 2050604401005  
Personal Accident - 0021654

**Period:** 7th August 2014 to 7th August 2015

**Insurance Activities:** Music/Singing Teaching including the organisation & staging of music recitals & camps, the performance risk of your students whilst performing at your recitals/camps, sales of musical equipment, performance risk of the Insured as a Musician.

**Limits of Indemnity:**

**Public & Products Liability:** -Public Liability \$20,000,000 any one occurrence  
-Products Liability \$20,000,000 any one period of insurance  
-Includes the following endorsement(s) - Molestation endorsement: \$500,000 any one period of insurance & \$500,000 in the aggregate

**Professional Liability:** -\$1,000,000 any one period of insurance & \$2,000,000 in the aggregate  
(this is a Claims Made Policy)

**Personal Accident:** -Death & Capital Benefits \$50,000  
-Weekly Accident: \$500 a week (Max 85% of income).  
-Loss of income due to accident limited to 156 weeks (up to and 65 years of age) or, 26 weeks (66 to and including 75 years of age).

**Location of Cover:** Australia Wide

Aon Risk Solutions ABN 17 000 434 720 AFSL No 241141

Aon has always valued the privacy of personal information. If you would like a copy of our Privacy Policy, you can contact us or access it from our website at [www.aon.com.au](http://www.aon.com.au)

# Certificate of Currency

Ref. AON RAE E0842 A705407/000

---

For client enquiries see broker details below

## **Interested Parties:**

This policy indemnifies **Any Property Owner** from which The Insured has leased premises or land or upon whose premises The Insured temporarily occupies for the purpose of their business, in respect of any loss or damage resulting in a claim for compensation brought by any person against **The Property Owner** arising directly from the negligence of The Insured. Provided that this policy does not extend to indemnify **The Property Owner** where the liability to pay such compensation results from the negligence of **The Property Owner** or its servants, agents or contractors. This indemnity is granted subject always to the terms and conditions of the policy wording.

*Subject to the terms and conditions of the policy wordings.*

## **Further Information**

Should you have any questions pertaining to the Insured's cover we encourage you to contact the account executive who placed the cover direct. Their contact details appear below.

**Dimitri Hursalas**

**Phone: 1800 806 584**

**Email address: [au.entertainment@aon.com](mailto:au.entertainment@aon.com)**

Yours sincerely,

**Aon Entertainment & Events Division**

---

## **Important notes**

- This certificate does not amend, extend or alter the cover, and the policy remains subject to the terms, conditions and exclusions of the issued policy.
- While an expiry date has been indicated, it should be noted that this policy can be cancelled in the future. Accordingly reliance should not be placed on the expiry date.
- This certificate does not constitute an insurance contract upon which claims can be made.



**Tax Invoice**

Johanna Marie Elms  
 P.O BOX 711  
 BOTANY NSW 1455

Contact Dimitri Hursalas  
 Tel 1800 806 584  
 Fax 02 9633 5009  
 Email dimitri.hursalas@aon.com  
 Address PO Box 1331  
 PARRAMATTA NSW 2124

Reference: AON RAE E0842 A705407/000

Invoice No. : I7095913  
 Invoice Date : 07.08.2014  
 Class : MUSIC TEACHERS  
 Insurer : Various  
 Policy No. : Various  
 Period : 07.08.2014 to 07.08.2015

Premium 120.00  
 GST 12.00  
 Stamp Duty 11.89  
 Broker/Admin Fee 105.55  
 Fee GST 10.56

**Total Amount A\$ 260.00**  
**Payment Due Date - 20.08.2014**

**Transaction Description**

New Aon Music and Singing Teachers Package

This invoice relates to an Aon Product. Please refer overleaf.



**Monthly Instalments**

Premium Funding options are available to pay by monthly instalments where the amount payable is \$500 or more.

Contact your Client Manager or call our Premium Funding team for a quote on 1800 702 738



**Electronic Funds Transfer**

Please transfer payments to the Account below:

BSB: **084-456**  
 Account: **128456241**  
 Reference: **I7095913**

Send your remittance quoting invoice numbers to: [au.receivables@aon.com](mailto:au.receivables@aon.com)



**BPAY**

Billor Code: **90308**

Reference: **0107813260709591302**



**Credit Card**

Online: [www.aon.com.au/paymybill](http://www.aon.com.au/paymybill)

Phone: **1300 854 017**

Reference: **0107813260709591302**

Transaction limit of \$99,999 applies, and invoices must be paid in full.

Credit Card fee of 1% for VISA / MasterCard and 2.75% for AMEX.



**Mail**

Refer overleaf. Return this section to:

GPO Box 3668  
 SYDNEY NSW 2001

with your cheque made payable to:

**Aon Risk Solutions**

## You should read the following important information and disclosures

### 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 diminish the risk to be undertaken by the insurer;
- that are of common knowledge;
- that your insurer knows or, in the ordinary course of its business, ought to know;
- as to which compliance with your duty is waived by the insurer.

Examples of information which are relevant to insurers are:-

- (i) Past claims experience;
- (ii) A cancellation of a previous insurance policy or refusal by an insurer to renew a policy previously held by you;
- (iii) Any unusual features of the subject matter of the insurance which might increase the likelihood of a claim under the policy.

If you are uncertain about whether or not a particular matter should be disclosed to the insurer, please contact our office.

### 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.

### Read our Financial Services Guide or our retainer agreement with you.

Take time to read our Financial Services Guide or your retainer agreement carefully as they contain some very important information about the products and services Aon Risk Services Australia Limited (Aon) provides. They also explain how we and our representatives may be remunerated and contain details of how we manage conflicts of interest.

### Retention of Remuneration

Unless otherwise stated in your retainer agreement, we treat our remuneration as fully earned when we issue you with a tax invoice. In the absence of a retainer agreement, you agree that we may retain all our commission, fees and other remuneration in full in the event of any mid-term cancellation of a policy or future downward adjustment of premium. You also agree that the insurer and Aon may offset such remuneration from any premium refund you are entitled to.

Please note that by continuing to engage Aon to provide insurance services, you are, in the absence of a written retainer agreement, agreeing to the delivery of our services and our remuneration as described in our Financial Services Guide.

Our Financial Services Guide is available at [www.aon.com.au](http://www.aon.com.au) or contact your account manager if you want a hard copy.

### Foreign Exchange and GST

Where this tax invoice is for a foreign currency amount, the Goods and Services Tax (if applicable) is converted to Australian dollars at the exchange rate published by the Reserve Bank of Australia at 4.00pm, Australian Eastern Time, on the business day prior to the date of the tax invoice.

### Making a Complaint

Please contact your Aon Client Relationship Manager or your local Aon office if you have a concern about our services or any product we have provided. If you are not satisfied with the resolution of your complaint or the manner in which it has been handled, please contact Aon's Complaints Manager who will attempt to resolve it in accordance with our Complaints Procedures. You may obtain a copy of these procedures from Aon's Complaints Manager or via our website at [www.aon.com.au](http://www.aon.com.au). To contact our Complaints Manager, please email us at [feedback@eon.com.au](mailto:feedback@eon.com.au) or write to Complaints Manager, Level 33, 201 Kent Street, Sydney NSW 2000.

Aon is also a member of an external dispute resolution body approved by ASIC, the Financial Ombudsman Service ('FOS'). If you are not satisfied with the outcome determined by Aon, you may refer your complaint to the Insurance Broking Division of FOS. Alternatively, if your concern is with the Insurer, you may contact the General Insurance Division of FOS. FOS can be contacted via telephone on 1300 780 808 or via email at [info@fos.org.au](mailto:info@fos.org.au). Further information regarding FOS can also be found at [www.fos.org.au](http://www.fos.org.au)

### Aon Products

Please read our Financial Services Guide (or if you have a specific retainer agreement with us, that agreement) for important information about Aon Products. Our Financial Services Guide is available at [www.aon.com.au](http://www.aon.com.au). Please contact your account manager if you want a hard copy.



----- Detach Here -----



**Please tear off this slip and return with your cheque**

Aon Risk Services Australia Limited  
GPO Box 3668  
SYDNEY NSW 2001

Reference : AON RAE E0842 A705407/000  
Invoice No. : I7095913  
Client Name : Johanna Marie Elms

**Total Amount A\$ 260.00**  
**Payment Due Date - 20.08.2014**

010781326+07095913+0000026000+2022+24

**General Policy Information**

INSURED

Johanna Marie Elms

BUSINESS DESCRIPTION

Music and Singing Teachers

PERIOD OF INSURANCE

From 4.00pm 7th August 2014

To 4.00pm 7th August 2015

**Public Liability / Professional Liability**

**PUBLIC LIABILITY**

COVERING

The Insured's legal liability to pay compensation for:

- a) Personal Injury
- b) Property Damage

Occurring within the Geographical Limits during the Period of Insurance as a result of an occurrence happening in connection with the Insured's business.

In addition to the Limit of Liability the Insurer will pay all costs and expenses as defined in the Policy.

Cover also extends to:

- 1. Organising, promoting and staging of Music Recitals/Camps for students of the Insured.
- 2. The performance risk of the students whilst performing at a Recital and/or Camp organised by the Insured.
- 3. Performance risk of the Insured in the capacity of a musician.
- 4. Incidental sales of music equipment.

GEOGRAPHICAL LIMITS

Only covers claims brought in Australia or New Zealand.

LIMITS OF LIABILITY

Public Liability  
\$ 20,000,000 each and every occurrence

Molestation sub-limit  
\$ 500,000 any one Period of Insurance and in the aggregate

**POLICY SCHEDULE**

Johanna Marie Elms  
MUSIC TEACHERS

Molestation retroactive date: 31 December 2007

Products Liability  
\$ 20,000,000 any one Period of Insurance

Goods in care, custody and control  
\$100,000

Definition: Covers the Insured against civil action brought by third parties for loss or damage to their goods due to the Insured's negligence and whilst such goods are in the care, custody and control of the Insured.

DEDUCTIBLES

\$ 500 each and every occurrence  
\$5,000 each and every occurrence in respect of molestation claims

**PROFESSIONAL LIABILITY**

LIMITS OF LIABILITY

\$ 1,000,000 any one Period of Insurance  
\$ 2,000,000 in the aggregate

DEDUCTIBLE

\$ 500 each and every occurrence

POLICY WORDING

Aon Entertainment Industry Public and Products Liability Wording  
6-2013 including a Professional Liability Sub Section and  
Molestation Endorsement

PROVISIONS

All service providers are required to carry their own insurance. A service provider is deemed as anyone hired by the Insured to provide a good or service. Service providers include but are not limited to security, amusement device operators, fireworks operators, caterers, contractors, venue owners, entertainers etc.

INSURER	POLICY NUMBER	PROPORTION
SLE WORLDWIDE AUST PTY LTD A.B.N. 15 066 698 575 LEVEL 11, 56 CLARENCE ST SYDNEY NSW 2000	205064401005	100.0000%
* SUPPORTING INSURERS		
- Lloyds' Underwriters AS DETAILED	85.0000%	
- ACE INSURANCE LIMITED LEVEL 3, 28-34 O'CONNELL STREET	15.0000%	

**POLICY SCHEDULE**

Johanna Marie Elms  
MUSIC TEACHERS

SYDNEY NSW 2000  
ABN 23 001 642 020

**Section Premium Details :**

Billing Currency : Australian Dollars  
Premium 105.00  
Stamp Duty 10.40  
GST 10.50  
TOTAL 125.90

**Personal Accident**

COVERING

Personal Accident only.  
Death and Capital Benefits  
Note: No cover applicable for Sickness

LIMITS OF LIABILITY

Death and Capital Benefits \$ 50,000  
Weekly Injury Benefit:  
85% of average gross weekly Salary as derived from music/singing  
tuition to a maximum of \$500 a week  
Deferral Period 7 Days  
Scope of Cover 24/365

Age Limit 75 years

BENEFIT PERIOD

Up to and including 65 years of age 156 Weeks  
66 to and including 75 years of age 26 Weeks

GEOGRAPHICAL LIMITS

Australia and New Zealand

WORDING

GPA PDS WRD Jan 2011

MINIMUM DEPOSIT PREMIUM

Premiums are minimum and deposit premiums are therefore if an  
Insured cancels mid term, no return premium is applicable

Issued for and on behalf of SLE Worldwide Australia Pty Ltd  
ABN 15 066 698 575 and Accident & Health International Underwriting  
Pty Ltd ABN 26 053 335 952 in Sydney on the date specified below.

Aon Risk Services Australia ABN 17 000 434 720 arranges the  
insurance and SLE Worldwide Australia Pty Ltd and Accident & Health  
International Underwriting Pty Ltd issues the insurance.

**POLICY SCHEDULE**Johanna Marie Elms  
MUSIC TEACHERS

Please refer to the Policy Wordings and Product Disclosure Statement for full policy coverage, conditions and exclusions.

INSURER	POLICY NUMBER	PROPORTION
ACCIDENT & HEALTH INTERNATIONAL UNDERWRI A.B.N. 26 053 335 952 LEVEL 32 60 MARGARET STREET SYDNEY NSW 2000	0021654	100.0000%
* SUPPORTING INSURERS		
- CGU INSURANCE LIMITED 181 WILLIAM STREET MELBOURNE VIC 3000 ABN 27 004 478 371	100.0000%	

**Section Premium Details :**

Billing Currency : Australian Dollars	
Premium	15.00
Stamp Duty	1.49
GST	1.50
TOTAL	17.99