



Corporate Insurance Brokers Pty Ltd

Tel. 02 4929 8000
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15 May 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 YOUR INVOICE.

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:** As shown on your invoice

2. **Adviser details:**

Name: Joanne Russell
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:

Zurich Australian Insurance Ltd Personal Accident Insurance 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: \$600 – 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

- any injury deliberately inflicted by or on behalf of the *insured person*;
- the *insured person* taking poisonous substances or drugs, unless these are taken or administered on medical advice;
- the *insured person* driving a motor vehicle whilst having a percentage of alcohol in their breath or blood in excess of that permitted by law;
- the *insured person* being in an aircraft, unless they are a passenger;
- the *insured person* training or engaging in a sport from which they derive an income;
- any pre-existing medical condition, sickness or disease;
- any sexually transmitted or transmissible disease;
- any *illness*;
- war, hostilities whether war is declared or not, acts of foreign enemies, rebellion, revolution, civil war, invasion, insurrection or the use of military or usurped power;
- any order of any Government, Public or Local Authority involving the confiscation, nationalisation, requisition, damage or destruction of any property unless such destruction was undertaken to reduce the spread of fire;
- radioactivity or any radioactive substances;
- nuclear fission or nuclear fusion.

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.