



Level 5/54 Miller Street,  
North Sydney NSW 2060  
PO Box 893 North Sydney NSW 2059  
Tel: (02) 9925 8902 Fax: (02) 8904 1609  
info@aurorauw.com.au  
www.aurorauw.com.au  
ABN: 12 106 909 737 AFSL: 246500

### **SPECIAL NOTICES**

The document set attached is prepared as a summary of your insurance policy. It is not a complete description of all your policy terms, conditions and exclusions.

In case of a claim under any policy, or questions with regard thereto, the provisions of the policy will prevail.

### **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 any matter:-

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

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, however, your non-disclosure is fraudulent, the insurer may also have the option of voiding the contract.

### **SUBROGATION (RECOVERY) AGREEMENTS**

Before you enter into a contract of general insurance with an insurer, the Insurance Contracts Act 1984 stipulates that the insurer must advise you of any provisions in your policy affecting the preservation of their rights of subrogation.

As your insurer has given us such advice, your policy of insurance provides that you will not be able to recover under it if you enter into or have entered into any agreement which excludes or limits your rights of recovery from other parties. Therefore, you must not have agreed to and must not agree to give away any of your rights which may affect your insurer's right to recover under subrogation from other parties.

### **LIABILITY FOR GOODS AND SERVICES TAX (GST)**

As the service of providing general insurance services falls under the umbrella of the Goods and Services Tax (GST), we are required to charge you on a proportional basis for any insurance services provided by or via us after 30 June, 2000.

Therefore, the attached document includes this charge which has been calculated based on information available to us at this time. Subsequently, if this charge requires amendment, we will recover from (or reimburse) you for any difference.

### **INSURANCE OMBUDSMAN SERVICE LTD DISPUTE RESOLUTION FACILITY**

Clients placing **domestic or personal lines business** who are not fully satisfied with our services should contact our customer relations/complaints officer, located at the above address.



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**Schedule of Cover**

**Our Reference: 11020011**

**Association Liability Policy**

This Schedule, together with Policy provisions and endorsements, if any, which will form part thereof, complete the above numbered policy.

**Association:**

Australian Mens Shed Association Inc (AMSA) & Mens Sheds anywhere in Australia that are affiliated and financial members of AMSA and/or subsidiary and/or related Corporations as defined under Australian Corporations Law and/or financiers and all parties for whom the Insured undertakes to insure, for their respective rights, interests, and liabilities.

**Association's Main Address:**

Lake Street, Windale, NSW 2306  
 and elsewhere in Australia where the Insured carries on business, has goods or other property stored or being processed.

**Business:**

Not for profit mens's shed activities & associated Activities and any other activity incidental thereto.

**Period of Insurance:** From: 01/03/2010 at 4.00pm  
 To: 01/03/2011 at 4.00pm

**Jurisdiction:** Commonwealth of Australia

**Limit of Indemnity:** \$2,000,000 Any One Claim  
 \$4,000,000 In The Aggregate

**Excess:** \$1,000 each and every Claim

**Retroactive Date:** Unlimited excluding known claims and circumstances.

**Date of Proposal:** 08/02/2011

**Automatic Extensions**

		Specific Limit
Crisis Consultancy Costs	Included	\$15,000
Dishonesty of Employees and Office Bearers	Included	
Employment Practices	Included	
Estates	Included	
Fidelity	Included	\$50,000
Fines and Penalties	Included	\$10,000
Insured vs Insured	Included	
Libel and Slander	Included	
Loss of Documents	Included	
Occupational Health and Safety	Included	
Outside Directorships, Trusteeships and Committees	Included	
Preservation of Indemnity	Included	
Reinstatement of Limit of Indemnity	Included	
Retirement Cover	Included	
Run Off for Outside Directorships (Non Profit Organisations)	Included	
Severability	Included	
Tax Audit	Included	\$25,000
Trade Practices Act	Included	
Run-off Cover for Subsidiaries	Not Included	

**CLAUSES**

The Insurer agrees to pay the Insured for a Loss covered by this Policy in





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To be valid, this Schedule must be signed by an authorised officer or agent of the Insurer.

A handwritten signature in blue ink, appearing to read "W. Legge", is shown on a light yellow rectangular background.

William Legge

Signed at: Sydney on the 25 day of February 2011

For and on behalf of Aurora Underwriting Agency AFSL 246500  
as agent of the Insurer