

IMPORTANT NOTICES

This invoice provides a summary of your insurance details. The full terms and conditions are contained in your Policy Schedule and Wording, these should be read carefully. If you do not understand any part of the Policy Schedules or documents, or the cover provided under your policy, please contact us immediately.

AVERAGE (also known as co-insurance): It is most important that the sums insured you select are adequate to represent the full value of the property insured. If you under-insure, under the provisions of the average/co-insurance clause contained in the policy, you may be responsible for paying part of the loss actually suffered.

SUBROGATION: Your policy of insurance provides that you will not be able to recover under it if you enter into, or have entered into, any agreement which excludes or limits your right to recovery from other parties. Before you sign any contract which contains such a clause, please contact us.

REFUNDS: Please note that all refunds will be issued on a nett basis (i.e. Nett of brokers earnings).

PRIVACY NOTICE: We collect personal information from you to be able to provide our various services. These include: insurance broking, finance broking, claims management, risk management consulting and other forms of insurance services. You may choose not to provide us with this information, however, we will not be able to provide you with our services.

We disclose your personal information to third parties who we believe are necessary in providing our services. For example, in arranging and managing a person's insurance need we will usually provide information to insurers, reinsurers, other insurance intermediaries, insurance reference bureaus, finance companies and banks as well as our advisors such as loss adjustors, lawyers and accountants, and others involved in the claims handling process.

In you would like to update or access the information we hold about you, please contact us. If you would like a copy of our privacy policy, please visit our website or contact us.

GENERAL ADVICE WORDING: This advice has been prepared without taking into account your personal objectives, financial situation or needs. You must therefore assess whether it is appropriate, in light of your own individual circumstances, to act upon this advice. If this advice contains information about a particular financial product you should ensure you obtain a products disclosure statement prior to making any decision to acquire the product.

COMPLAINTS: Clients who are not fully satisfied with our services should contact our customer relations/complaints officer. CAPITAL INSURANCE BROKERS PTY LTD also subscribe to the Australian Financial Complaints Authority (AFCA), a free customer service and abide by the General Insurance Brokers Code of Practice. Further information is available from this office, or contact AFCA on 1800 931 678.