

17 August 2021

BeeKeeper's Society of SA Inc
PO Box 283
FULLARTON 5063

Local Community Insurance Services
A Division of
JLT Risk Solutions Pty Ltd
ABN 69 009 098 864
Level 1
148 Frome Street
ADELAIDE SA 5000
GPO Box 1693
ADELAIDE SA 5001
Tel 1300 853 800
Fax +61 8 8235 6448
Email insurance@lcis.com.au
www.localcommunityinsurance.com.au

Certificate of Insurance - Tax Invoice

YOUR SERVICE CONTACT IS LOCAL COMMUNITY INSURANCE SERVICES (1300 853 800)

Invoice #	051-815287	Client ID	051-BEEKEEP	<table border="1"> <tr> <td>Premium</td> <td>4,613.84</td> </tr> <tr> <td>FSL/Levy</td> <td>0.00</td> </tr> <tr> <td>Fee</td> <td>110.00</td> </tr> <tr> <td>GST</td> <td>472.38</td> </tr> <tr> <td>Stamp Duty</td> <td>558.27</td> </tr> <tr> <td>Total Due</td> <td>\$5,754.49</td> </tr> </table>	Premium	4,613.84	FSL/Levy	0.00	Fee	110.00	GST	472.38	Stamp Duty	558.27	Total Due	\$5,754.49
Premium	4,613.84															
FSL/Levy	0.00															
Fee	110.00															
GST	472.38															
Stamp Duty	558.27															
Total Due	\$5,754.49															
Our Ref	029878	Policy No	AT A029878 PLB													
Class	Public & Products Liability															
Insured	Members of the BeeKeeper's Society of SA Inc as listed on schedule															
Situation	Worldwide excluding USA and Canada															
Insurer	QBE Insurance (Australia) Ltd Adelaide SA															
Inception	31/08/2021	To	31/08/2022	Renewal												

Insurance has been arranged subject to payment and to the policy terms and conditions. Please read the important information included with this invoice and ensure that you review your sums insured at least annually.

Payment Options

Please pay to:
Local Community Insurance Services
GPO Box 1693
ADELAIDE SA 5001

Invoice # 051-815287
Client Code 051-BEEKEEP
Payment Due 31/08/2021
Total Due \$5,754.49



Pay Monthly

Application No.
70192376



10 monthly instalments of \$604.05.
Please note the initial instalment will include an application fee of \$0.00.

Total Amount Payable \$6,040.49.

Includes application fee and interest charges.

To proceed with your funding and to complete your application, please visit <https://hpf.online/3d4i2e5g34>.



Billers Code: **241026**
Ref: **880 164 6186**

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 information at www.bpay.com.au.



Pay by direct credit into the following bank account.

Bank ANZ Banking Group
BSB 012-003

Account No. 8370 52451
Reference 051-BEEKEEP



Pay by Visa/MasterCard. Visit our web site at www.au.jlt.com/client-support/payment-options and enter your online account reference 880 164 6186. A surcharge applies to debit/credit card payments based on card type.



Pay by cheque.

Detach this remittance advice and return together with your payment.

Important Information

Your Insurance Contract

Duty of Disclosure

Before you enter into an insurance contract, you have a duty of disclosure under the Insurance Contracts Act 1984. You have a duty to tell us anything that you know, or could reasonably be expected to know, may affect the insurer's decision to insure you and on what terms. You have this duty until the insurer agrees to insure you. You have the same duty before you renew, extend, vary or reinstate an insurance contract.

If we ask you questions that are relevant to the insurer's decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions.

Also, we may give you a copy of anything you have previously told us and ask you to tell us if it has changed. If we do this, you must tell us about any change or tell us that there is no change. If you do not tell us about a change to something you have previously told us, you will be taken to have told us that there is no change.

You do not need to tell us anything that reduces the risk insured, is common knowledge, the insurer knows or should know as an insurer or the insurer waives your duty to tell them about.

If you do not tell us something

If you do not tell us anything you are required to, the insurer may cancel your contract or reduce the amount it will pay you if you make a claim, or both. If your failure to tell us is fraudulent, the insurer may refuse to pay a claim and treat the contract as if it never existed.

Duty of Disclosure – Other Contracts

In relation to policies which are not governed by the Insurance Contracts Act 1984 such as marine insurance (other than marine inland transit insurance and pleasure craft insurance) and insurance required by statute, the insured still owes a duty of disclosure to the insurer. This is a duty to disclose to the insurer before the contract is concluded, every material circumstance which is known to the insured. Every circumstance is material which would influence the judgment of a prudent insurer in fixing the premium or determining whether they will take the risk. The insurer may avoid the contract from inception if the insured fails to make such disclosure. In the case of insurance required by statute, such as compulsory third party motor vehicle insurance, the insurer may have rights of recovery against the insured in the event of misrepresentation, misstatement or non-disclosure.

Duty of Disclosure - Subsidiary and Associated Companies

Cover which is arranged for subsidiary and/or associated companies in addition to named insureds.

If you enter into a contract of insurance on behalf of any subsidiary and/or related company of the named insured, that subsidiary and/or related company has the same duty of disclosure as the named insured. We recommend that you ensure that each subsidiary and/or related company is made aware of the duty of disclosure and given an opportunity to make any necessary disclosures.

Essential Reading of Policy Wording

We will provide you with a full copy of your policy as soon as it is received from the insurer.

It is essential that you read this document without delay and advise us in writing of any aspects which are not clear or where the cover does not meet with your requirements.

Change of Risk or Circumstances

It is vital that you advise the insurer of any changes to your company's usual business. For example, insurers must be advised of any

1. mergers or acquisitions,
2. changes in occupation or location,
3. new products or services, or
4. new overseas activities.

Please contact us if you are in doubt as to whether to notify your insurer of a change in business operations.

Your duty to disclose applies also when you amend, alter, vary or endorse a policy.

Hold Harmless Agreements, Contracting Out, Removal of Subrogation of Rights

You may prejudice your rights to a claim if, without prior agreement from your insurer, you make any agreement that could prevent the insurer from recovering the loss from a third party. These 'hold harmless' clauses are often found in leases, licences and contracts for maintenance, supply, construction and repair.

Insuring the Interests of Other Parties

If you require the interest of another party to be covered by the policy, you **MUST** request this. Most policies will attempt to exclude indemnity to other parties (e.g. mortgagees, lessors, principals etc.) unless their interest is expressly noted on the policy. This is not applicable to Professional Indemnity or Directors & Officers policies.

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General Advice Warning

It is important that you understand and are happy with the policies we arrange for you. Any recommendations we have made have been based on a consideration of the premium quoted and the scope of cover offered by an insurer. We can give you general information to help you decide but unless we have specified otherwise, we have not advised you on whether the terms are specifically appropriate for your individual objectives, financial situation or needs. We therefore recommend that you should carefully read the relevant Product Disclosure Statement and other information we provide before deciding.

NSW STAMP DUTY EXEMPTION

From 1 January 2018, some small businesses with an aggregated annual turnover of less than \$2 million may be exempt from NSW stamp duty on commercial motor vehicle, commercial aviation, occupational indemnity or public/product liability insurance policies. (*aggregated turnover is your Australia wide annual turnover plus the annual turnover of any businesses that are your affiliates or are connected with you). To apply for an exemption or a refund please contact us for a copy of the 'NSW Insurance Duty - Small Business Exemption Declaration Form' if one has not been provided to you.

Several Liability

Where your policy cover is provided by more than one insurer it is important to note that each insurer is only responsible to the extent of their individual subscription and there is no obligation for that insurer to make up the shortfall of any other subscribing insurer in a claim or return premium payment.

New Claims / Unreported losses

Any quotation we have obtained on your behalf is based on the understanding that there will be no deterioration in the claims experience between the date insurers quoted their terms and the inception date of the cover. If claims do occur during this period, insurers have the right to revise the terms quoted or even withdraw their quotation. Please let us know whether there are any losses which have occurred that have not been reported to us/insurers, whether you intend making a claim or not.

Confirmation of Transaction

You may contact us by telephone or in writing to confirm any transaction under your policy, such as renewals and endorsements. If necessary, we will obtain the information for you from the insurer.

Binding Authority

This insurance is being effected under an authority to bind cover on behalf of the insurer and that in arranging this policy we are acting as agent for the insurer.

BINDING AUTHORITY – VICTOR INSURANCE

This insurance is underwritten by Victor Insurance Pty Ltd (Victor Insurance) (formerly known as Key Underwriting Pty Ltd) under an authority to bind cover on behalf of the insurer. In underwriting this insurance, Victor Insurance may delegate authority to certain employees of JLT or Marsh Pty Ltd (Marsh). Victor Insurance and those employees of JLT/Marsh act as agents of the Insurer and not as your agent. JLT, Marsh and Victor Insurance are related companies and Victor Insurance is an Authorised Representative (No. 000403803) of Marsh. Victor Insurance, JLT and Marsh are businesses of Marsh & McLennan Companies (MMC).

Retrospective Cover

Some policies do not provide cover in respect of claims arising out of acts committed prior to any 'Retroactive Date' specified in the policy wording unless you specifically request and obtain this cover. An additional premium may apply to any extension to the retroactive date.

Events Occurring Prior to Commencement

Some policies provide cover on an 'occurrence' basis. Your attention is drawn to the fact that such policies do not provide indemnity in respect of events that occurred prior to commencement of the contract.

Not a Renewable Contract

Some policies terminate on the date indicated. We emphasise that such a policy is not a renewable contract. If you require similar insurance for any subsequent period, you will need to complete a new proposal so that terms of insurance and quotation/s can be prepared for your consideration prior to the termination of the current policy.

REFUND of PREMIUMS

In the event of any refund premium being allowed for the cancellation or adjustment of this insurance policy, we reserve the right to retain all brokerage, fees and charges.

Privacy Policy

We value your privacy and are committed to handling your personal information in accordance with the Australian Privacy Principles and Privacy Act. Full details of how we collect, hold, use and disclose personal information is detailed in our [Privacy Policy](#). Contact your Adviser if you require a copy, or email privacy.australia@marsh.com.

Receiving Information about other Products and Services

We may, from time to time, offer you information about products and services which may be of interest to you. Please notify us if you do not wish to receive such additional information.

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Remuneration and Other Income

Our principal remuneration for arranging insurance on your behalf is either by way of commission paid by the Insurer and/or a fee including a service fee and an administration fee to be paid by you. In the event of a mid-term broker appointment, we reserve the right to retain all commission, fees and charges. In addition to the above we, or any company within the Marsh Group of Companies may receive income from insurers including: interest earned on insurance monies passing through our bank accounts; profit commissions or profit shares paid by insurers on specific classes of business; administrative service fees or expense reimbursements for limited specific services we provide to insurers as part of the placing or claims process. We will disclose any potential conflict of interest not included above which may occur and affect our relationship.

Financial Services Guide (FSG)

For information about the services offered and to assist you in making a decision whether to use any of our services go to <https://www.marsh.com/au/financial-services-guide.html> to download the JLT Public Sector Financial Services Guide

Commission

The Premium shown on the tax invoice includes commission received from the insurer.

Referrer Remuneration

A percentage of the income received by us is paid to Local Government Association - LCIS for its role in referral, distribution or promotion.

IF YOU REQUIRE A FURTHER EXPLANATION FOR ANY THE ABOVE INFORMATION, PLEASE CONTACT US IMMEDIATELY.

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GENERAL PUBLIC AND PRODUCTS LIABILITY

BUSINESS

Principally Bee Keeper's including Property Owners/Occupiers and all associated activities, past or present.

Various Members of the Beekeeper's Society of SA Inc as listed on schedule

INTEREST INSURED

All sums which the Insured shall be legally liable to pay to third parties by reason of:
- Death or Personal Injury
- Loss or Damage to Property
happening during the Period of Insurance and caused by an occurrence in connection with the Business.

LIMITS OF LIABILITY

Public Liability \$10,000,000 any one occurrence.
Products Liability \$10,000,000 any one occurrence and in the aggregate any one Period of Insurance.

In the event that any one Period of Insurance exceeds twelve months then the aggregate limit of liability shall be deemed to apply separately to each twelve months period or part thereof.

SUB-LIMIT OF LIABILITY

Property in Your Physical or Legal Control \$250,000

DEDUCTIBLE/EXCESSES

The insured shall bear the first \$250 of each and every Property Damage claim or series of Property Damage claims arising out of any one Occurrence.

All indemnifiable liability attributable to one source or original cause shall be deemed one Occurrence for the purpose of the application of the above deductible.

SPECIAL NOTE:

THIS POLICY DOES NOT COVER FAIRS, FESTIVALS, FETES, PARADES, MARCHES OR OTHER SPECIAL EVENTS THAT YOUR GROUP ORGANISE WHERE MORE THAN 500 PEOPLE ARE EXPECTED, UNLESS AGREED TO BY LCIS AND NOTED IN YOUR POLICY SCHEDULE.

PLEASE REFER ACTIVITIES OF THIS NATURE TO LOCAL COMMUNITY INSURANCE SERVICES.

MEMBERS INSURED UNDER THIS POLICY (TOTAL NUMBERS = 102)

1-20 HIVES - \$40.00

- 1 David Agostinetto
- 2 Stewart Allan
- 3 David Angeloni
- 4 Chris Attick
- 5 Franco Aufiero
- 6 Joan Baker
- 7 Michael Barry
- 8 Christine Basford
- 9 Robert Battaglia
- 10 Bob Beer
- 11 John Bills
- 12 Patricia Blanks
- 13 Sam Bormann
- 14 Josh Bottrall
- 15 Michael Bowmer
- 16 Louise Briggs
- 17 Dan Brockhoff
- 18 Linda Builth
- 19 Scott Button
- 20 Barbara Chapman
- 21 Gay Collins
- 22 Philip Curl
- 23 Meagan Daniel
- 24 James Dayman
- 25 Brian Docking
- 26 Allan Down
- 27 Monica du Plessis

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28 Mark Duffield
29 Chris East
30 Adrian Egel
31 Peter England
32 Robert Farmer
33 Michael Farran
34 Christopher Farran
35 James Field
36 Andrew Fletcher
37 Paul Freebairn
38 Roy Frisby-Smith
39 Paul Frost
40 Simon Gerblich
41 Paul Gibbons
42 Katja Giblin
43 Bruce Godsmark
44 David Gordon
45 Grant Gotley
46 Paul Green
47 Trevor Greenfield
48 Tammy Greenwood
49 Jack Grieve
50 Vicki Hagan
51 Jai Hera-Singh
52 Jan Hill
53 Philpa Hilliard
54 Alan Huggins
55 David Hutton
56 David Jarvis
57 Mark Johns
58 Andrew Johnson
59 John Kaidonis
60 Stephen Kenny
61 Richard Knowles
62 Ollie Laukirbe
63 Frank Liemareff
64 Susan Lonie
65 Adrian Makarowsky
66 Richard Martin
67 Patti Matos
68 Sarah Matthews
69 Daniel Mcnamara
70 Kiara Metti
71 Wayne Meyer
72 Philip Michelsen
73 Jane Miller
74 Craig Moore
75 Chris Mower
76 John Nairn
77 Paul Noble
78 Belinda Noble
79 Karen Nunesvaz
80 Michael Oniszcuk
81 Mahdi Panakhahi
82 James Paterson
83 Chris Peck
84 James Pugh
85 Ralf Putz
86 Michelle Renshaw
87 Melva Reudiger
88 Helen Roden
89 Helen Rooney
90 Vernon Sawers
91 Glenn Schwarz
92 Michael Shaw
93 Paul Silby
94 John Silverblade
95 Adrian Smith
96 Lynn Smith
97 Roy Sneddon
98 Meg Taeuber
99 Kirsty Tapp
100 John Templer
101 John Terpelle
102 John Thomas
103 David Thornton
104 Brian Todd
105 Hannah Todd
106 Mandy Towler
107 John Tudor

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108 Len Turner
109 Paul van Eyk
110 Leon Vonow
111 Lisa Ward
112 Ian Watson (2)
113 Bronwyn Westcott
114 John Whitehead
115 Steven Wight
116 Bruce Wigley
117 Anthea Williams
118 John Wilson
119 Vibeke Jackson
120 Ben WESTMORELAND
121 BSSA Hives Tonsley
122 Natasha Fordred
123 Dianne Hermason
124 Stephen Clarke
125 Christopher Platten
126 Dale Underwood

21-49 Hives - \$55

127 Toni Ashby
128 Phillip de Courcey
129 James Gordon
130 Joel Hayes
131 David Mutton
132 Gavin Pearce
133 Alan Ramsay

50-99 Hives - \$70

134 Michael Jenkins
135 Andrew Thompson
136 Xarchaeceya Waskowski-Jones

99-105 Hives - \$85

None Recorded

105-120 Hives - 103.78

None recorded

GEOGRAPHICAL SCOPE

Anywhere in the world but does not apply to any liability for claims:

1. arising in North America in respect of:

- (i) ownership, occupancy or tenancy of any building, land or structure
- (ii) performance of any manual labour
- (iii) any of Your Products knowingly exported by You, Your agents or

2. made or actions instituted under any law of any country, state or territory (outside of the Commonwealth of Australia) that requires such liability to be insured or secured with an Insurer or organization licensed in that country, state or territory to grant such insurance or security.

JURISDICTIONAL SCOPE

Australia

GOVERNING LAW OF CONTRACT

Australian

POLICY WORDING AND CONDITIONS

Victor Insurance Broadform Liability wording QM6195-1120, and subject to the following Endorsements and Exclusions:

ENDORSEMENTS

LCIS01 DEFINITIONS

2.21. You, Your or Insured (c) is amended to read as follows:

Any director, executive officer, Employee, voluntary unpaid worker which includes committee members, office holders, managers of You but only while acting within the scope of their duties in such capacity.

EXCLUSIONS

LCIS05 PARTICIPATION EXCLUSION

Personal Injury of any person caused by or arising out of the participation of such person or his/her property in any game, match, race, practice, trial, or other sporting activity (including but not limited to swimming, gymnastics, health and fitness activities) but this exclusion does not apply to Personal injury or Property Damage caused by or arising

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out of your negligence as a property owner or lessee or manager of the premises or facility.

LCIS07 SEXUAL MOLESTATION

Any claims arising from, contributed to by or in connection with sexual and/or child assault, abuse, molestation or attempt thereof. Furthermore, we will not indemnify You for '1.3 Supplementary Payments.

LCIS08 AMUSEMENTS EXCLUSION

Any claims arising from, contributed by or in connection with:

- (a) Animal rides;
- (b) Amusement rides and/or devices of any description;
- (c) Inflatable recreational equipment.

LCIS16 COUNCIL LIABILITY EXCLUSION

This Policy does not indemnify any council for their legal liability arising from the use, operation or provision of any council facilities provided for hire, use or operation by others or for any other business conducted by council in connection with such facilities.

LCIS32 Total Listed Human Disease Exclusion

We shall not be liable to indemnify You for your legal liability or any other benefit, cost or expense arising directly or indirectly out of, contributed to by, resulting from or in connection with any listed human disease determined under section 42 of the Biosecurity Act 2015 (Cth) or any Subsequent Legislation.

For the purposes of this exclusion "Subsequent Legislation" means:

1. an act or regulation as amended, replaced or re-enacted;
2. where an act or regulation has been repealed, the current equivalent act or regulation (Commonwealth, State or Territory) with materially the same object or purpose whether in whole or part.

The attached Tax Invoice confirms your coverage for a 12 month period unless otherwise specified.

This insurance is underwritten by Victor Insurance under an authority to bind cover on behalf of QBE Insurance (Australia) Ltd ("QBE"). In underwriting this insurance, Victor Insurance may delegate authority to certain employees of JLT Public Sector. Victor Insurance and those employees of JLT Public Sector act as agents of QBE and not as your agent. JLT Public Sector and Victor Insurance are related companies and Victor Insurance is an Authorised Representative (no. 403803) of JLT Public Sector.

To enable us to ensure your interests remain fully protected we ask you to review the information shown on the invoice and contact our office should any amendments be required:
- Change of name and/or postal address
- Changes to your premises, business operations or activities*
- Alterations to the Sum Insured Limits*

Listed over the following pages is the range of insurance covers available through Local Community Insurance Services and some of the benefits provided. This information is provided as a summary only, a full copy of the policy wordings and endorsements can be found on our website www.localcommunityinsurance.com.au under the Insurance Covers tab

PLEASE NOTE THAT THIS POLICY DOES NOT COVER YOU FOR THE FOLLOWING INSURANCE:

- ASSOCIATION LIABILITY INSURANCE
- VOLUNTEER PERSONAL ACCIDENT INSURANCE
- FIRE AND OTHER INSURED EVENTS INSURANCE
- BUSINESS INTERRUPTION INSURANCE
- BURGLARY/THEFT INSURANCE
- MONEY INSURANCE
- TRANSIT INSURANCE
- MACHINERY BREAKDOWN INSURANCE
- ELECTRONIC EQUIPMENT INSURANCE
- EMPLOYEE DISHONESTY INSURANCE
- GENERAL PROPERTY INSURANCE
- TAX AUDIT INSURANCE
- STATUTORY LIABILITY INSURANCE
- MOTOR VEHICLE INSURANCE

Should you require details of cover and premium quotations for any risks noted above and currently uninsured please contact our office for assistance.

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