



**austbrokers
comsure**

STRONGER TOGETHER

28 March 2025

Group Volunteers Personal Accident

Prepared for Member

Services of:  **Meals on Wheels
Queensland**

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Confidentiality

The information contained in this [report](#) is confidential between *Queensland Meals on Wheels Ltd Member Services* and *Citycover (Aust) Pty Ltd t/as Austbrokers Comsure* ("Austbrokers Comsure"). Accordingly, we trust you will understand this document is provided to *Queensland Meals on Wheels Ltd Member Services*, and its officers, employees and representatives in confidence and may not be reproduced in any form or communicated to any other person, firm or company without the prior approval of *Austbrokers Comsure*.

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YOUR DEDICATED AUSTBROKERS COMSURE SERVICE TEAM

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CLAIMS: claims@abcomsure.com.au

Dedicated Team – Day to Day Enquiries



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Claims

PHONE: 1800 122 194
CLAIMS: claims@abcomsure.com.au

Policy Coverage

Please check the enclosed proposed policy coverage and schedules for the recommended policies to ensure that they are adequate for your requirements.

In particular, please check that:

- The amount of limits (and sub limits) of liability / sums insured are adequate for your business requirements.
- The excess(es) are understood.

The Schedules provides a summary of the group's policy coverage only. Reference should always be made to the policy document for full terms, conditions, endorsements, exclusions and limits applicable.

GROUP PERSONAL ACCIDENT / VOLUNTARY WORKERS

PERSONAL ACCIDENT COVERS MEANS:

This policy provides financial compensation and cover for defined **out-of-pocket expenses** to all Income Earning Voluntary Workers and All Non- Income Earning Voluntary Workers of the association, if an accident results in injury and/or accidental death, and it's related medical expenses (**expenses not covered by Medicare**) of a volunteer whilst they are engaged in unpaid voluntary work performed on behalf of a Member Service.

IMPORTANT NOTE:

This policy fully complies with legislation which limits the benefits Health Funds (and others) are legally allowed to insure. In general, Insurers are **not** able to provide **reimbursements on medical expenses** which are either partially or fully covered by Medicare.

THE BUSINESS

BUSINESS	Principally Community Services Organisation primarily providing and delivering meals for the elderly in their homes including fundraising activities and property owners/occupiers.
GEOGRAPHICAL SCOPE	Worldwide
JURISDICTIONAL SCOPE	Australia
GOVERNING LAW OF CONTRACT	Australian

PERIOD OF INSURANCE

PERIOD OF INSURANCE	From: 31 March 2025 at 4 PM Local Time (QLD).
	To: 31 March 2026 at 4 PM Local Time (QLD).

CATEGORIES/ SCOPE OF COVER

INSURED PERSONS	All Income Earning Voluntary Workers of the Insured and All Non-Income Earning Voluntary Workers of the Insured (4,525 > 7,000)
SCOPE OF COVER	The coverage afforded by this policy shall only apply whilst an Insured Person is engaged in voluntary work authorised by and under the control of the Insured including direct uninterrupted travel to and from such voluntary work.
AGGREGATE LIMIT OF LIABILITY	\$1,000,000
TERRITORIAL LIMIT	Worldwide

SCHEDULE OF BENEFITS

SECTION	MAXIMUM BENEFIT PAYABLE EACH INSURED PERSON
Section A – Lump Sum Benefits Insured Events 1 – 18 Insured Persons 75 to 95 years	\$250,000 \$25,000
Section B – Surgical Lump Sum Benefits – Bodily Injury resulting in Surgery Insured Event 19 – 23	\$20,000
Section C – Weekly Benefits – Bodily Injury Insured Events 24 – 25	\$1,000
Maximum % of Salary payable	85%
Excess Period	0 days
Benefit Period – up to 64 years 65 years to 70 years 71 years to 75 years 76 years to 80 years 81 years to 95 years	104 weeks 52 weeks 26 weeks 13 weeks Nil
Section D – Fractured Bones Benefit Insured Events 26 – 33	\$3,000
Section E – Dental Benefits Insured Events 34 – 35	\$3,000 Per tooth \$250
Additional Benefits – Domestic Help or Student Tutorial Benefits Insured Persons over 75 years	\$500 per week for an aggregate period of 26 weeks \$250 per week for an aggregate period of 26 weeks

Non-Medicare Medical Expenses	Limited to 85% of costs up to a maximum of \$20,000
Non-Residents of Australia	Limited to 85% of costs up to a maximum of \$5,000
Non-Medicare Medical Expenses Excess	\$50
Return to Work assistance / Rehabilitation / Retraining	\$20,000
Transport to and from work benefit	\$25 per day - maximum 12 weeks
Re-imbursment of professional or membership fees	\$250 per membership (max 2 memberships)

ADDITIONAL BENEFITS

Accommodation and Transport Expenses

If during the insurance period and whilst the person is an insured person and engaging in voluntary work authorised by and under the control of the insured, the insured person sustains a bodily injury and is admitted as an in-patient of a hospital, which is more than one hundred (100) kilometres from the insured person's normal place of residence, we will pay the actual and reasonable transport and/ or accommodation expenses incurred by their spouse or partner and/or dependent children to travel to or remain with the insured person up to a maximum of \$10,000.

Funeral Expenses

If during the insurance period and whilst the person is an insured person and engaging in voluntary work authorised by and under the control of the insured, an insured person dies, we will reimburse the insured or the estate of the insured person up to a maximum of \$10,000: i. All reasonable funeral, burial or cremation and associated expenses; or ii. All reasonable expenses incurred in transporting the insured person's body or ashes to a place nominated by the legal representative of the insured person's estate.

Modification Expenses

If, during the insurance period and whilst the person is an insured person and engaging in voluntary work authorised by and under the control of the Insured, the insured person sustains a bodily injury for which a benefit is paid under Events 2 or 3, we will pay up to \$10,000, for costs necessarily incurred to modify the insured person's home and/or motor vehicle, or costs associated with relocating the insured person to a more suitable home, provided that medical evidence is presented from a doctor certifying the modification and/or relocation is necessary.

Partner Re-training Benefit

If during the insurance period and whilst the person is an insured person and engaging in voluntary work authorised by and under the control of the insured, an insured person dies or suffers permanent total disablement as the result of a bodily injury, we will pay a sum of up \$15,000 for actual costs incurred for either training or retraining of the insured person's spouse/partner to seek, gain or improve their prospects of employment, or improve the skills required to care for the insured person. Conditions applying to spouse/partner re-training benefit:

- i. the spouse/partner must be under the age of seventy (70) at the commencement of the training;
- ii. the training must be carried out by a recognised provider of such training;
- iii. the costs must be incurred within 24 months of the date of bodily injury or death; and
- iv. training or retraining must be for the sole purpose of obtaining gainful employment.

Bed Care Expenses

If during the Insurance Period and occurring within the Scope of Cover, the insured person is confined to bed (other than in a hospital or other medical facility) as a result of a bodily injury, for a period in excess of forty eight (48) hours, and the insured person presents us with a written opinion of a doctor that verifies that the bodily injury caused the insured person to be confined to bed, we will pay the insured person **\$500** per week for an aggregate period of 26 weeks.

Childcare Benefit

If during the insurance period and whilst the person is an insured person and engaging in voluntary work authorised by and under the control of the insured, the insured person sustains a bodily injury for which a benefit is paid under Insured Events 2 to 8(a), we will pay the insured person the actual and reasonable expenses necessarily incurred for the services of a registered childcare provider up to the amount a maximum of \$5,000, but only in respect of additional costs that would not otherwise have been incurred.

Dependent Child Supplement

If during the insurance period and whilst the person is an insured person and engaging in voluntary work authorised by and under the control of the insured, the insured person suffers a bodily injury resulting in accidental death and is survived by a dependent child(ren), we will pay the insured person's estate a lump sum benefit for each surviving dependent child subject to a maximum of \$5,000 per dependent child and \$15,000 per family.

Independent Financial Advice

If during the insurance period and whilst the person is an insured person and engaging in voluntary work authorised by and under the control of the insured, an insured person dies or becomes entitled to payment of a benefit for any Insured Event from 1 to 8a and 9a, we will, in addition to payment of the benefit, and at the request on the insured, the insured person or representative of the insurance person's estate, pay for professional financial advice in respect of the payment of the benefit Insured Event 1 to 8a and 9a. Provided, however that such advice is provided by an independent financial advisor who is not related to the spouse/partner and who is authorised and regulated by the Australian Securities and Investments Commission to provide such financial advice. The maximum amount payable for any one event is \$7,500.

Corporate Image Protection

If during the insurance period and whilst the person is an insured person and engaging in voluntary work authorised by and under the control of the insured, the insured persons suffers a bodily injury, and in our opinion this is likely to result in a valid claim for Insured Events 1 or 2, we will reimburse the insured up to \$15,000 for costs (other than the insured's own internal costs) actually incurred to engage the services of public relations consultants, including the distribution of information through various media to protect the insured's brand or image. Any costs must be incurred within fifteen (15) days of the insured event and must be agreed to by us in our absolute discretion, with a signed undertaking that if the insured event is not covered under the policy this benefit will be returned to us.

Coma Benefit

If during the insurance period and whilst the person is an insured person and engaging in voluntary work authorised by and under the control of the insured, the insured person sustains a bodily injury which directly causes or results in the insured person being in a state of continuous unconsciousness and the insured person or their legal representative presents us with a written opinion of a doctor which verifies that

the direct cause of the continuous unconsciousness was the bodily injury, we will pay the insured or the insured person or the insured person's legal representative a weekly amount of \$500 for each week of continuous unconsciousness, up to a maximum number of 26 consecutive weeks. If the state of continuous unconsciousness persists for a period of less than one (1) week, or for only part of any subsequent week, we will pay the Coma Benefit at the rate of one seventh (1/7th) of the weekly amount for each day during which continuous unconsciousness continues, Subject to a maximum number of 26 consecutive weeks.

Education Fund Benefit

If during the insurance period and whilst the person is an insured person and engaging in voluntary work authorised by and under the control of the insured, the insured person suffers a bodily injury resulting in accidental death, we will reimburse subsequently incurred school or university fees up to a maximum of \$5,000 per family.

Orphaned Benefit

If during the insurance period and whilst the person is an insured person and engaging in voluntary work authorised by and under the control of the insured, the insured person and their accompanying spouse/partner both suffer an accidental death resulting from the same accident and they are survived by dependent child(ren), we will pay to the insured person's estate, in addition to any benefit payable under dependent child supplement, a lump sum benefit for each surviving dependent child subject to a maximum of \$10,000 per dependent child and \$30,000 per family.

Workplace Assault Benefit

If during the insurance period and whilst the person is an insured person and engaging in voluntary work authorised by and under the control of the insured, the insured person sustains a bodily injury as a result of an unprovoked assault, we will pay the insured person up to a maximum of \$5,000.

Workplace Trauma Benefit

If during the insurance period and whilst the person is an insured person and engaging in voluntary work authorised by and under the control of the insured, the insured person witnesses a violent criminal act whilst at the premises of the Insured and does not sustain a bodily injury, we will pay the insured person up to a maximum of \$5,000.

Out of Pocket Expenses

If during the insurance period and whilst the person is an insured person and engaging in voluntary work authorised by and under the control of the insured, the insured person sustains a bodily injury which directly results in otherwise unforeseeable expenses for medical aids, local transportation (other than in an ambulance) for the purpose of seeking medical treatment, and other non-medical equipment such as clothing and non-medical equipment, we will pay the actual and reasonable costs incurred up to a maximum of \$5,000, provided that those costs are not insured elsewhere under this policy, or we are otherwise prohibited by law from making such payments (for example if a Medicare benefit is payable).

Accidental HIV Infection Benefit

If during the insurance period and engaging in voluntary work authorised by and under the control of the insured, the insured person is infected with the Human Immunodeficiency Virus (HIV) or any variation thereof or acquires Acquired Immune Deficiency Syndromes (AIDS) or AIDS related Complex (ARC):

- i. As a direct result of bodily injury caused by a violent and physical bodily assault by another person on the insured person; or
- ii. As a direct result of receiving medical treatment for an injury of the insured person provided by a registered and legally qualified medical practitioner or registered nurse,

We will pay the insured person up to the maximum amount of \$30,000 provided that:

- a) There is a positive diagnosis within one hundred and eighty (180) days of the event giving rise to the HIV infection.
- b) Any event leading to or likely to lead to a positive diagnosis of HIV is reported to us and medical tests are carried out by a registered and legally qualified medical practitioner no more than forty-eight (48) hours from the time and date of the event giving rise to the HIV infection.
- c) A recognised laboratory carries out medical and clinical tests that conclusively prove that the insured person was not HIV positive at the time and date immediately before the event giving rise to the HIV infection. No benefit will be payable if you or the insured person fail to comply with or to provide the required level of proof.

Exclusion:

No cover is provided for any claim in relation to or in connection with a Pre-existing condition.

Terrorism Injury Benefit

If during the insurance period and whilst the person is an insured person and engaging in voluntary work authorised by and under the control of the insured, the insured person sustains a bodily injury resulting from an Act of Terrorism for which a benefit is paid under Insured Events 1 to 7 and 9a, we will, in addition to payment of the benefit, also pay the insured the maximum amount of \$20,000 per person. The maximum amount we will pay for all claims arising out of any one (1) event or series of related events during any one (1) insurance period shall not exceed the aggregate amount of \$200,000

Work Experience Benefit

If a person is undertaking authorised work experience with the insured and, whilst performing occupational duties on behalf of the insured sustains a bodily injury which, had the person been an insured person, would have resulted in a benefit being paid under Insured Events 1 to 8a and 9a, we will pay the insured up to a maximum of \$5,000.

Premature Birth / Miscarriage Benefit

If during the insurance period and whilst the person is an insured person and engaging in voluntary work authorised by and under the control of the insured, the insured person sustains a bodily injury which results in premature childbirth (prior to twenty-six (26) weeks gestation) or miscarriage, we will pay the insured person a lump sum of \$5,000.

POLICY ENDORSEMENTS:

INSURED PERSONS:

All Income Earning Voluntary Workers of the Insured and All Non-Income Earning Voluntary Workers of the Insured (approx 5,318)

The following cover/benefits will apply and not as stated in the above schedule:

- Section A Lump Sum Benefits - **\$250,000**
Insured Persons 75 years to 95 years - **\$25,000**
Excess Period - Nil

- Section D Fractured Bones Benefit - **\$3,000**
- Section E Dental Benefits - **\$3,000** (Per tooth **\$250**)
- Additional Benefits Domestic Help or Student Tutorial Benefits

Insured Persons over 75 years - **\$250** per week for an aggregate period of 26 weeks

- Non-Medicare Medical Expenses - Non-Residents of Australia – Limited to 85% of costs up to a maximum of **\$5,000**

- Return to Work assistance / Rehabilitation / Retraining - **\$20,000**

ENDORSEMENTS:

WEEKLY ACCIDENT BENEFIT

If during the Period of Insurance and whilst the person is a insured person and engaging in voluntary work on behalf of the Insured, a

Insured Person who is retired, unemployed or not in receipt of a Salary suffers from Event 24 and/or 25 described in Part C of the Table of Events and is unable to carry out their usual activities and/or incurs other non-medical out of pocket expenses related to an Event, We will pay a weekly benefit as a result of that bodily Injury of \$300 per week for a maximum of 52 weeks and provided a Doctor certifies the Insured Person suffers from a Temporary Partial Disablement or Temporary Total Disablement

HOME NURSING

If an Insured Person who is receiving a benefit under Part C Weekly Benefits Bodily Injury and requires home nursing, We will reimburse the Insured Person \$500 per week up to a maximum of \$6,000 for expenses relating to the care of the Insured Person by a legally qualified and registered nurse. This benefit will only apply where a doctor has certified in writing that he Insured Person is confined to bed due to the bodily Injury

FURTHER ADDITIONAL BENEFITS

Carjacking Benefit - Excess and Vehicle Hire

If during the insurance period and whilst the person is an insured person and engaging in voluntary work authorised by and under the control of the insured, the insured person is the victim of a Carjacking Incident resulting in theft and/or damage to their vehicle, we will pay to the insured:

- i. the excess applicable on the insured person's comprehensive insurance to have the vehicle repaired; and/or
- ii. the reasonable cost of a hire car or taxi for the insured person to undertake direct routine travel to and from the insured person's normal residence for the purpose of attending or returning from work or other authorised activities with the insured, if the insured person is without their car due to theft or to undertake repairs; up to the total amount of \$5,000.

Carjacking Assault Benefit

If during the insurance period and whilst the person is an insured person and engaging in voluntary work authorised by and under the control of the insured, the insured person sustains a bodily injury as a result of being the victim of a Carjacking Incident, we will pay the insured person the maximum amount of \$5,000.

Air or Road Rage Benefit

If during the insurance period and whilst the person is an insured person and engaging in voluntary work authorised by and under the control of the insured the insured person sustains a bodily injury as a result of being the victim of an Air or Road Rage Incident, we will pay the insured person the maximum amount of \$5,000.

Chauffeur Services

If during the insurance period and whilst the person is an insured person and engaging in voluntary work authorised by and under the control of the insured, the insured person sustains a bodily injury for which benefits are payable under Insured Events 24 or 25, we will reimburse the insured person for a chauffeur or taxi service to and from the insured person's usual place of work and their usual place of residence if the insured person recovers sufficiently to return to work but is certified by a doctor as being unable to drive a vehicle or travel on public transport. The maximum amount we will pay under this benefit is \$2,500 per insured person.

Executor Emergency Cash Advance

If during the insurance period and whilst the person is an insured person and engaging in voluntary work authorised by and under the control of the insured, the insured person suffers an accidental death, upon the executor of the estate's request, we will advance to the insured or the executor of the insured person's estate the maximum amount of \$25,000, whilst the administration of the insured person's estate is being arranged

Cyber Risks Endorsement

Any benefits for Bodily Injury due to:

- i. the use of, or inability to use, any application, software, or programme in connection with any electronic equipment (for example a computer, smartphone, tablet or internet-capable electronic device);
- ii. any computer virus;
- iii. any computer related hoax relating to i and/or ii above

are payable, subject to the terms, conditions, limitations and exclusions of this policy.

Any benefits for Bodily Injury caused by or arising out of a Cyber Act or a Cyber Incident are payable, subject to the terms, conditions, limitations and exclusions of this policy.

Cyber Act means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.

Cyber Incident means:

- I. any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System; or
- II. any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any Computer System.

Computer System means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the Insured or any other party

Important Notices and Information

It is essential you read these notices carefully. If there is any part that you do not understand or require further explanation, please contact us immediately.

IMPORTANT INFORMATION

Your Insurance Contract and 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 - 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

- mergers or acquisitions,
- changes in occupation or location,
- new products or services, or
- 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.

General Advice Warning

It is important that you understand and are happy with the policies we can 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.

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.

Refund of Premiums

In the event of any refund premium being allowed for the cancellation or adjustment of this insurance policy, Austbrokers Comsure reserves 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 the Privacy Act. Full details of how we collect, hold, use and disclose personal information is detailed in our Privacy Policy available online at <https://abcomsure.com.au/tools-information/privacy-policy/>. Contact your Risk Adviser if you require a copy or email info@abcomsure.com.au, Att: Privacy Officer.

Policy Specific Notices

Please refer to your Coverage Summary/Schedule for details of policy specific notices.

If you require a further explanation for any of the above information, please contact us immediately.

A low-angle, upward-looking photograph of a modern skyscraper with a glass facade. The building's structure is composed of a grid of dark lines, and the glass reflects the sky. The perspective creates a sense of height and scale. The sky is a clear, pale blue.

Proprietary Nature of Report

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