



Corporate Insurance Brokers Pty Ltd

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CONTRACT CARERS/SOC'S /CO-ASSESSORS AND OTHERS

Welcome Page

Welcome to Corporate Insurance Brokers Pty Ltd. We are General Insurance Brokers who arrange a wide spectrum of insurance covers for both business and individual needs. We are the appointed brokers who handle insurance matters for a number of charitable institutions and contract carer organisations. Please read our Financial Services Guide (FSG) which tells you who we are and describes the relationship between ourselves, clients and insurance companies. The FSG also tells you about our Privacy and Complaints Policies. It is on our Website.

In arranging this contract of insurance, we will be acting under an authority given to us by ACE Insurance Ltd to bind cover on their behalf. This means that we are required to act in their best interests in arranging the insurance. For this contract of insurance we are therefore not acting on your behalf and your interests will be secondary to those of the insurer.

This scheme is made up of three policy sections. They are:

- Public and Products Liability
- Professional Indemnity
- Personal Accident (No sickness)

The Policy Number for all 3 policies combined is 04CQ007250

All policies expire on 31/07/09

All Policy Wordings and Product Disclosure Statements for these covers are available online for your information. We can email, fax or mail them to you if required as well. Please read these carefully before filling in the forms to ensure you understand the endorsements, exclusions, conditions and duty of disclosure contained in each one.

We will issue an Important Information document in relation to the Personal Accident section of the policy only.

Filling in Forms

You will need to download and fill in the appropriate form that relates to your occupational duties.

Please note: Each application that we need completed consists of 4 pages; 2 of a Questionnaire and 2 pages of an Individual Accident Application.

We are unable to accept any forms that are incorrectly or not fully completed.

Note: Cover can only be bound from the date when we have received the fully completed forms.

Backdating of cover is not possible.

Fees and Charges

New Business establishment fee of \$95 + GST to process the initial paperwork and place the insurance with ACE Insurance Ltd. This fee is non-refundable.

Any change in the start date or covers arranged after the initial cover has been requested will incur an administration fee. This fee is non-refundable.

Any cancellation of policies prior to the expiry of the scheme on 31/07/2009 will incur a cancellation fee.

ACE Insurance Ltd will charge a 'Time-on-Risk' premium component on a daily rate basis from the date the cover commences to the date the cancellation is operative. This 'Time-on-Risk' premium charge is at the discretion of ACE Insurance Ltd.

The Broker fees are non-refundable and will be retained by Corporate Insurance Brokers Pty Ltd.

1. QUESTIONNAIRE (2 pages to complete)

Please read and complete all sections of the questionnaire carefully. This document contains 6 pages however when returning forms to us, please only send the first 2 pages of the questionnaire.

Please sign all declarations, date the forms and advise of your commencement date. Please ensure to tick the method of premium payment on the questionnaire.

Payment Methods:

1. **Cheque/Money Order - Please make it payable to Corporate Insurance Brokers Pty Ltd for the total amount on the Tax Invoice you will receive from us.**
2. **Credit Card - Please fill in relevant details and the same total premium will be deducted from it.**
3. **BPAY - We will send you the reference numbers for your payment once your application forms have been processed.**

You are required to acknowledge you have received and read the Policy Wordings, Product Disclosure Statements (PDS), Financial Services Guide (FSG), Privacy Statement, Important Information and General Advice Warning.

If you do not, your forms will be sent back to you to complete.

2. PERSONAL ACCIDENT APPLICATION FORM

**Under this scheme, cover is arranged for ACCIDENT ONLY –
NO SICKNESS COVER IS INCLUDED.**

Please complete the application form answering all questions and signing the declaration in both areas.

The standard policy will provide benefits as listed in our Schedule of Benefits.

To obtain a Pro-rata (per-day) rate for your premiums, please contact our office on (02) 4929 8000.

Should you require any further information with regard to the applications or premiums, please feel free to contact us.

When you have successfully completed the form, please fax it to us on (02) 4925 3815 or email to Joanne@cibb.com.au . Alternatively you can Mail them to us at the address below:

**Corporate Insurance Brokers Pty Ltd
PO Box 2126
DANGAR, NSW 2309**

All of our contact details appear on our letter head at the beginning of this link.