

# AON Certificate of Currency

Ref. AON RAE B5369 B198314/000

For client enquiries see broker details below

Katrine Patricia Milne Bowman  
Brisbane Advertising and Design Club  
PO BOX 142  
SPRING HILL  
SPRING HILL QLD 4000

This certificate is a summary of cover only. Please refer to the Policy Wording and Schedule for its full terms and conditions.

## Insurance Information as at 22 October 2018

Insured Name: BADC  
Katrine Bowman

Interest Insured: Legal Liability to Third parties arising out of the Insured's business activities listed below.

Class of Insurance: Public & Products Liability

Insurer: XL Catlin Australia Pty Ltd

Policy Number: SPC 00217EPAN

Business Description: Annual Event Organisers, Co-ordinators, Production Managers & Stage Managers of events less than 2,000 attendance.  
Insured events include Community Fairs, Cultural Food and/or Wine Festivals, Community Markets, Film Festivals, Theatre Plays, Musicals, Corporate/Charity Breakfasts, Brunches, Lunches, Afternoon Teas and Dinners, Cocktail Functions, Awards Functions, Charity Balls, Gala, Dinners, Presentations, Meeting, Trivia Nights, Seminars, Art Exhibitions

Limits of Indemnity: - Public Liability \$20,000,000 any one occurrence  
- Products Liability \$20,000,000 any one period of insurance

Extension: Goods in Care, Custody and Control sub-limit - \$250,000

Period of Insurance: 23rd October 2018 to 23rd October 2019

Situation: Australia wide

### Aon Risk Solutions

Aon Risk Services Australia Limited ABN 17 000 434 720 | AFSL No 241141

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### Important notes

- Aon does not guarantee that the insurance outlined in this Certificate will continue to remain in force for the period referred to as the Policy may be cancelled or altered by either party to the contract, at any time, in accordance with the terms of the Policy and the Insurance Contracts Act 1984 (Cth).
- Aon accepts no responsibility or liability to advise any party who may be relying on this Certificate of such alteration to or cancellation of the Policy.
- This Certificate does not:
  - represent an insurance contract or confer rights to the recipient; or
  - amend, extend or alter the Policy.

# Certificate of Currency

Ref. AON RAE B5369 B198314/000

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## 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 Any Property Owner arising directly from the negligence of The Insured. Provided that this policy does not extend to indemnify Any Property Owner where the liability to pay such compensation results from the negligence of Any Property Owner or it's servants, agents or contractors. This indemnity is granted subject always to the terms and conditions of the policy wording.

## 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.

Aon Entertainment Division

Freecall: 1800 806 584



**Tax Invoice**

Katrine Patricia Milne Bowman  
 Brisbane Advertising and Design Club  
 PO BOX 142  
 SPRING HILL  
 SPRING HILL QLD 4000

Contact Entertainment Team  
 Tel 1800 806 584  
 Fax 02 9633 5009  
 Email au.entertainment@aon.com  
 Address PO Box 1331  
 PARRAMATTA NSW 2124

Reference: AON RAE B5369 B198314/000


<p>Invoice No. : I8667529</p> <p>Invoice Date : 22.10.2018</p> <p>Class : EVENT PROTECT ANNUAL</p> <p>Insurer : CATLIN AUSTRALIA P/L</p> <p>Policy No. : SPC 00217EPAN</p> <p>Period : 23.10.2018 to 23.10.2019</p>	<table border="0"> <tr> <td>Premium</td> <td style="text-align: right;">450.00</td> </tr> <tr> <td>GST</td> <td style="text-align: right;">45.00</td> </tr> <tr> <td>Stamp Duty</td> <td style="text-align: right;">44.55</td> </tr> <tr> <td>Broker/Admin Fee</td> <td style="text-align: right;">150.00</td> </tr> <tr> <td>Fee GST</td> <td style="text-align: right;">15.00</td> </tr> <tr> <td><b>Total Amount A\$</b></td> <td style="text-align: right;"><b>704.55</b></td> </tr> <tr> <td><b>Payment Due Date - 05.11.2018</b></td> <td></td> </tr> </table>	Premium	450.00	GST	45.00	Stamp Duty	44.55	Broker/Admin Fee	150.00	Fee GST	15.00	<b>Total Amount A\$</b>	<b>704.55</b>	<b>Payment Due Date - 05.11.2018</b>	
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<b>Payment Due Date - 05.11.2018</b>															

**Transaction Description**

New Public Liability Insurance

This invoice relates to an Aon Product where the insurer has given us its authority to offer or issue this product to you on its behalf. Please refer overleaf.

**Pay by the Month:**

 **PREMIUM FUNDING**

**Pay your invoice in Monthly Instalments.**

To request a quote and hear more about premium funding today, contact your Client Manager or our Premium Funding Team on 1800 702 738

**Benefits:**

- Improved cashflow
- Consolidated expenses
- Competitive pricing
- Tax deductibility
- No loan security cost

NOTE: Some Policy types are not eligible for Payment by Monthly Instalments.

**Pay in Full - Payment terms are strictly 14 days:**

 **ELECTRONIC FUNDS TRANSFER**

BSB: 084-456  
 Account: 128610607  
 Reference: I8667529

Email your remittance quoting invoice number(s) to au.receiveables@aon.com

 **BPAY**

Bill Code: 90308  
 Reference: 0112929920866752994

 **CREDIT CARD**

www.aon.com.au/paymybill

Phone: 1300 854 017  
 Reference: 0112929920866752994  
 (Fees apply)

## You should read the following important information and disclosures

### Read our Financial Services Guide (FSG) and our retainer agreement with you

Please take time to read our FSG or our retainer agreement (containing our Terms of Business) with you as they contain some very important information about our products and services and the way we will do business with you. In particular, our FSG explains how we and our representatives may be remunerated and contains details of how we manage conflicts of interest. By continuing to engage Aon to provide insurance services, you also agree to the delivery of our services and our remuneration as described in our FSG in the absence of a written retainer agreement. Our FSG is available at [www.aon.com](http://www.aon.com) or contact your Client Manager if you would like a hard copy. The FSG or our retainer agreement forms the basis of our engagement and by continuing to instruct us you are taken to accept, as applicable, the FSG or our retainer agreement (including our Terms of Business), unless otherwise agreed in writing with you.

### 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.

Our Financial Services Guide is available at [www.aon.com.au](http://www.aon.com.au) or contact your Client Manager if you would like 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 4.00 pm, Australian Eastern Time, on the business day prior to the date of this tax invoice.

### Aon Products

Please read our Financial Services Guide (or if you have a specific retainer agreement with us, that agreement) and refer to "Do we receive any other remuneration for our services" for important information about Aon Products and Services.

### Duty of Disclosure

Before you enter into a contract of insurance, you have a duty under the Insurance Contracts Act 1984 (Clth) to disclose anything that you know, or could reasonably be expected to know, that may affect insurer's decision to insure you and on what terms. You have that duty after proposal, and up until the time the insurer agrees to insure you. You have that same duty before you renew, extend, vary or reinstate a contract of Insurance.

You do not need to tell the insurer anything that:

- reduces the risk that is insured;
- is common knowledge;
- your insurer knows or should know as an insurer; or
- the insurer waives compliance with your duty of disclosure.

If you are uncertain about whether or not a particular matter should be disclosed to the insurer, please contact your Aon Client Manager.

### Non-disclosure

If you do not tell your insurer anything you are required to, the insurer may cancel your contract or reduce the amount that it is required to pay you if you make a claim, or both. If your failure to disclose is fraudulent, the insurer may refuse to pay a claim and treat the contract as if it never existed.

### Making a Complaint

Please contact your Aon Client Manager on 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@aon.com.au](mailto:feedback@aon.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 Broking 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).

### Foreign Account Tax Compliance Act (FATCA)

The Foreign Account Tax Compliance Act is a U.S. law intended to improve tax compliance related to offshore investments and financial transactions. Please go to [aon.com/FATCA](http://aon.com/FATCA) to obtain the appropriate forms including the W-8IMY form.

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

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

Payable to:

Aon Risk Services Australia Limited  
GPO Box 3668  
SYDNEY NSW 2001

Reference : AON RAE B5369 B198314/000

Invoice No. : I8667529

Client Name : Brisbane Advertising and Design Club

**Total Amount A\$ 704.55**  
**Payment Due Date - 05.11.2018**

011292992+08667529+0000070455+2022+06

**POLICY SCHEDULE**

Brisbane Advertising and Design Club  
EVENT PROTECT ANNUAL

Event Protect Annual

COVERING (SUMMARY ONLY)

Entertainment and Events Public Liability

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

INSURED

BADC

Katrine Bowman

PERIOD OF INSURANCE

From 4.00pm 23 October 2018 to 4.00pm 23 October 2019

BUSINESS DESCRIPTION

Annual Event Organisers, Co-ordinators, Production Managers, Stage Managers of events less than 2,000 attendance.

Your nominated attendance: Up to 2000 attendance per event

Your nominated attendance: Up to 5000 attendance in the aggregate

Events are defined as:

Community Fairs, Cultural Food and/or Wine Festivals, Community Markets, Film Festivals, Theatre Plays, Musicals, Corporate/Charity Breakfasts, Brunches, Lunches, Afternoon Teas and Dinners, Cocktail Functions, Awards Functions, Charity Balls, Gala Dinners, Presentations, Meetings, Trivia Nights, Seminars, Art Exhibitions

GEOGRAPHICAL LIMITS

Australia

LIMIT(S) OF LIABILITY

Public Liability \$20,000,000  
any one occurrence, unlimited in all

Products Liability \$20,000,000  
any one period of insurance

Goods in Care, Custody and Control \$ 250,000

GOODS IN CARE, CUSTODY AND CONTROL DEFINITION

Covers the Insured against civil action brought by

## POLICY SCHEDULE

Brisbane Advertising and Design Club  
EVENT PROTECT ANNUAL

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

### DEDUCTIBLE(S)

\$1,000 Each and Every Occurrence

### POLICY WORDING

Aon Entertainment Industry Combined Liability Insurance Wording

### PROVISIONS & CONDITIONS OF THE POLICY

Insured has declared, acknowledged and accepted the following conditions of the policy:

All Service Providers are to carry their own Liability Insurance. A Service Provider is deemed as "anyone hired by the Insured to provide goods or perform a service". Employees and Volunteers are not deemed Service Providers. Service Providers include but are not limited to Fireworks Operators, Amusement Device Operators, Security, Entertainers, Stall Holders, Sound & Lighting personnel, Roadies and Stage Hands etc.

Our events are not rallies, protests or like events, Dance and Music Festivals, Music concerts or B&S Balls.

Our attendance does not surpass the amount nominated above.

Our turnover from events does not exceed \$300,000 per annum.

We understand the policy does not cover us for any claims arising from Crowd Surfing, Moshing, novelty acts and/or Audience Participation in Sports.

We can confirm Contracted Security with their own Public Liability Insurance will be in place to monitor crowd control for our event if alcohol is being served.

If our event has Amusement Rides, Animal Rides and Fireworks these will be provided by Third Party Contractors with their own Public Liability Insurance.

Any alcohol consumption at our event will be sold or supplied by us with appropriate Alcohol Licenses and RSA procedures in place or via a Third Party provider with appropriate RSA procedures in place.

We do not allow BYO alcohol at our event.

We do not have camping at our event.

Any stage which is greater than 1 metre in height will be provided

and erected by Third Party Contractors with their own Public Liability Insurance.

We can confirm that any party to be covered by this Insurance has never experienced ANY occurrence which could have or has given rise to a claim under this type of Insurance.

N.B. The premiums shown are minimum and non-refundable upon cancellation of policy.

Certificate of Insurance:

THIS CERTIFICATE OF INSURANCE confirms that in return for payment of the premium shown on the Tax Invoice, certain Underwriters at Lloyd's have agreed to insure you, in accordance with the wording attached to this Certificate.

You or your representative can obtain further details of the syndicate numbers and the proportions of the Insurance for which each of the Underwriters at Lloyd's is liable by requesting them from Aon Risk Services. In the event of loss, each underwriter (and their Executors and Administrators) is only liable for their own share of the loss.

In accepting this Insurance, the Underwriters have relied on the information and statements you have provided on the proposal form (or declaration). You should read this Certificate carefully and if it is not correct contact Aon Risk Services. It is an important document and you should keep it in a safe place with all other papers relating to this insurance.

This Certificate is Insurance Council of Australia's General Insurance Code of Practice compliant, apart from any claims adjusted outside Australia. Underwriters at Lloyd's proudly support the General Insurance Code of Practice. The purpose of the Code is to raise standards of practice and service in the general insurance industry. Any enquiry or complaint relating to this Insurance should be referred to Aon Risk Services in the first instance. If this does not resolve the matter or you are not satisfied with the way a complaint has been dealt with, you should write to:

Lloyd's Underwriters' General Representative in Australia  
Level 9  
1 O'Connell Street  
Sydney NSW 2000  
Australia

Telephone Number: (02) 9223 1433

Facsimile Number: (02) 9223 1466

who will refer your dispute to Policyholder & Market Assistance at Lloyds.

If your dispute remains unresolved by Policyholder & Market Assistance you

**POLICY SCHEDULE**

may be referred to the Financial Ombudsman Service Limited (UK). Further details will be provided at the appropriate stage of the complaints process.

The Underwriters accepting this Insurance agree that:

- (i) if a dispute arises under this Insurance, this Insurance will be subject to Australian Law and practice and the Underwriters will submit to the jurisdiction of any competent Court in the Commonwealth of Australia;
- (ii) any summons notice or process to be served upon the Underwriters may be served upon:  
 XL Catlin Australia Pty Ltd  
 Level 28, 123 Pitt Street  
 Sydney NSW 2000  
 Australia  
 who has the authority to accept service and to appear on the Underwriters' behalf;
- (iii) if a suit is instituted against any of the Underwriters, all Underwriters participating in this Insurance will abide by the final decision of such Court or any competent Appellate Court.

In the event of a claim arising under this Insurance IMMEDIATE NOTICE should be given to:

XL Catlin Australia Pty Ltd  
Level 28, 123 Pitt Street  
Sydney NSW 2000  
Australia

In effecting this Certificate, Aon will be acting under an authority granted to them by certain Underwriters at Lloyd's under a Binding Authority Agreement to effect such insurance on their behalf and will effect this insurance as agent of the Underwriters and not agent of the Assured.

**AUTHORISED COVERHOLDER SIGNATURE**

The following policy schedule has been signed and issued by authorised coverholder - Simon Calabrese for the Entertainment Liability facility



INSURER	POLICY NUMBER	PROPORTION
CATLIN AUSTRALIA PTY LIMITED A.B.N. 64 108 319 786	SPC 00217EPAN	100.0000%



**POLICY SCHEDULE**

Brisbane Advertising and Design Club  
EVENT PROTECT ANNUAL

LEVEL 28, 123 PITT ST  
SYDNEY NSW 2000