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Broad Risk Insurance Brokers Pty Ltd trading as  
Broad Risk Insurance Brokers ABN 32670304453  
AFS Representative Number is an Authorised Representative of Brindabella Insurance  
Brokers Pty Ltd ABN 66 617 663 591 AFSL 500149

## NEW BUSINESS TAX INVOICE

Avalon Beach Pickleball  
Association Inc.  
55 Cabarita Road  
Avalon Beach NSW 2107

Date: 21/02/2025  
Invoice Number: 106557  
Account Manager: Warren Reid  
Phone : 0422131401

Thank you for using our services to arrange this insurance cover. Brief details of cover arranged on your behalf are given below. You should refer to the policy documents issued by the insurer for complete policy terms and conditions.

Please read carefully the important notices attached regarding your duty of disclosure. Do not hesitate to contact us with any questions you may have.

COVER SUMMARY		PREMIUM	
Transaction Type	New Business	Base Premium	\$3,360.55
Policy Type	Combined Professional Indemnity & Liability	F & E Service Levy	\$0.00
Insured	Avalon Beach Pickleball Association Inc.	Stamp Duty	\$19.80
Policy Description	Combined Liability	Underwriter Fee	\$145.00
Policy Number	PMEL99/0130713	Broker Fee	\$100.00
Period of Insurance	01/03/2025 to 01/03/2026	Transaction Fee	\$25.00
Effective Date	01/03/2025	GST	\$363.06
Insurer	Sportscover (Australia) Pty Ltd		
		<b>Invoice Total</b>	<b>\$4,013.41</b>

### Payment Options



**Billers Code:** 379420  
**Reference:** 21065578

#### Telephone & Internet Banking – BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: [www.bpay.com.au](http://www.bpay.com.au)



**Account Name:** Insurance Premium Trust Account  
**BSB:** 082902 **Account Number:** 923205426  
**Payment Reference:** 106557



To pay via credit card visit [www.brindabellainsurance.com.au](http://www.brindabellainsurance.com.au) or call .  
Credit card surcharges apply."

#### Instalments

Premium Finance is available. Call 0422131401 to arrange a quotation.  
*Finance and administration charges apply.*

Name: Avalon Beach Pickleball Association Inc.  
Client ID: 12483  
Invoice No: 106557

**Total Due: \$4,013.41**

Payment is due within 14 days of the invoice date

### GENERAL ADVICE WARNING

We are providing you with general advice only and not personal advice. We have not considered your objectives, financial situation or needs before acting on this advice. You should therefore consider the appropriateness of this advice in light of your own objectives, financial situation or needs, before acting on this advice. We request that you review the enclosed documentation together with your Product Disclosure Statement/s (and Insurance Policy Wording/s) for these insurances when considering whether the cover, conditions and other terms of insurance continue to meet your requirements (including your needs, objectives and financial situation). The Insurer's Product Disclosure Statement contains important information about the features of this policy and your rights and obligations as a policyholder (including the cooling off period and how to access the dispute resolution system of the Insurer). The Product Disclosure Statement/s were given to you when you originally applied for or last renewed the policies. If you require more copies, please do not hesitate to ask us.

### RESPONSIBILITY FOR SERVICES PROVIDED

We hold an Australian Financial Services Licence and are authorised to advise and deal in the full spectrum of general insurance products. We are responsible for the financial services provided to you, or through you to your family members, including the distribution of this FSG. We are required to meet high standards for staff training, organisational competence, management expertise, financial control and compliance disciplines.

### WHO DO WE ACT FOR

We usually act on your behalf and in your interests in all matters. Sometimes, it may be more appropriate for us to access insurance or manage claims where we act as an agent of the insurer.

### PERSONAL INFORMATION

The Privacy Act 1988 sets out standards for the collection and management of personal information. With your consent, we will only use your personal information for general insurance services. Our Privacy Policy Statement is available on our website.

### COMPLAINTS

Clients not satisfied with our services should contact our Complaints Officer. We are members of the Australian Financial Complaints Authority (AFCA), a free consumer service. Further information is available from our office, or contact AFCA directly on 1800 931 678 or visit [www.afca.org.au](http://www.afca.org.au). We also follow The Insurance Brokers Code of Practice.

### CONTACT AGREEMENT

To ensure that we provide you with appropriate products and services, you agree to us calling you to discuss any new products and services. If you do not wish to receive such calls please advise us and we will place you on our Do Not Call Register.

### OUR SOURCES OF INCOME

When placing your insurance we usually receive a commission from the insurer. The amount varies between 0% and 25% of the base premium you pay. Where a policy is cancelled before the period of insurance has ended we will usually retain the commission on any return premium involved.

### CANCELLATIONS

We cannot cancel a contract of insurance without written instructions from a person who is authorised to represent each of the parties insured under the contract of insurance. We cannot cancel any contract of insurance which is subject to the Marine Insurance Act 1909.

If a contract of insurance is cancelled before expiry of the period of insurance, we will refund the net premium we receive from your insurer. We will not refund our fees or commission for arranging the insurance.

### CONFLICTS OF INTEREST

As a business we have relationships with and receive income from various third parties as detailed in this FSG. For Retail Clients receiving Personal Advice, details of relationships that impact the advice will be included in any SOA or invoice documentation we send you. All material conflicts that impact our advice, that are not mentioned in this FSG, will be advised to you on the invoices related to that advice.

Notes:

**Policy Number - PMEL99/0130713**

<b>The Insured</b>	<b>AVALON BEACH PICKLEBALL ASSOCIATION INC.</b>
<b>Address</b>	55 CABARITA ROAD AVALON BEACH, NSW 2107 AUSTRALIA
<b>Sport/Business</b>	RACQUET BALL
<b>Teams/Members</b>	230 MEMBERS
<b>Period of Insurance</b>	From <b>1/03/2025</b> to <b>1/03/2026</b> , at 4:00 pm and any subsequent period for which the insured shall have paid and The Underwriter(s) shall have accepted the new premium.

**Cover Details****Combined Liability**

Wording: Combined\_Liability\_Policy\_Wording\_05.24

Underwritten by Certain underwriters at Lloyd's &amp; HDI Global Specialty SE-Australia under contract number B1750L240503 &amp; SCA/PL/2024 respectively

**Part 1****Public Liability**

\$20,000,000 any one occurrence

**Products Liability**

\$20,000,000 any one occurrence and in the aggregate

Excess \$NIL

**Part 2****Professional Indemnity**

\$1,000,000 any one claim and in the aggregate

Excess \$NIL

Retroactive date: 1/03/2023

**Part 3****Management Liability** limits as per those shown below any one claim and in the aggregate

Directors and Officers: \$1,000,000

Offices Bearers \$1,000,000

Trustee Liability: \$1,000,000

Taxation Audit: \$50,000

Crime/Fidelity: NOT INSURED

Employment Practices: NOT INSURED

Statutory Liability: \$250,000

Appearance at Official Investigations: Included

Heirs and Estates: Included

Automatic Reinstatement of Indemnity Limit: Included

Discovery Period: Included

Outside Directorship Cover: Included

New and Former Subsidiary: Included

Occupational Health and Safety: Included

Public Relations Cover: \$100,000

Pollution: Included for Sudden and Unexpected

Continuous Cover: Included

**Management Liability Excess**

Standard Excess \$1,000

Crime/Fidelity \$NIL

Employment Practices \$NIL

Retroactive date: 22/03/2023

To view full policy details including definitions, exclusion and conditions please refer to the policy wording and any endorsements listed below.

