



# Corporate Insurance Brokers Pty Ltd

Tel. 02 4929 8000  
Fax. 02 4925 3815

8 January 2009

A.B.N. 71 076 782 495  
AFSL No. 230 142

## **IMPORTANT INFORMATION**

***THIS DOCUMENT FORMS PART OF AND SHOULD BE READ IN CONJUNCTION WITH  
INVOICE NO. Invoice Number***

You should read our Financial Services Guide (FSG) which contains important information about:

- \* the services we offer you.
- \* how we and our associates are paid.
- \* any potential conflict of interest we may have.
- \* our internal and external dispute resolution procedures and how you can access them.

---

1. **Client Name:** Insured Name

2. **Adviser details:**

Name: Adrian Katschke  
Contact number: 02 4929 8000

Your adviser is authorised to provide advice on general insurance products to retail clients subject to the authorisations and conditions of AFS licence number 230 142.

Your adviser is acting in the capacity of a representative of Corporate Insurance Brokers Pty Ltd.

3. **General Advice Warning:**

General Advice is advice that has been prepared without considering your current objectives, financial situation or needs. Therefore, before acting on this advice, you should consider the appropriateness of the advice having regard to your current objectives, financial situation or needs. If the advice provided relates to the acquisition or possible acquisition of a new insurance policy and the insurer has prepared a Product Disclosure Statement we will provide the PDS for your review. You should consider the PDS prior to making the decision to purchase this product. Further information regarding the income we have been paid by the insurer for this transaction is available upon request.

#### **4. Policy Information:**

The cover you have selected is listed below:

ACE Insurance Ltd Group Personal Accident Policy as per the benefits summarised in our invoice schedule and subject to the Policy Wording. These include:

Capital Benefit: \$250,000 – INSURED

Weekly Injury: \$500 – INSURED

Weekly Illness: NOT INSURED

Provides cover in the following sections:

The policy provides protection up to 156 weeks for any one event other than the noted waiting period and any exclusions and conditions noted in the Product Disclosure Statement, our invoice or the Covering Letter.

#### **5. Major Exclusions**

**The Major Exclusions are listed below. Please note that there are other exclusions in the policy and you should read the Product Disclosure Statement issued by the Insurer**

- War, invasion or civil war
- Driving a motor vehicle whilst having a blood alcohol level in excess of that Permitted by law
- Professional Sporting activities
- Flying except as a fare paying passenger on an airline with schedule flights
- Intentional self injury or suicide
- Practice for or playing organised football of any kind
- Driving or riding in any kind of race

#### **6. Insurers**

We do not deal with all insurers or consider all available products. We select the insurers that we deal with and the products based on research and our knowledge of factors such as product terms and conditions, price and the insurer's claims handling track record.

#### **APPROVED PRODUCT LIST**

We have an Approved Product List. This list is put together by our senior management and is regularly reviewed.

**7. Payment**

Within 21 days of receipt of enclosed invoice

**8. Cooling Off Period**

Even after you have paid for the products selected you might be able to get your money back if you are not happy. Generally you can do this within 14 days of buying the product. The PDS (Product Disclosure Statement) has more information on this.

**9. Tax**

We are not tax advisers. You may be entitled to a tax deduction for the premiums paid on this insurance. We suggest you seek separate advice on this matter.

RELATED PDS 08PDSACEGPA01  
IMP INFO V3 06.01.2008