

**MOBILE PHONE INSURANCE (12 Month Policy)
COMBINED FINANCIAL SERVICES GUIDE (FSG)
PRODUCT DISCLOSURE STATEMENT (PDS) & POLICY WORDING**

FINANCIAL SERVICES GUIDE

This Financial Services Guide (FSG) was prepared on 5th January 2009

This Financial Services Guide (FSG) sets out our services and has been designed to assist you in deciding whether to use any of our services.

About this Financial Services Guide (FSG)

This FSG contains important information about:

- about us and how You can contact Us
- our services
- who do we act for or any potential conflict we may have
- how we and our associates are paid
- fees paid by you
- how we treat your information
- insurer security
- professional indemnity insurance arrangements
- what should I do if I have a complaint

About us and how You can contact us: National Underwriting Agencies Pty Ltd (NUA) is the holder of Australian Financial Services Licence No 246229. NUA is an Underwriting Agency that is licenced to issue, apply, acquire, vary and dispose of general insurance products and give general financial product advice in relation to general insurance on behalf of an Insurer. NUA can be contacted as follows: National Underwriting Agencies Pty Ltd, PO. Box 140, Salisbury, QLD 4107, Tel: 07 3309 9050 Fax: 07 3309 9033 email: mail@nua.com.au

Our services: We can provide you with factual information or general advice about any insurance product for which We are authorised to do so. When providing factual information or general advice on authorised insurance products we do not take into account your financial situation, objectives or any other details or factors specific to your personal situation, needs or objectives. You should carefully read and understand the Product Disclosure Statement (PDS) before you purchase the insurance to insure that it meets your financial situation, objectives, needs, requirements or personal situation.

Who do we act for? NUA have entered into an agreement with the Insurer shown in the PDS and NUA has authority from the Insurer to arrange insurance policies on their behalf (the Insurer) and not on your behalf.

How we and our associates are paid: Unless we tell you otherwise, we are remunerated by commission from the relevant insurer whenever you enter into an insurance policy arranged by Us. We are paid an upfront commission, which is a percentage of the total premium you pay, less any taxes fees or levies such as GST and Stamp Duty. The rate of commission does not represent our profit margin as it reimburses us for expenses we incur in distributing the insurance products. The rate of commission varies between 10% and 60% depending on the type of policy sold. Some of this commission may be used to pay distributors, referrers or introducers. We may receive other forms of commission such as a profit share and bonus or volume commissions. If there is a refund of premium as a result of the cancellation or adjustment of the policy, we will retain any fee we have charged you and reserve the right to retain the full commission.

Fees paid by You: We may charge you an administration fee in addition to commission when you enter into an insurance policy. If we do charge a fee we will tell you and also advise you of the amount. If premium funding is arranged we may receive a commission from the premium funder and may also charge you a fee (or both). Our commission rates for premium funding are in the range of 0-2%

How we treat your information. We will only ask you for information relevant to your insurance proposal or policy. You have the right not to provide information however it could affect whether or not cover is provided by the insurer. We are committed to the protection of your privacy. For more information about how we treat your personal information, see our privacy policy on our website or ask us for a copy.

Insurer Security: The security of your insurance is important to us. To ensure your needs are met, we assess the financial soundness of insurers and markets using public information including rating agencies. However, the financial standing or condition of any insurer or market can change after your policy has been arranged. We can accept no responsibility for the financial standing of any insurer or market and will not be responsible in any circumstances in the event that they are unable to meet their obligations to you. If you have any concerns about the security of any insurer, please contact us immediately.

Professional Indemnity Insurance Arrangements: We (NUA) and our representatives are covered under professional indemnity insurance that complies with the requirements of the Corporations Act. Our (NUA) insurance (subject to its terms and conditions) will continue to cover claims for employees who no longer work for us (but who did at the time of the relevant conduct) however it will not cover claims relating to the conduct of former representatives.

What should I do if I have a complaint: Please contact NUA on 07 3309 9050. A NUA Complaints Officer will handle any complaints or disputes about the services and endeavour to resolve the matter within 15 working days. If the matter remains unresolved, you can also refer your complaint to the Financial Ombudsman Service (FOS), which is independent and free of charge to you. The FOS can be contacted as follows: Tel: 1300 780 808 Fax: 03 9613 6399

SHOULD YOU REQUIRE ANY FURTHER INFORMATION PLEASE CONTACT NUA ON 07 3309 9050

MOBILE PHONE INSURANCE (12 Month Policy) PRODUCT DISCLOSURE STATEMENT (PDS)

This PDS and Policy Wording were prepared on 5th January 2009.

Issued by National Underwriting Agencies Pty Ltd ABN 60 089 657 849, AFS License 246229.

Level 1, 222 Evans Road, Salisbury, Qld 4107

Table of Contents **Page**

PRODUCT DISCLOSURE STATEMENT (PDS)	
General Advice Warning	2
Important Information about this Document	2
Who is the Insurer for the Product?	2
20 Day Cooling Off Period	2
Eligibility	3
The Code of Practice and Dispute Resolution	3
Privacy	3
Your Duty of Disclosure	3
Non Disclosure	3
Significant Features and Benefits	4
What We Protect You Against - Cover Provided	4
Policy Exclusions – What We Do Not Cover	4
Significant Risks	4
Period of Insurance	4
Choosing the Type of Cover	4
Summary of Covers and Premium	4
Limit of What We Will Pay	4
How to Apply	5
How to Make a Claim	5
Cancellation	5
What is the Cost	5
Taxation Information	6
POLICY WORDING	6
1. THE INSURANCE - OUR AGREEMENT	6
2. DEFINITIONS	6
3. EXCLUSIONS – WHAT WE DO NOT COVER	7
4. CONDITIONS	8
Administrator for the Insurer	9
Several Liability Notice	9
Important Notices	9

General Advice Warning

The information in this document is of a general nature only and Your financial position, objectives or any other details or factors specific to Your personal situation have not been taken into account when preparing this document. You should read this document carefully to ensure that this product meet Your needs and requirements.

Important information about this Document

The Product Disclosure Statement (PDS) contains important information and has been designed to help You understand what You need to know about Mobile Phone mechanical and Electrical Breakdown Insurance so that You can make an informed decision whether or not to purchase this product. It is important that before You purchase this insurance You read and understand the Product Disclosure Statement (PDS). Please ensure that You keep this PDS and policy documents in a safe place for future reference.

Who is the Insurer for the Product?

The insurer is certain underwriters at Lloyd's of London

20 Day Cooling Off Period

If You have purchased this insurance but then decide within 20 days of such purchase that You want to cancel it, You can do so by providing Your request in writing. We will refund the premium in full less any taxes or duties that We are unable to recover. If You make a claim for something that happened during this period then We will not provide any refund. The policy will be terminated from the date You notify Us of Your request in writing.

Eligibility

Eligibility for this insurance is subject to the following conditions:

1. Your mobile phone was originally purchased new in Australia
2. Your mobile phone is in working order with no known faults at the time of purchase of this insurance product.
3. You are a permanent resident of Australia

The Code of Practice & Dispute Resolution

Any enquiry or complaint relating to this insurance should be referred to the Administrator in the first instance. If this does not resolve the matter, or You are not satisfied with the way a complaint has been dealt with, You should contact:

Lloyd's General Representative in Australia,
Suite 2, Level 21 Angel Place, 123 Pitt Street, Sydney, NSW 2000.
Tel: (02) 9223 1433 Fax: (02) 9223 1466

If Your dispute remains unresolved You will be referred to the Financial Ombudsman Service (FOS). For other disputes, You will be referred to other proceedings for resolution. Details are available from Lloyd's General Representative in Australia at the address shown above.

- i. The Insurers accepting this insurance agree that:
If a dispute arises under this insurance, this insurance will be subject to Australian Law and Practice and the Underwriters will submit to the jurisdiction of any competent Court in the Commonwealth of Australia.
- ii. Any summons, notice or process is to be served upon:
Lloyd's General Representative in Australia, Suite 2,
Level 21 Angel Place, 123 Pitt Street, Sydney, NSW 2000.
Tel: (02) 9223 1433 Fax: (02) 9223 1466
Who has the authority to accept service and to appear on the Insurers behalf.
- iii. If a suit is instituted against any of the Insurers, all Insurers participating in this insurance will abide by the final decision of such court or any competent Appellate Court.

Privacy

Lloyd's and its agents are bound by the obligations of the Privacy Act 1988 as amended by the Privacy Amendment (Privacy Sector) Act 2000 (the Act).

These set basic standards relate to the collection, use, disclosure and handling of personal information.

"Personal information is essentially information or an opinion about a living individual whose identity is apparent or can reasonably be ascertained from the information or opinion."

An individual who believes their privacy may have been prejudiced has a right to make a complaint about the matter. In the first instance, Your complaint should be addressed to National Underwriting Agencies Pty. Ltd. This may be done either verbally or in writing. If You are dissatisfied with the response, You may refer the matter to Lloyd's Australia Ltd. who has the appropriate authority to investigate and address matters of this nature. Lloyd's Australia can be contacted at the address above.

Lloyd's Australia will respond in writing within 15 working days, and if You remain dissatisfied with their response You will be provided at that time with the details of any other avenues for resolution that may be available to You.

Your Duty Of Disclosure

Before You enter into a contract of general insurance with Us, You have a duty to disclose to Us every matter that You know or could reasonably expect to know that is relevant to Our decision whether to accept the risk of this insurance and, if so, on what terms. You have the same duty to disclose those matters to Us before You renew, extend, vary or reinstate a contract of general insurance.

Your duty however, does not require You to disclose any matter, that diminishes the risk to be underwritten by Us:
that We know of or in the ordinary course of Our business ought to know:
that is of common knowledge:
that We indicate that We do not want to know

Non - Disclosure

If You fail to comply with Your duty of disclosure, We may be entitled to reduce Our liability under the contract in respect of a claim or cancel the insurance.

If Your non disclosure was fraudulent We may also have the option of avoiding the contract from the beginning

Significant Features and Benefits

- Protection against Theft, Accidental Damage, Mechanical and Electrical Breakdown and Unauthorised Calls.
- Australia Wide Cover
- Cover for repairs or if necessary replacement of Your mobile phone up to a maximum limit of \$5000.00.

What We Protect You Against - Cover Provided

The purpose of this product is to cover Your Mobile Telephone as listed on the Policy Schedule and as specifically listed on Your original purchase tax invoice for a period of 12 months for:

accidental damage;

mechanical or electrical breakdown;

theft; and

unauthorised calls associated with a valid theft claim.

subject to the terms and conditions of the Insurance Policy. You should read the Financial Services Guide (FSG) Product Disclosure Statement (PDS) to familiarise yourself with the exact terms and conditions that apply. The maximum amounts payable are \$5000 per claim in total with the amount payable for unauthorised calls limited to \$1250 per claim.

You need to decide whether You have a need for this product.

Should the mobile phone as listed on Policy Schedule and as specifically listed on Your original purchase tax invoice suffer a incident as defined, within the period of this insurance We will arrange for the replacement or repair of Your mobile phone to normal working order, subject otherwise to the terms and conditions of this insurance. Should Your mobile phone be beyond economical repair, We will at our discretion replace it with a mobile phone of similar performance, function, type and age and quality

Policy Exclusions - What We Do Not Cover

Our liability under this policy is excluded in certain circumstances. You should refer to the Policy Exclusions – What We Do Not Cover section on page 7 of the Policy Disclosure Statement.

Significant Risks

- Wrong Selection of Product: You may choose an insurance product or product option that does not meet Your needs. You should read this PDS and policy document carefully to prevent this. It may also be advisable to consult an adviser for assistance.
- Claims Limits: Claims paid under this policy are subject to limits. The maximum amounts We will pay for the cover You have chosen are set out in the policy wording. You need to ensure that the claim limits are suitable for You.

Period of Insurance

Insurance shall commence at the time a Certificate of Insurance is issued to You for a period of 12 months provided that Your premium has been paid to Us in full. A certificate of insurance is issued to You by email via the email address provided in Your proposal. This insurance policy runs for a period of 12 months only and is renewable subject to the underwriting criteria applicable at that time.

Choosing the Type of Cover

There is only one type of cover available for this product. Please ensure that You have read and understood the Product Disclosure Statement prior to purchasing this product.

Summary of Covers and Premium

One product only cover for:

accidental damage;

mechanical or electrical breakdown;

theft; and

unauthorised calls associated with a valid theft claim.

subject to the terms and conditions of the Insurance Policy.

The amount of premium payable by You will be calculated and provided to You before You acquire the cover.

Limit of What We Will Pay

Insurer's maximum limit of liability for any one claim shall be up to \$5000.00 (inclusive of GST) of each and every claim in total with the amount payable for unauthorised calls limited to \$1250 per claim, but not exceeding the equivalent replacement value of Your mobile phone plus couriers costs. If Your insured mobile phone is economically repairable We will repair Your mobile phone. If Your mobile phone is beyond economical repair then We will at Our discretion replace it with a mobile phone of similar performance, function, type and age and quality.

How to Apply

To apply for cover the proposal and policy schedule needs to be completed. Please carefully read the Financial Services Guide (FSG), Product Disclosure Document (PDS) and Policy Wording prior to completing the proposal form.

How to Make a Claim

In the event of any incident, which may give rise to a claim, You must follow the CLAIMS PROCEDURE detailed below.

CLAIMS PROCEDURE

IMPORTANT: IF YOU ARE NOT IN POSSESSION OF THE TELEPHONE YOU MUST IMMEDIATELY CONTACT EITHER THE ADMINISTRATOR ON 1300 136 263 OR TO PLACE A CALL BAR ON THE TELEPHONE, CONTACT YOUR CARRIER. ie Optus, Telstra, Vodafone and the like.

In the event of any incident that may give rise to a claim, You must comply with the Claims Procedure as set forth below.

In the event of Theft, including Unauthorised Calls.

Notify the appropriate Police authorities within 24 hours of the incident and obtain a Police reference number and a copy of the Police report. Contact the Administrator on 1300 136 263 within 24 hours of the incident, You will be sent a claim form. Complete the claim form FULLY within 7 days and return it to the Administrator with all supporting documentation requested by the Administrator. The Administrator will assess Your claim, and providing Your claim is valid, will authorise the replacement of the Telephone to the nearest functionally equivalent model.

In the event of Accidental Damage or Mechanical or Electrical Breakdown

Contact the Administrator on 1300 136 263 within 24 hours of the incident, You will be sent a claim form. Complete the claim form FULLY within 7 days and return it to the Administrator together with Your mobile phone with all supporting documentation requested by the Administrator. On completion of repairs, Your Telephone will be returned to You by courier, or at the Administrator's option, We will replace it with a Telephone of a similar performance, function, type, age and quality.

Cancellation

Cancellation by You:

You may cancel this plan at any time by giving Us written notice. You will be entitled to a refund for the remaining period of cover less Our cancellation costs and less any authorised or paid claims including Administrator's fees.

Cancellation by Us:

We may cancel this policy if You:

- Made a misrepresentation to Us before entering into this policy.
- Fail to comply with the duty of disclosure or the duty of utmost good faith.
- Fail to comply with a provision or condition of the policy.
- Make a fraudulent claim under this or any other insurance policy.

If We cancel Your policy, We will give written notice to You personally or by email to Your last known address. You will be entitled to a refund for the remaining period of cover less any authorised or paid claims.

What is the Cost

Your premium is calculated taking into account the many and varied risk factors. The premium payable will be shown on Your proposal and policy schedule and will be for the period as chosen by You in Your proposal form. Your total premium will include all government charges and GST. Before We can give You any insurance cover, the premium for Your policy must be paid.

The amount of premium payable by You will be calculated and provided to before You acquire the cover.

Taxation Information

Premiums are subject to Goods and Services Tax (GST) and stamp duty imposed by Commonwealth and State Governments. GST will also affect any claim You make under the policy. Generally, You premiums are not tax deductible and claims payments are not accessible income for tax purposes unless You purchase Your policy for business purposes. This taxation information is a general statement only. You should seek professional taxation advice for information about Your personal circumstances.

POLICY WORDING

Any headings or sub-headings are for guidance only and have no effect on the meaning of the text of this insurance, nor do they claim to be an exact or full description of such meaning.

1. THE INSURANCE

Provided You have paid the annual premium, We agree to indemnify You, at the option of the Administrator for the repair or replacement cost of the Telephone, against Theft, Accidental Damage, Mechanical or Electrical Breakdown and Unauthorised Calls up to the Limit of Liability occurring within the Territorial Limits during the Period of Insurance subject to the Definitions, Exclusions, Conditions and other terms following.

2. DEFINITIONS

The words or phrases described below shall have the following meaning wherever used in this insurance.

Accidental Damage

Sudden and unforeseen accidental damage to the Telephone.

Administrator

MINT CORPORATION PTY LTD, P.O. Box 491, Moorooka, Queensland 4105, who has been appointed as the Administrator for all business declared under the contract.

Courier Costs

The courier costs and expenses incurred in returning Your Telephone from Our repair centre, within the territory of Australia.

Coverholder/We/Our/Us

National Underwriting Agencies Pty Ltd
Level 1, 222 Evans Road, Salisbury, Qld, 4107

Insured/You/Your

The person, company or partnership domiciled within Australia and named in the Telecommunications Carrier's airtime agreement.

Insurer, Insurers

Means certain underwriters at Lloyd's, London.

Limit of Liability

Insurers' maximum limit of liability for any one claim shall be up to \$5,000 (inclusive of GST) of each and every claim but not exceeding the equivalent replacement value of Your Telephone plus Courier Costs and, up to \$1,250 in respect of Unauthorised Calls each and every claim. If Your insured Telephone is economically repairable We will repair the Telephone. If the Telephone is to be replaced, We will replace it with a Telephone of similar performance, function, type, age and quality.

Mechanical or Electrical Breakdown

The actual breaking or malfunction of any part of the Telephone as a direct result of internal electronic, electrical or mechanical defect causing sudden stoppage of normal operation and necessitating repair before it can resume normal operation.

Period of Insurance

Insurance shall commence at the time this Certificate of Insurance is issued to You for a period of 12 months provided that Your premium has been paid to Us in full. A certificate of insurance is issued to You by email via the email address provided in Your proposal. This insurance policy runs for a period of 12 months only and is renewable subject to the underwriting criteria applicable at that time

Policy Schedule

Means the numbered document, which is emailed to Your email address as provided in the proposal. It lists information regarding Your mobile phone to be covered, Contract terms and other vital information. Please review the Policy Schedule to confirm all information is correct. If this information is not correct, immediately call The Administrator on 1300 133 234

Physical Loss

Sudden and unforeseen Physical Loss of the Telephone.

Mobile Telephone

The hand portable cellular Telephone as Certificated by relevant proof of purchase or exchange, provided that it is fitted and used with the Your SIM Card as issued by Your mobile phone dealer (being a card or other medium carrying Your identity, use of which in conjunction with the Telephone enables calls to be charged to Your airtime account).

Territorial Limits

Australia

Theft

The dishonest removal of the Telephone by any third party with the intention of depriving You permanently of its possession.

Unauthorised Calls

The cost of airtime illegally incurred by any third party immediately following each valid Theft claim for which We admit liability under this insurance.

3. EXCLUSIONS

This insurance does not cover:

1. Any claims made within the first **14 days** during the **Period of Insurance**.
2. Any claim for Theft unless reported to the appropriate Police authorities within 24 hours of the incident.
3. Theft from an unattended vehicle unless the Telephone is completely hidden from view within a fully locked and secured vehicle where violent or forcible entry to the vehicle has been used. A copy of the repairer's account for such damage to the vehicle must be submitted with any claim hereunder.
4. Theft from any premises unless there is evidence of violent or forcible entry to the premises.
5. Theft when left unattended in any public place, in or on any conveyance (unless cover is afforded within an unattended vehicle as provided for within Exclusion 3 above), or where You have not exercised all reasonable due care and attention.
6. **Theft or Accidental Damage** where no actual known identifiable event can be attributed to causing the **Theft or Accidental Damage**.
7. The first A\$100 (inclusive of GST) of each and every claim. Payment of this excess amount shall be Your responsibility.
8. Any consequential loss or damage arising from not being able to use the Telephone or otherwise incurred.
9. Any claim arising from Fire.
10. Any claim arising from abuse, misuse or neglect of the Telephone.
11. Loss, damage, cost, claim or expense, whether preventative, remedial or otherwise, directly or indirectly arising out of or relating to:-
 - a. The calculation, comparison, differentiation, sequencing or processing of data involving the date change to the year 2000, or any other date change, including leap year calculations, by any computer system, hardware, programme or software and/or any microchip, integrated circuit or similar device in computer equipment or non-computer equipment, whether the property of the Insured or not; or
 - b. any change, alteration or modification involving the date change to the year 2000, or any other date change, including leap year calculations, to any such computer system, hardware, programme or software and/or microchip, integrated circuit or similar device in computer equipment or non computer equipment, whether the property of the Insured or not.This exclusion applies regardless of any other cause or event that contributed concurrently or in any sequence to the loss, damage, cost, claim or expense.
12. Damage to Your Telephone caused by or attributed to the operation of a software virus or any other software based malfunction.
13. Unauthorised Calls unless directly relating to a valid Theft claim under this insurance.
14. Mechanical or Electrical Breakdown of the Telephone whilst it is covered by the original 12 months' manufacturers warranty or guarantee.

15. Any Telephone, which has been repaired, modified or serviced by anyone other than an authorised service centre of the manufacturer or by the Administrator.
16. Wear and tear or gradual deterioration of the Telephone's performance.
17. Any cosmetic defects, scratches or markings.
18. Routine maintenance, adjustment or servicing.
19. The GST element of any claim if You are registered for GST.
20. Any legal liability directly or indirectly caused by or contributed to or arising from:
 - a. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
 - b. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
21. Any loss or damage or liability directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
22. Any damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
23. Any claim in respect of any additional equipment or accessories including carrying cases, battery chargers, hands-free mounting kit or external antennae.
24. Any claim if You are no longer domiciled within Australia.
25. Any Claim relating to **Physical Loss** of your **Telephone**.
26. Any claim relating to manufacturers recall.

4. CONDITIONS

Replacement Equipment

Should You purchase a new Telephone to replace that originally insured hereunder You must advise the Administrator of the make, model and IMEI number of the new Telephone. This must be supported by an official purchase invoice showing these details.

Reasonable Precautions

You are required to take all reasonable precautions at all times to protect the Telephone against theft, failure or damage and use of the Telephone in accordance with the manufacturer's instructions and service recommendations.

Fraud

If any claim made is in any respect fraudulent or if any fraudulent means or devices are used by You or anyone acting on Your behalf to obtain any benefit under this insurance, or if any loss hereunder is occasioned by Your wilful act or with Your connivance, We, without prejudice to any other right(s) that We might have under this insurance, shall be entitled to refuse to pay such claim.

Claims

In the event of any incident, which may give rise to a claim, You must follow the Claims Procedure detailed below.

Subrogation

We may at Our own expense take such proceedings as We think fit in Your name to enforce any rights and remedies against, or obtain relief or indemnity from, any other person or entity to which We shall be or may become entitled or subrogated under this insurance and You shall at Our request and expense do such acts and things as may be reasonably required by Us for that purpose.

Other insurance

If, at the time of theft, failure, loss or damage to the Telephone, there shall be any other insurance covering the same, We shall not be liable to pay or contribute more than Our rateable proportion.

No assignment

The Insurance Policy is not assignable by You except with the written consent of the Administrator.

Observance

The observance and fulfilment of the conditions of this insurance insofar as they relate to anything to be done or observed by You shall be a condition precedent to Our liability under this insurance.

ADMINISTRATOR FOR THE INSURERS

In arranging or effecting Your contract the cover is administered by Mint Corporation Pty Ltd under an authority granted to Us by the Insurers and so Mint Corporation Pty Ltd is acting as administrator for the Insurers and not for You the intended insured.

SEVERAL LIABILITY NOTICE

The subscribing Insurer's obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing Insurers are not responsible for the subscription of any co-subscribing Insurer who for any reason does not satisfy all or part of its obligations.

IMPORTANT NOTICES

1. Mobile phone insurance is not compulsory, You can insure with an Insurer of Your choice.
2. You will need a copy of Your original purchase invoice to validate all claims, please ensure that You have the original purchase tax invoice stored in a safe place with Your policy documents.



ABN 60 089 657 849 AFS Licence Number 246229