



**INSURANCE  
BROKING  
GROUP**

AEI Insurance Group Pty Ltd  
 ABN 74 123 670 002  
 AFS Licence No. 542 944  
 Suite 5.05 3 Fordham Way Oran Park NSW 2570  
 P O BOX 1316 North Sydney NSW 2059  
**Tel:** 02 4633 6500 **Fax:** 02 4633 6599  
**Web:** www.aei.com.au

The Sound & Telecommunications Associati  
 21 Fullarton Street  
 Telopea NSW 2117

<b>Renewal of Cover</b>	
<b>TAX INVOICE</b>	<b>I0462726</b>

**Our Reference :** AEI OPK A2121 0251816/012

**Date :** 02.10.2024

**Class :** Legal Liability

**Placed with :** Ansvar Insurance Limited

**Policy No. :** 615349

**Period :** 13.10.2024 to 30.09.2025

<b>Premium</b>	1,404.28
<b>Stamp Duty</b>	139.02
<b>Broker Fee</b>	151.15
Premium GST	140.43
Fee GST	15.12
<b>GST Total</b>	155.55
<b>Total Amount</b>	<b>1,850.00</b>

**IMPORTANT NOTES**

*Insured: The Sound & Telecommunications Association  
 Renewal for: Liability Insurance*

**Your Account Manager is Trish Evans**

**TERMS - NET 14 DAYS - Please forward your remittance to ensure cover. Please refer to your DUTY OF DISCLOSURE or DUTY NOT TO MISREPRESENT obligations and other important notices overleaf. Claims must be notified as late notification may cause denial of liability in some instances. Unless we tell you otherwise in writing, we receive commission in addition to any broker fee mentioned above. Please ask us for any further information.**

**PLEASE SELECT YOUR PAYMENT OPTION:**

**Total Due \$ 1,850.00**



Post cheque payments together with this payment slip to:  
 P.O BOX 1316, NORTH SYDNEY NSW 2060  
 made payable to AEI Insurance Group Pty Ltd



BSB: 332-002 Account: 552674441  
 Reference: I0462726  
 Pay using Internet Banking by using this Bank Account and Reference.



Biller Code : 473975  
 Reference : 004627260047

**Telephone & Internet Banking - BPAY**

Contact your bank or financial institution to make this payment from your cheque, savings, debit or transaction account. More info: www.bpay.com.au



Visit our website to pay using your Visa, Mastercard or Amex at: [www.aei.com.au](http://www.aei.com.au)  
 or phone 02 4633 6500  
 Client Reference: AEI OPK A2121  
 Invoice Reference: I0462726



**Pay Monthly**

We can assist with your premium:-

Should you wish to obtain a Funding Quote for this invoice, please contact your Account Manager on 02 4633 6500

## SOME IMPORTANT THINGS YOU NEED TO KNOW

It is essential that you carefully read and understand the following important notices. If you have any questions, please ask us.

### **Make sure you comply with your Duty of Disclosure or Duty not to Misrepresent**

The Insurance Contracts Act 1984 requires that you, and everyone who is an insured under your policy, comply with the duty of disclosure. Make sure you explain the duty to any other insureds you may apply on behalf of. We do not do this unless specifically agreed in writing.

If your contract is not a consumer insurance contract, then you must tell the insurer certain matters which will help them decide whether to insure you and, if so, on what terms.

If your contract is a consumer insurance contract, then you have a duty to take reasonable care not to make a misrepresentation to the insurer when answering questions that the insurer will ask you and when you provide the insurer with information.

You have the above duties in relation to non-consumer insurance contracts and consumer insurance contracts (as applicable) until the insurer agrees to insure you and before the insurer agrees to renew your policy. You also have the same duty before you extend, vary or reinstate an insurance policy.

### **If you are responding for other insureds**

If you are providing information for other insureds, you confirm you have their authority to do so and that the information provided is what they have told you in response to the duty of disclosure or duty not to misrepresent obligations (as applicable).

### **Avoid making misrepresentations or not telling the insurer something**

If you (or anyone who is an insured, or a proposed insured, under the policy) make a misrepresentation, or if you do not tell the insurer something that you are required to tell them, they may cancel your policy or reduce the amount they will pay you in the event of a claim, or both. If the misrepresentation or failure is fraudulent, the insurer may refuse to pay a claim and treat the policy as if it never existed.

If we act on behalf of the insurer, you need to refer to the policy which will set out the duty that applies. We will advise you when/if we act on behalf of the insurer.

If we act on your behalf, to assist us in protecting your interests, it is important that you tell us every matter that:

- you know; or
- a reasonable person in the circumstances could be expected to know, may be relevant to the insurer's decision whether to insure you and, if so, on what terms.

If in doubt it is better to tell us. We will then assist you in determining what needs to be disclosed to the insurer in order to meet your duty. When you first apply for your policy, the insurer may ask you specific questions relevant to their decision whether to insure you.

Before an insurer agrees to renew your policy, you may again be asked specific questions by the insurer relevant to their decision whether to renew your policy.

When you answer any questions asked by the insurer, you must give honest and complete answers and tell the insurer, in answer to each question, about every matter that is known to you and which a reasonable person in the circumstances would include in answering the questions. Examples of matters that should be disclosed are:

- Any claims you have made in recent years for the particular type of insurance;
- Cancellation, avoidance of, or a refusal to renew your insurance by an insurer;
- Any unusual feature of the insured risk that may increase the likelihood of a claim.
- circumstances which may give rise to a claim.

An insurer who is deciding whether they are prepared to renew your policy, may give you a copy of anything you have previously told them and ask you to tell them if anything has changed. If an insurer does this, you must tell them about any change or advise that there is no change. If you do not respond then this will be taken to mean there has been no changes.

When you answer any questions asked by the insurer for a consumer insurance contract, you must take reasonable care not to make a misrepresentation to the insurer when answering those questions. For example, it is important that you answer these questions fully and accurately, to the best of your knowledge.

### **Delay between final entry into the policy and original disclosure of information**

You need to tell us if you have disclosure of information in the application process and something has happened that makes the information disclosed inaccurate, or new matters arise that would require disclosure under the duty. You must do this before the policy has been entered into (or renewed, varied, reinstated or extended as applicable).

### **Misstatement of Premium**

We try to tell you the correct amounts of premium and statutory and other charges that apply to your insurance. In the event that we misstate that amount (either because we have made an unintentional error or because a third party has misstated the amount), we reserve the right to correct the amount. Where permitted by law, you shall not hold us responsible for any loss that you may suffer as a result of any such misstatement.

### **Change of Risk or Circumstances**

You should carefully monitor and review that your insurance contract is adequate to cover your assets or business activities and seek a variation if it is not. Many policies require us to notify the insurer in writing of certain changes to the insured risk during the period of insurance. The insurer can then decide whether to cover the new risk.

Examples are:

- For insurance covering property location changes, new business activities or any significant departure from your normal business operations.
- For insurance covering your liability to third parties changes to the nature of your business, and specifically in products liability, changes to your product range or your involvement in products not previously notified to insurers.

### **Interest of Other Parties**

Many policies exclude cover for an interest in the insured property held by someone other than the insured, unless that interest is specifically noted in

the policy. For example, if property is jointly owned, or subject to finance, the interest of a third party such as the joint owner or financier may be excluded if it is not specifically noted on the policy. If you want the interest of any third party to be covered, please let us know, so that we can ask the insurer to note that party's interest on the policy.

### **Cancellation of your Policy**

Our fees are earned in full at the time of placement of the relevant policy.

If a policy is cancelled before the expiry of the period of insurance, we reserve the right to refund the net return premium we received from the Insurer or have a cancellation fee charged to offset the Insurers deduction of commission.

Please refer to our FSG or ask us for any additional information you require about our fees, remuneration or cancellation policy.

### **The Australian Financial Complaints Authority (AFCA)**

If you have any complaints about the service provided to you, you should contact us and tell us about your complaint. If the complaint cannot be resolved to your satisfaction within 30 days, you have the right to refer the matter to the Australian Financial Complaints Authority (AFCA):  
Online: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Phone: 1800 931 678  
Mail: Australian Financial Complaints Authority  
GPO Box 3 Melbourne VIC 3001

### **Important Notice about your Broker and our panel of preferred Premium funders**

#### **Austbrokers role and remuneration**

Ourselves and AUB Group Limited ('AUB')(ABN 60 000 000 715) have a preferred supplier arrangement with several premium funders. We do not act for the premium funder and do not advise on whether the premium funder's products or services are appropriate for you. You need to make your own decision based on the information provided.

If you use a premium funder, we may receive commission which is a percentage of the amount funded excluding GST. We may also receive fees, being an agreed dollar value, under a commercial services agreement that AMS (a wholly owned subsidiary of AUB Group Limited ABN 60 000 000 715 (AUB)) has with some premium funders.

We are partly owned by AUB and benefits from any profit made by this entity due to this arrangement.

If your loan is cancelled, ourselves and AUB may be entitled to keep any payments received pursuant to the above arrangement with the premium funder. If you need more information or explanation of the above, please ask us.

### **Cancellation of your Policy(ies) on request of the premium funder**

Your Loan Agreement with the premium funder may allow us, on receipt of a notice from the premium funder requesting cancellation of any policy specified in the Loan Agreement with the premium funder, to cancel the policy and provide the relevant refund to the premium funder. We will notify you of any such cancellation.

v2-20072023

**COVERAGE SUMMARY**

The Sound & Telecommunications Associati  
Legal Liability

**IMPORTANT NOTICE**

We provide our financial services under the terms and conditions noted in our Financial Services Guide and Privacy Collection Notice issued to you. If you do not have this document, please call us on 02 4633 6500 or visit our website. You must read these documents before proceeding and by proceeding you represent and warrant you have received and read it. We are committed to protecting your privacy in accordance with the Privacy Act and the Australian Privacy Principles. Full details about our privacy practices can be found in our Privacy Policy available on our website or by contacting us for a copy. The following is a summary of cover only. For full terms and conditions including definitions, conditions, other limits and exclusions, please refer to your Policy Document or Product Disclosure Statement. We would like to remind you, that if this policy is cancellable and you cancel before the expiry date, we will refund the unused premium less our fee and commission. The Insurer or Agency may also impose a fee on Cancellation. **Any errors identified in the summary below must be reported to your Account Manager for amendment.**

LIABILITY INSURANCE  
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INSURED: The Sound & Telecommunications Association  
Australasia Inc t/as STAA Inc  
under the Australian Companies Codes) all for their  
respective rights, interests and liabilities.

STATE

ORGANISATION: Australian Historic Telephone Society (AHTS) for Victoria  
Australasian Telephone Collectors Society Inc NSW Branch  
South Australian Telephone Society (SATCS) WA  
WA Historic Telecommunication Society (AHTS Branch)  
Australian Telephone Collectors Society Queensland (ATCS)  
The Antique Sound Society of NSW

INTERESTED

PARTY : Sefton Community Hall  
Balwyn Library  
SA Power Networks  
ETSA Museum  
Osmond Electronics Pty Ltd  
QLD Telecoms, Museum & Telstra Complex  
South Coast Restoration Society Inc

LOCATION : Australia Wide

MEMBERS : 275  
TURNOVER : \$8,500

THE BUSINESS: Your operations are described as:  
The Sound & Telecommunications Association Australasia  
Inc is a Not for Profit Organisation involved in the  
collecting of telephone & related mechanical,  
electromechanical, electrical electronic items & wireless  
computer Equipment.  
It encompasses telephones, telegraphy, wireless, radio  
mechanical sound devices, phonographys, gramophones etc.

**COVERAGE SUMMARY** The Sound & Telecommunications Associati  
Legal Liability

Excluding any events/festivals held at premises other than your own where more than 500 attendees are expected unless specifically agreed by endorsement detailed within this document. Some activities are excluded as per policy wording.

INTEREST  
INSURED:

Insured's Legal Liability to third parties for damages in respect of:

- a) Personal Injury
- b) Property Damage

happening during the Period of Insurance as a result of an occurrence within the Territorial Limits in connection with the business or products of the Insured.

LIMIT(S) OF  
INDEMNITY:

Public Liability -  
Limit any one occurrence, unlimited in all \$20,000,000

Products Liability -  
any one occurrence and in the aggregate in  
any one period of Insurance \$20,000,000

Property in Care/Custody/Control limited to \$100,000

AUTOMATIC  
EXTENSIONS:

Counsellor's Liability	\$1,000,000
Indemnifiable Fines/Penalties	\$100,000

OPTIONAL  
EXTENSIONS:

Sexual Abuse	Not Insured
Replacement Wages	Not Insured
Medical Malpractice	Not Insured
Retroactive Liability Endorsement	Not Insured
Member to Member Extension	Insured
Trauma Counselling Costs	Not Insured

EXCLUSION: Sexual Abuse Exclusion

EXCESS(ES): \$1,000 each and every claim, other than  
\$10,000 in respect of personal injury to labour hire or contractors  
\$1,250 in respect of personal injury to volunteers

POLICY  
WORDING:

Community Service Organisation Insurance  
COMSERVEPOL (0624 v1)

**COVERAGE SUMMARY**

The Sound & Telecommunications Associati  
Legal Liability

EXTENSIONS: Conditions/Extensions as per policy wording

EXCLUSIONS: Exclusions as per Policy

PLACED WITH	POLICY NUMBER	PROPORTION
Ansvar Insurance Limited  Level 1, 18 Smith Street PARRAMATTA NSW 2150 PH : 1300 650 540	615349	100.0000%