

NBS Insurance Brokers Pty Ltd t/as NBS Insurance  
AR No: 1270271  
ABN: 51 630 226 596  
Ph: 0438 568 101  
Email: jim@nbsinsurance.com.au  
Post: PO Box 2058 Brookside Centre, QLD, 4053

NBS Insurance is an Authorised Representative of Australian  
Broker Network Pty Ltd | ABN: 89 062 882 080 | AFSL 253131



We have amended your policy as per the particulars shown. Please review the details thoroughly to ensure all information is correct and policy coverage meets your requirements.  
DUE DATE: Please pay within 7 days of the inception date of the endorsement.

Page 1 of 11

## TAX INVOICE

This document will be a tax invoice for GST when you make payment

Invoice Date: 21/08/2024  
Invoice No: 1773645  
Our Reference: WYER&CRAW

WYER & CRAW PTY LTD  
CNR WEBSTER RD & WOLVERHAMPTON  
STAFFORD QLD 4053

**Class of Policy:** Corporate Travel  
**Insurer:** QBE Insurance (Australia) Limited  
85 Harrington Street SYDNEY NSW 2000  
ABN: 78 003 191 035  
**The Insured:** Wyer & Craw Pty Ltd

**ENDORSEMENT**  
**Policy No:** 02A063592PAD  
**Period of Cover:**  
From **19/08/2024**  
to **22/03/2025**

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

### 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

### Your Premium:

Premium	UW Levy	ESL	GST	Stamp Duty	System Fee	Broker Fee
\$140.00	\$0.00	\$0.00	\$16.50	\$13.86	\$25.00	\$0.00

Commission earned on this invoice \$30.80

**TOTAL \$195.36**

(A processing fee applies for Credit Card payments)



Please turn over for further payment methods and instructions



**Biller Code:** 20362  
**Ref:** 40483081917406472



Pay by credit card (Visa, Mastercard, Amex or Diners)  
at [www.deft.com.au](http://www.deft.com.au)  
A surcharge may apply.  
**DEFT Reference Number:** 40483081917406472



Acct Name: Australian Broker Network Pty Ltd – ABN Trust.  
BSB: 182222 Account: 304422199  
Lodgement Reference: 8191740647  
Please note: Lodgement Reference is required.



\*498 404830 81917406472

+404830 81917406472<

### Australian Broker Network

**Our Reference:** WYER&CRAW  
**Invoice No:** 1773645  
**Due Date:** 19/08/2024

**Premium** \$140.00  
**U'writer Levy** \$0.00  
**ESL** \$0.00  
**GST** \$16.50  
**Stamp Duty** \$13.86  
**Broker Fee** \$0.00  
**System Fee** \$25.00

**AMOUNT DUE \$195.36**

000019536<2+

## 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 you know, or could reasonably expect to know, is relevant to the Insurer's decision whether to accept the risk 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 or that is of common knowledge or that your Insurer knows of or, in the ordinary course of its business ought to know or as to which the 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 the 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.

## WHAT SHOULD I DO IF I HAVE A COMPLAINT?

Contact us and tell us about your complaint. We will do our best to resolve it quickly.

If your complaint is not satisfactorily resolved within 10 working days, please contact our Complaints Officer on 1300 239 234 or put your complaint in writing and send it to [complaints@australianbrokernetwork.com.au](mailto:complaints@australianbrokernetwork.com.au) or at P.O Box 1299 Bondi Junction NSW 1355. We will try and resolve your complaint quickly and fairly.

Australian Broker Network Pty Ltd is a member of the Australian Financial Complaints Authority (AFCA), member number 13647. If your complaint cannot be resolved to your satisfaction by us, you have the right to refer the matter to the AFCA. The AFCA can be contacted at:

### *Mailing address:*

Australian Financial Complaints Authority (AFCA)  
GPO Box 3  
Melbourne VIC 3001  
Ph - 1800 931 678  
Email - [info@AFCA.org.au](mailto:info@AFCA.org.au) <<mailto:info@AFCA.org.au>>  
Website – [www.afca.org.au](http://www.afca.org.au) <<http://www.afca.org.au>>



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Card



In Person

Contact your participating financial institution to make payment directly from your cheque or savings account.

Pay by credit or debit card at [www.deft.com.au](http://www.deft.com.au).

**Australian Broker Network** accepts Mastercard, Visa, American Express & Diners Club Cards.

You will be required to enter the Biller Code and BPAY reference number as detailed on the front of your invoice.

Pay by Direct Bank Deposit by accessing the internet banking site of your financial institution.

It is important that the Lodgement Reference number provided is used in the lodgement reference field of your electronic file or funds transfer system so that your payment can be identified.

Please present page intact at any Australia Post Office.

Payments may be made by cheque or EFTPOS.

Please make any cheques payable to 'DEFT Payment Systems for **Australian Broker Network**'.

Schedule of Insurance

<b>Class of Policy:</b>	Corporate Travel	<b>Policy No:</b>	02A063592PAD
<b>The Insured:</b>	Wyer & Craw Pty Ltd	<b>Invoice No:</b>	1773645
		<b>Our Ref:</b>	WYER&CRAW

WITH EFFECT FROM 19/08/2024 WE HAVE NOTED THE FOLLOWING ADDITIONAL 100% LEISURE TRIP WITH QBE:

INSURED TRAVELLER                      GAVIN GRIFFIN

Departure Date                              23/11/2024

Return Date                                 11/12/2024

Destination/s                                Philippines

**Policyholders:**

- WYER & CRAW PTY LTD

**Cover:**

QBE Corporate Travel Insurance

**Insurer:**

QBE Insurance (Australia) Limited  
ABN 78 003 191 035

**Wording:**

QM184-0722 Corporate Travel Insurance

**Insured Persons:**

All directors, employees, officers and consultants of the insured, including accompanying spouse and dependent children.

**Time of Operation of Cover:**

Cover under this Policy will apply while you are engaged in declared travel authorised by and undertaken on behalf of the insured, provided such travel does not exceed six (6) months duration, and involves a destination which is overseas or more than one hundred (100) kilometres from your usual residence or business premises.

Cover also applies for:

- declared private incidental travel undertaken in association with such business travel authorised by the insured for you and your accompanying spouse/partner and dependent children.
- all declared leisure travel for the insured’s directors, chief executive officer, chief financial officer, chief operating officer, company secretary and their accompanying spouse and dependent children

Cover will commence from the time you leave your usual residence or business premises, whichever is the point of departure for your travel, and will continue on a twenty-four (24) hour basis until you return to your usual residence or business premises, whichever occurs first.

**Territorial Limits:**

Worldwide

<b>Aggregate Limit of Liability:</b>	
Sections A, B, C, D, H, I, M and Additional Covers 5-8	\$ 2,000,000
Section F - Overseas Medical and Associated Expenses	Unlimited
Section J - Personal Liability	\$10,000,000
Section K - Kidnap and Ransom and Personal Extortion	\$ 500,000

## Schedule of Insurance

**Class of Policy:** Corporate Travel  
**The Insured:** Wyer & Craw Pty Ltd

**Policy No:** 02A063592PAD  
**Invoice No:** 1773645  
**Our Ref:** WYER&CRAW

Section L - Loss of Deposits, Cancellation and Additional Expenses	Unlimited
- for claims arising from Covid:	\$ 1,000,000
Additional Covers - 1. Extra Territorial Workers Cover	\$ 500,000
Additional Covers - 2. Environmental and Natural Disaster	\$ 500,000
Additional Covers - 3. Political Evacuation	\$ 500,000
Additional Covers - 4. Search and Rescue Expenses	\$ 100,000

We will not pay more than the amount stated below for all claims under Section A arising out of or in connection with:

a charter aircraft	\$ 300,000
a light aircraft	\$ 300,000
a helicopter	\$ 300,000

### Sect. Benefit

**Maximum Benefit Amount  
(Each Insured Person,  
subject to Aggregate  
Limits of Liability)**

#### A Capital Benefits

Capital Benefits scale 1-30	7 x annual pre disability earnings to a maximum	\$ 500,000
Broken Bones Benefit		\$ 10,000
Replacement Staff / Recruitment Costs		\$ 5,000
Partner Retraining Benefit		\$ 5,000
Corporate Image Protection		\$ 15,000
Lifestyle Modification Benefit		\$ 20,000

#### B Weekly Benefits - Injury

Weekly Benefits - 100% of weekly earnings up to a maximum of	\$ 2,000
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Excluded period of claim is 14 days each and every period of disablement

We will continue to pay weekly benefits up to a maximum of 104 weeks

Surgical Procedures Benefit - Resulting From Injury	\$ 20,000
Rehabilitation Benefit	As Per Policy Wording
Chauffeur Benefit	\$ 2,500

#### C Weekly Benefits - Illness

Weekly Benefits - 100% of weekly earnings up to a maximum of	\$ 2,000
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Excluded period of claim is 14 days each and every period of disablement

We will continue to pay weekly benefits up to a maximum of 104 weeks

Surgical Procedures Benefit - Resulting From Illness	\$ 20,000
Rehabilitation Benefit	As Per Policy Wording

#### D Injury Assistance For Non-Earners

Home Help	As Per Policy Wording
Student Assistance	As Per Policy Wording
Parent Inconvenience Allowance	As Per Policy Wording

# Schedule of Insurance

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**Class of Policy:** Corporate Travel  
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**Policy No:** 02A063592PAD  
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**Our Ref:** WYER&CRAW

## F Overseas Medical Expenses And Associated Expenses

Medical and Hospital Expenses	Unlimited
Emergency Dental Expenses	\$ 5,000
Emergency Optical Expenses	\$ 5,000
Associated Expenses	As Per Policy Wording

## G Emergency Travel Assistance

Emergency Medical Assistance	Included
Other Travel Assistance	Included

## Sect. Benefit

**Maximum Benefit Amount  
(Each Insured Person,  
subject to Aggregate  
Limits of Liability)**

## H Baggage and Personal Effects

Baggage	\$ 20,000
Electronic Equipment	Included Under Baggage Limit
Delayed Luggage	\$ 3,000
Business Property	\$ 3,000
Keys and Locks	\$ 2,000
Illegal Use of Mobile Phone	\$ 1,500

## I Money, Cards and Travel Documents

Money	\$ 5,000
Cards and Travel Documents	\$ 5,000
Unauthorised Use of Personal Information	\$ 5,000

## J Personal Liability

Personal Liability	\$10,000,000
Court Attendance	\$ 2,000

## K Kidnap and Ransom and Personal Extortion

Kidnap and Personal Extortion	\$ 500,000
Rehabilitation Expenses	\$ 5,000

## L Loss of Deposits, Cancellation and Additional Expenses

Loss of Deposits / Cancellation and Disruption Expenses (Subject to sublimits)	\$ 50,000
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In the event of a claim arising from:

- (a) Coronavirus disease (COVID-19);
- (b) Severe Acute Respiratory Syndrome Coronavirus 2 (SARS-Cov-2);
- (c) any mutation of SARS-Cov-2;
- (d) any fear or threat of (a), (b), or (c) above;

- Business trip (including associated incidental leisure travel)	\$ 50,000
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- Leisure trip (including accompanying spouse/partner/ dependent children accompanying Insured)	\$ 10,000 per person \$ 20,000 per trip
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Substitute Employee	\$ 20,000
Hijacking \$500 per day up to a maximum of	\$ 5,000
False Arrest and Wrongful Detention - Legal Costs	\$ 50,000
False Arrest and Wrongful Detention - Counselling Costs	\$ 5,000
Overbooked Flight \$400 per day up to a maximum of	\$ 5,000

## Schedule of Insurance

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**Class of Policy:** Corporate Travel  
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**Policy No:** 02A063592PAD  
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Australian Hospitalisation Support \$ 2,000

**M Refund of Vehicle Excess following Collision, Damage or Theft**  
Excess Liability \$ 5,000

### Additional Covers:-

Extra Territorial Workers Cover - Weekly Benefit	
- \$1,000 per week up to a maximum of	\$ 500,000
Extra Territorial Workers Cover - Damages at Common Law	\$ 500,000
Environmental and Natural Disaster Evacuation	\$ 500,000
Political Evacuation	\$ 500,000
Search and Rescue Expenses	\$ 20,000
Family Assistance - Death of Spouse	\$ 30,000
Family Assistance - Death of Dependent Child(ren)	
- \$15,000 for each child up to a maximum of	\$ 45,000
Additional Cover Back Home - Damage to Residence	
- \$400 per day up to a maximum of	\$ 5,000
Additional Cover Back Home - Home Burglary Excess	\$ 1,000
Additional Cover Back Home - Domestic Pet care	
- \$50 per day up to a maximum of	\$ 500
Additional Cover Back Home - Childcare / Nanny Benefit	
- \$200 per day up to a maximum of	\$ 1,000
Death by Specified Sickness Benefit	\$ 50,000
Repatriation and Funeral Expenses	\$ 25,000

If no amount is inserted against one or more of the Benefits, this Policy does not provide cover under such Benefit Section(s).

For full details of terms, conditions and limits applicable to these benefits, please refer to the wording.

**Other Benefits** included in the QM184-0722 Corporate Travel Insurance Policy:

**Section A - Disappearance Benefit:** aligned to Death Benefit sum insured under Section A

**Sections B & C - Claim Escalation Benefit:** payable benefit amount increased by 7% or CPI (whichever is less) after 52 continuous weeks of claim payments

**Section F - Associated Expenses:** Overseas Hospitalisation - \$300 per day, up to a maximum of \$6,000

**Section F - Associated Expenses:** Ongoing Medical Expenses - Cover for ongoing medical expenses in your country of residence following completion of your journey

**Section F - Associated Expenses:** Overseas Medical Support - Up to \$20,000 for a support person to travel to you and/or escort you home if medically necessary

**The policy is based on the following travel details:**

### INSURED PERSONS IN AUSTRALIA

Schedule of Insurance

<b>Class of Policy:</b>	Corporate Travel	<b>Policy No:</b>	02A063592PAD
<b>The Insured:</b>	Wyer & Craw Pty Ltd	<b>Invoice No:</b>	1773645
		<b>Our Ref:</b>	WYER&CRAW

Business Trips (including incidental private travel)

	0-7 Days	8-14 Days	15-30 Days	31-60 Days	61-90 Days	90-180 Days
Overseas excluding the USA						
Withing Australia - Interstate	30					
Within Australia - Intrastate	38					

Accompanying spouse/partner/dependent children on above Business trips

	0-7 Days	8-14 Days	15-30 Days	31-60 Days	61-90 Days	90-180 Days
Overseas excluding the USA						
Withing Australia - Interstate						
Within Australia - Intrastate						

Leisure travel trips for directors, CEO,CFO,COO, Company Secretary  
and their accompanying spouse/partner/dependent children

	0-7 Days	8-14 Days	15-30 Days	31-60 Days	61-90 Days	90-180 Days
Overseas excluding the USA		6	2	2		
Withing Australia - Interstate	3	2				
Within Australia - Intrastate	5	6				

INSURED PERSONS OUTSIDE AUSTRALIA

- Not Applicable

LIGHT AIRCRAFT AND NON SCHEDULED FLIGHTS

	Flights Occurring Overseas		Flights within Australia	
	Number of Flights	Average People Per Flight	Number of Flights	Average People Per Flight
Multiple Engine			1 (Return)	1
Single Engine				
Helicopter				

Endorsements attaching to and forming part of this Policy:  
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## Schedule of Insurance

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**Class of Policy:** Corporate Travel  
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**Policy No:** 02A063592PAD  
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### - APPLICABLE LIMITS

Where any discrepancy exists between the amount stated in the above Schedule of Benefits, and the corresponding sum insured or benefit amount stated in the QM184-0722 Corporate Travel Insurance Policy Wording, the amount stated in the above Schedule of Benefits shall apply as the applicable limit for that benefit.

### - ASSISTANCE PROVIDER

QBE's travel Assistance Provider for this policy is World Travel Protection.

As service provider World Travel Protection is responsible for coordinating any medical evacuation and repatriation services required, and is ready to respond, 24 hours a day, 365 days a year. In the event of an accident, illness or emergency during your trip overseas, please contact our medical and emergency assistance team.

Phone: +61 2 8907 5660

Email: [assist@worldtravelprotection.com](mailto:assist@worldtravelprotection.com)

You will be asked for your name (Insured and Insured Person), Policy Number and the Period of Insurance.

You will need to advise the place and telephone number where the Insured Person can be reached and give a brief description of your situation and the nature of help required.

For full details of cover provided under this section of the Policy, please refer to the Policy Wording.

### - SECTION A: CAPITAL BENEFITS COVER FOR SPOUSES AND DEPENDENT CHILDREN

Notwithstanding the Maximum Benefit Amount specified in the Schedule of Benefits for Section A Capital Benefits, Capital Benefits - Payable Conditions 1 to 30,

- (a) the Maximum Benefit Amount for Capital Benefits - Payable Conditions 1 to 30 for an accompanying spouse is up to a maximum of \$250,000.
- (b) The Maximum Benefit Amount for Capital Benefits - Payable Condition 1 for a dependent child is \$50,000.
- (c) The Maximum Benefit Amount for Capital Benefits - Payable Condition 2 to 30 for a dependent child is up to a maximum of \$250,000.

The Maximum Benefit Amounts stated in (a) - (c) above override any inconsistency with any other benefit amounts indicated in the 'Applicable Limits' endorsement, or any other provision of the Policy.



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## General Advice Warning

### IMPORTANT NOTICES AND INFORMATION

#### Additional Duty of Disclosure Information

#### Non-Disclosure

Policies which are not governed by the Insurance Contracts Act 1984 such as marine, (other than marine inland transit insurance and pleasure craft) and insurance required by statute such as Compulsory Third Party (CTP) motor vehicle insurance and workers compensation, the Insurer may be able to recover against the Insured in the event of misrepresentation, misstatement or non-disclosure.

If you are uncertain as to whether particular information is relevant to the insurer's decision to insure, please contact us and we can help you identify whether the information should be disclosed to the insurer on the application or upon renewal or variation of the insurance.

#### Duty of Good Faith

Both parties to an insurance contract, the insurer and the insured, must act towards each other with the utmost good faith. If you fail to do so, you may prejudice any claim.

#### Change or Alteration in Risk

It is our duty as brokers to give you sound professional advice, but that advice can only be sound and valid if we are kept properly informed of changes to your business, circumstances or products such as alteration of risk, changes in location, mergers and acquisitions or any new or changes in activities (including overseas) which may have a bearing on the adequacy of your insurance coverage.

#### Average or Co-Insurance

Some policies contain an Average clause. This means that if you insure for less than the full value of the property, your claim may be reduced in proportion to the amount of the under-insurance. These clauses are also called "Co-Insurance" clauses.

A simple example is as follows:

Full (Replacement) Value	\$1,000,000
Sum Insured	\$500,000

Therefore you would be self insured for 50% of the Full Value.

Amount of Claim	\$100,000
Amount payable by Insurers as a result of the application of Average/Co-Insurance (ie: 50%)	\$50,000

Some Business Interruption policies contain an Average/Co-insurance clause, but the calculation is different. Generally, the Rate of Gross Profit, Revenue or Rentals (as applicable) is applied to the Annual Turnover, Revenue or Rentals (as applicable) (after adjustment for business trends or other circumstances).

#### The Interest of Other Parties

If you require the interest of a party other than the named insured to be covered you must request this as most policy conditions will exclude indemnity to other parties (eg: Mortgagees, Lessors, Principals. etc) unless their interest is noted on the policy.

#### Claims Occurring prior to commencement

Your attention is drawn to the fact that most of your policies do not provide indemnity in respect of events that occurred before the insurance commenced. They cover events that occur during the time the policy is current.

#### Subrogation and/or hold harmless

You may prejudice your rights with regard to a claim if, without prior agreement from your insurer, you make any agreement with a third party that will prevent the insurer from recovering the loss from that third party or another party who would be otherwise liable.

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When you enter into a contract you should take particular note of what the contract contains with respect to insurance requirements, hold harmless clauses, indemnity clauses, waivers or subrogation and/or recovery, remedies, penalties and the like.

### **Leasing, Hiring and Borrowing Property**

When you lease, hire or borrow property, make sure that the contract clearly identifies who is responsible for insuring the property. This will help avoid arguments after a loss and ensure that any claims are efficiently processed.

If the responsibility to insure lies with the owner, we recommend you try to ensure the lease or hire conditions waive any rights of recovery against you, even when the damages is due to your negligence. This will prevent the owner's Insurer making a recovery against you.

If there are no conditions relating to responsibility to insure in the hire or lease contract, you should write to the owner asking who is to insure the property.

### **Claims Made During the Period of Insurance (Claims Made Policies)**

Your attention is drawn to the fact that some policies (for example, professional indemnity insurance, D&O Liability and Crime) provide cover on a "claims made" basis.

This means that claims that are first advised to you (or made against you) and reported to your insurer during the period that the policy is current are insured under that policy, irrespective of when the incident causing the claim occurred (unless there is a date beyond which the policy does not cover – this is called a "retroactive date").

If you become aware of circumstances which could give rise to a claim and notify the insurer during the period that the policy is current, a claim later arising out of those circumstances should also be covered by the policy that is current at the time of the notification, regardless of when the claim is actually made or when the incident causing the claim occurred.

In order to ensure that your entitlement to claim under the policy is protected, you must report all incidents that may give rise to a claim against you to the Insurers without delay after they come to your attention and before the policy expires.

### **Non Renewable Insurance**

Cover under your policies terminates on the date shown on our tax invoice or adjustment note. While insurers will send renewal offers for most insurance policies, there are some which are not "renewable".

For these, if you wish to effect similar insurance for a subsequent period, you will need to complete a further proposal form/declaration before the current policy expires so that we can seek terms of insurance and quotations on your behalf.

### **Essential reading of policy wording**

The policy wordings for your insurances have either been provided to you or will be sent to you as soon as they are received from your Insurers.

We recommend that you read these documents carefully as soon as possible and advise us in writing of any aspects which are not clear to you or if any aspect of the cover does not meet with your requirements.

### **Refund of Premium**

If there is a refund or reduction of premium owed to you as a result of a cancellation or alteration to a policy, we will retain any broker fee we have charged you.

Australian Broker Network will retain any commission that was paid to them by the insurer for the policy and we may retain the portion of the commission that was paid to us by Australian Broker Network.

We and the insurer may also charge you a cancellation fee.

### **Cancellation of Policy or Deficient Cover Due to Non Payment of Premium**

We shall not be held responsible for the cancellation of your policy, a deficiency in cover, or the denial of a claim by your Insurer where you have not paid, or did not pay, any amount of premium due to us or your Insurer, or instalments to your premium financier.

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**Policy No:** 02A063592PAD  
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**NSW Emergency Services Levy**

Currently individuals and businesses insuring property in NSW contribute to the Emergency Services Levy as part of their insurance premiums.

This levy supports the work of Fire and Rescue NSW, the NSW Rural Fire Service and the NSW State Emergency Service. These vital community services help NSW residents and businesses protect their property from fire, flood, storms and other natural disasters.

For policies commencing from 1 July 2017, the NSW Government intended that the Emergency Services Levy will no longer be included as part of the cost of your property insurance. It has since repealed this change to reinstate the levy back onto insurance premiums.

The levy may not be applied to your insurance premium at this time. This is due to different insurers re-instating the ESL at different times and at different rates to meet the repealed legislation via their insurance systems.

If you have any questions about this change please refer to information available at Emergency Services Levy Insurance Monitor Act 2016.

If you would like further information on the insurance side of Emergency Services Levy Reform and the removal of the ESL you can contact the Monitor on Ph: 1300 607 723, [enquiries@eslinsurancemonitor.nsw.gov.au](mailto:enquiries@eslinsurancemonitor.nsw.gov.au), or [www.eslinsurancemonitor.nsw.gov.au](http://www.eslinsurancemonitor.nsw.gov.au).

If you require further information about the property levy side of Emergency Services Levy Reform and the new ESPL, please email your enquiries to [ESPL.info@treasury.nsw.gov.au](mailto:ESPL.info@treasury.nsw.gov.au).

**General**

Many areas of insurance are complex and some implications may not be evident to you. If there are any aspects of your insurances that you do not understand or you require further explanation, please contact us immediately.

**Disclosure**

This above information is not comprehensive. It provides only a summary of the subject matter covered and is not tailored specifically to your business or private situation. You should make your own assessment of this information and rely on it wholly at your own risk.

**General Advice Warning**

Unless we have indicated you otherwise, this advice does not take into account any of your particular objectives, financial situation or needs. For this reason, before you act on this advice, you should consider the appropriateness of the advice taking into account your own objectives, financial situation and needs.

Before you make any decision about whether to acquire the policy, you should obtain and read the product disclosure statement for the policy.