

# COWDEN (VIC) Pty Ltd

## THE INSURANCE BROKERS

Phone: (03) 9686 6500 Fax: (03) 9686 3900  
PO Box 33044 Melbourne VIC 3004  
A.B.N. 66 008 889 450 AFS Licence No. 245658

### CERTIFICATE OF INSURANCE

One 2 One Removals  
1430 Wellington Road  
LYSTERFIELD VIC 3156

03 Dec 2018  
TAX INVOICE  
Invoice# 1043623

Renewal - 14.12.2018 to 14.12.2019

#### TRANSIT

#### NATIONAL TRANSPORT INSURANCES

Policy Number: 46240410  
Expiry Date: 14 Dec 2019  
File Number: X5804

INSURED: One 2 One Removals and all its associated and subsidiary or nominated companies, sub-contractors (and their employees) and agents of the Removal Company.

INTEREST INSURED: Covering merchandise of every description principally Customers' household & personal effects.

RADIUS OF TRANSIT: Within 850km of Base location

LIMIT OF LIABILITY: \$ 50,000

DEDUCTIBLE: Insured Perils Cover: \$1,000  
Theft, Pilferage, Non-Delivery: \$1,000 each and every loss.  
Accidental Loss, Loading/Unloading: \$1,000 each and every loss.

COVER: CARRIERS FIRE, FLOOD, COLLISION & OVERTURNING - GOODWILL COVER:  
  
Covering loss and/or damage to property whilst in the care, custody and/or control of the assured, their agents, subcontractors and/or third parties for whom they are responsible only against the risks of - Fire, Flood, Water Damage and/or the result of a collision and/or overturning of the conveying vehicle, Loading and Unloading, Theft, Pilferage and Non-delivery.

EXCLUDED CARGO:

- Aircraft, helicopters, missiles and like Cargo
- Birds (except Poultry)
- Bloodstock, breeding, stud or prize animals

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- Bullion, Precious jewellery/stones/metal objects, Cash or securities, Valuable works of art
- Cigarettes and other tobacco based products, valued at over \$50,000 any one occurrence
- Horses
- Houses
- LivePlants
- Nuclear Waste/Nuclear Material, Radioactive substances

GENERAL CARGO: General Cargo can include wholesale/retail/electrical/white goods, grain, parcels/post, furniture (not house to house removalist cargo), agricultural and building site supplies, containers (non-refrigerated), forestry products/logs, mining products (non DG), premix concrete, soil, sand and gravel. General Cargo does NOT include vehicles, cars, machinery, livestock, Dangerous Goods, house removalist cargo, refrigerated cargo, bloodstock, boats, caravans or any of the excluded cargo noted in Your Carriers Protect Policy Wording.

Important notice overleaf

IMPORTANT: In respect of the Goodwill cover Extension, the Insurer warrant that this cover is not disclosed or onsold to your customers otherwise the Insurer may reduce their liability in respect of a claim or may even cancel the Extension.

Premium	756.14
FSL	0.00
Stamp Duty	0.00
Agency Fee	0.00
Brokers Fee	220.00
GST	97.61
Total	1,073.75

**GENERAL ADVICE**

In arranging this insurance on your behalf we only provide General Advice and not Personal Advice.

We can tell you about the relevant products and will collect information from you in order to determine if we can arrange the product or cover for you. However we are not able to tell you if the product or any option within it is specifically appropriate for you having regard to your objectives, financial situation or needs.

**YOUR DUTY OF DISCLOSURE**

Before you enter into a contract of general insurance with an Insurer you have a duty, under the Insurance Contracts Act 1984, to disclose to the Insurer every matter that you know, or could reasonably be expected to know, is relevant to the Insurer's decision whether to accept the risk of the insurance, and if so, on what terms.

You have the same duty to disclose those matters to the Insurer before you renew, extend, vary or reinstate a contract of general insurance.

Your duty, however, does not require disclosure of matters:

- that diminishes the risk to be undertaken by the Insurer
- that is of common knowledge
- that your Insurer knows, or in the ordinary course of their business ought to know
- as to which compliance with your duty is waived by the Insurer

**NON-DISCLOSURE**

If you fail to comply with your duty of disclosure, the Insurer may be entitled to reduce his liability under the contract in respect of a claim, or may cancel the contract.

If your non-disclosure is fraudulent, the Insurer may also have the option of avoiding the contract from its beginning.

**COMMISSION DISCLOSURE**

As insurance brokers licensed under the Financial Services Act we receive commission and brokerage from underwriters, premium

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funders and buying groups. We will also pay from time to time to various parties commission for introduction of business or for other services provided.

**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 of recovery from other parties; therefore you **MUST NOT** have agreed and **MUST NOT** agree to give away any of your rights because this will affect the Insurer's right to recover under Subrogation from other parties.

**AVERAGE/COINSURANCE**

For certain policies it is most important that the sum insured you select is adequate to represent the value of the property insured, calculated in accordance with the cover being arranged, **OTHERWISE** you will be **UNDER INSURED** and in the terms of the Average/Coinsurance provisions of your policy you may be responsible for paying part of the loss you actually suffer. In other words, if you base your insurance on too low amount you will contribute proportionally to any loss.

**THIRD PARTY INTERESTS**

You must inform us of the interests of all third parties (eg. financiers, lessors) to be covered by this insurance. We will protect their interests only if you have informed us of them and we have noted them on the Certificate. (Does not apply to Marine Cargo policies.)

**CHANGE OF RISK OR CIRCUMSTANCE**

PLEASE NOTE: The Insured shall notify this office or the insurer of any matter or event which rises or occurs during the period of insurance and which the insured knows or could reasonably expected to know might affect the risks covered by this policy and in particular shall notify of: -

- (a) any change to the state or condition of the subject matter of the policy;
- (b) any change to the relevant property or premises;
- (c) any change to the use or occupation of relevant premises including leaving them unoccupied for more than 30 consecutive days or having valuable contents exceeding policy limits;
- (d) any change in the insured's interest in the subject matter of the policy;
- (e) any insurance covering the risks or some of the risks covered by this policy;
- (f) any matter or event inconsistent with the information previously furnished to this office or to the insurance company.

**CANCELLATION OF INSURANCE**

If a Contract of Insurance is cancelled before expiry of the period of insurance we may charge a fee.

**DISPUTES RESOLUTION**

If you are dissatisfied with our services please contact our Dispute Resolution Officer Mr Colin Cowden on (08) 9322 4822 who will investigate and try to reach a satisfactory outcome.

You will be advised of the outcome within 20 days.

**EXTERNAL DISPUTES RESOLUTION**

If you are not satisfied with the results of our internal review you may lodge a complaint with 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 3000

**PRIVACY PRINCIPLES**

Cowden (Vic) Pty Limited is bound by the Australian Privacy Principles contained in the Privacy Amendment (Enhancing Privacy Protection) Act 2012 (Cth). Information about the way personal information is managed is available on request. The Cowden Limited Group Privacy Policy can be downloaded or viewed at : [www.cowden.com.au](http://www.cowden.com.au)