



QBE Insurance (Australia) Limited
ABN 78 003 191 035

Certificate of Insurance

Broker/Agent: RTHUR J GALLAGHER & CO (AUS) LIMITED
QBE Issuing Office: Level 13, 145 Ann Street, Brisbane, QLD 4000

This Certificate of Insurance indicates the cover you have selected for the period of insurance shown.

POLICY NUMBER 02A025183PAD
PERIOD OF INSURANCE From 4.00pm on the 01 July 2018 To 4.00pm on the 01 July 2019
INSURED ZONTA INTERNATIONAL DISTRICT 22 LTD

PREMIUMS AND CHARGES

Base Premium	\$760.00
GST	\$76.00
Stamp Duty	\$75.24
Total	\$911.24
Commission	\$152.00
GST Commission	\$15.20

OUR AGREEMENT WITH YOU

This Policy is a legal contract between you and us for a group policy. You pay us the premium, and we provide the insured persons with the cover as set out in the Policy Wording and Policy Schedule, during the period of insurance shown on the Policy Schedule or any renewal period.

The Policy is made up of:

- this Certificate of Insurance;
- the Voluntary Workers Policy (QM182);
- the Policy Schedule.

These documents must be read together as they form your contract of insurance with QBE.

In this Certificate of Insurance we use 'you' to describe you as the contracting insured. In the Policy Wording and Policy Schedule 'you' is used to describe the insured persons under each cover.

There is some important information which applies to you (as the contracting insured) but not to insured person which is set out at the end of this Certificate of Insurance. Important information which applies to the insured is set out in the Policy Booklet.

PAYING YOUR PREMIUM

You can pay your premium in one payment by cash, credit card or cheque.

Overdue premium

You must pay your premium on time otherwise your Policy may not operate.

If you have not paid by the due date or your payment is dishonoured, this Policy will not operate and there will be no cover.

JURISDICTION

This Policy will be governed and construed in accordance with the laws of the state or territory in Australia in which your registered address is located. You agree to submit to the non-exclusive jurisdiction of the courts of that State or Territory.

CHANGING YOUR POLICY

If you want to make a change to this Policy, the change becomes effective when:

- we agree to it; and
- we give you a new Policy

CANCELLING YOUR POLICY

How you may cancel this policy

You may cancel this policy at any time by telling us in writing that you want to cancel it.

Where 'you' involves more than one person, we will only cancel the policy when a written agreement to cancel the policy is received from all persons named as the insured.

How we may cancel your policy

We may cancel this policy in any of the circumstances permitted by law (e.g. failure to pay the premium by the due date) by informing you in writing.

We will give you notice in person or send it to your address (including an electronic address) last known to us.

Where you have paid your premium in advance of the date you wish to cancel from, we will refund to you the proportion of the premium for the remaining period of insurance. Unless directed otherwise by all insured, the refund will be made payable to all insured.

NOTICES

Any notice we give you will be in writing, and it will be effective:

- if it is delivered to you personally; or
- if it is delivered or posted to your address last known to us, this may include electronic addresses such as email accounts.

It is important that you tell us of any change of address as soon as possible.

This notice will become a 'Tax Invoice' when the Amount Payable is paid in full. Should changes be made, then a new Certificate of Insurance is issued and will become your Tax Invoice.