



CGU Insurance Direct  
GPO Box 9902 in your capital city  
of the state of your address

Telephone: 132 481  
Facsimile: 1300 367 310

**PROFESSIONAL INDEMNITY  
ADJUSTMENT**

Page 1 Client Original

Wayback Designs PTY LTD  
UNIT 14, 43 KURRAJONG DR  
EAST SIDE NT 870

**Doc No:** 425-0774/1/2  
**Client No:** 59-2912  
**Issue Date:** 30/11/2018  
**Policy No:** PI 425-0774-1  
**Team:** CGU INT  
**Requested By:** TDP  
**Transaction Date:** 30/11/2018

**Insured:** Wayback Designs PTY LTD

*ABN: 75 629 165 626*

*Registered for GST: Yes*

*Input Tax Credit: 0.00 (%)*

*Our records indicate the Input Tax Credit entitlement on this policy is the amount indicated above. Please advise us immediately if the entitlement differs from that indicated.*

**Insurer:** Insurance Australia Limited

**Business:** Education Consulting

Your Professional Indemnity Policy has been amended in accordance with your instructions for the period **16/10/2018** to 4 pm **16/10/2019**. Only the risks specified below are covered for the abovementioned period unless otherwise stated.

**Risks at: AS PER TERRITORIAL LIMITS**

*Section 2:* **Broadform Liability (POLICY TWO)**

Premium: **\$206.02**

**Risk 2: Broadform Liability**

**Business Operates in:** NT 100%

From: **30/11/2018** to: **16/10/2019**

Policy Limit: **\$10,000,000.00**

Public Liability	\$10,000,000.00
Product Liability	\$10,000,000.00
Advertising Liability	\$10,000,000.00
Property in Insured's Physical or Legal Control	\$100,000
Number of premises your business operates from :	1

Basic Excess Section 2: \$ 500

**PROFESSIONAL INDEMNITY  
ADJUSTMENT**


**Doc No:** 425-0774/1/2  
**Client No:** 59-2912  
**Issue Date:** 30/11/2018  
**Policy No:** PI 425-0774-1  
**Team:** CGU INT  
**Requested By:** TDP  
**Transaction Date:** 30/11/2018

**Premium Breakdown**

**This Year** 16/10/2018 to 4 pm 16/10/2019

Premium	\$206.02
GST	\$20.60
Stamp Duty	\$22.66
<b>Client Premium</b>	<b>\$249.28</b>

**Subject to the Terms, Conditions, Exclusions, Limits and Endorsements of the Policy**



---

Michael Chaffey  
Sales & Service Manager



CGU Insurance Direct  
GPO Box 9902 in your capital ci  
of the state of your address

Telephone: 132 481  
Facsimile: 1300 367 310

**COMMERCIAL INSURANCE  
ACCOUNT SUMMARY - ADJUSTMENT NOTE**

Page 1

Client Original

Wayback Designs PTY LTD  
UNIT 14, 43 KURRAJONG DR  
EAST SIDE NT 870

**Doc No:** 425-0774/1/2  
**Client No:** 59-2912  
**Issue Date:** 30/11/2018  
**Policy No:** PI 425-0774-1  
**Team:** CGU INT  
**Requested By:** TDP

**Insured:** Wayback Designs PTY LTD

*ABN: 75 629 165 626*

**Adding a Risk**

Date of previous invoice:	16/10/2018	
Previous Total Premium:	\$1,457.16	(including \$120.43 GST)
Revised Total Premium:	\$1,706.44	(including \$141.03 GST)
Adjustment Premium:	\$249.28	(including \$20.60 GST)

**SUMMARY OF INSTALMENTS**

As previously agreed, this policy is subject to instalment payments which will automatically be deducted from your Visa Card account, 423953\*\*\*\*\*9257 in accordance with your instructions.

The **new monthly** payments will comprise of an initial instalment of **\$146.43** (including \$12.14 GST), commencing on **17/12/2018** and 9 instalments of **\$146.35** (including \$12.09 GST), being a total premium of **\$1,463.58** (including \$120.95 GST).

**Should you wish to alter your instructions, please advise us immediately.**

**PLEASE RETAIN THIS DOCUMENT FOR YOUR RECORDS.**

*If you are registered for GST purposes, your Input Tax Credit entitlement is based on the amount shown above. Please note that in accordance with the GST law relating to insurance premiums the GST amount may be less than 1/11th of the total amount payable.*

CC 000592912 00

# Direct Debit Request Service Agreement

You have chosen to pay your policy by direct debit. This agreement outlines the terms and conditions applicable to your direct debit request. You agree to these terms and conditions unless you notify us otherwise before the first debit day.

## Definitions

*Account* means the account held at *your financial institution* from which *we* are authorised to arrange funds to be debited.

*Agreement*, means this Direct Debit Request Service Agreement between us and you, including the *direct debit request*.

*Business Day and banking day* means a day other than Saturday or Sunday or a listed public holiday.

*Debit Day* means the day that payment is due under your policy or repayment agreement.

*Debit payment* means a particular transaction where a debit is made, according to *your direct debit request*.

*Direct debit request* means the *Direct Debit Request* between us and you.

*Us, we* and *our* means the company *you* have authorised to debit *your* account.

*You* means the customer(s) who provided consent to the *direct debit request* agreement.

*Your financial institution* is the financial institution where you hold the *account* that you have authorised *us* to arrange to debit.

## 1. Debiting *your* account

1.1 By providing consent to a *direct debit request*, *you* have authorised *us* to arrange for funds to be debited from *your* account according to the agreement *we* have with *you*.

1.2 *We* will only arrange for funds to be deducted from *your* account:

- \* As authorised in the *direct debit request*; and/or
- \* According to any notice sent to *you*, by us, specifying the amount payable for a product and the date the payment is due.

1.3 If the *debit day* falls on a day that is not a banking day *we* may direct *your* financial institution to debit *your* account on the following or previous banking day. If *you* are unsure about which day *your* account has or will be debited, please contact our office.

## 2. Changes by *us*

2.1 *We* may vary any details in this *agreement* or a *direct debit request* at any time by giving you at least seven days written notice.

## 3. Changes by *you*

3.1 Subject to 3.2 and 3.3, *you* may change the arrangements under a *direct debit request* by contacting *us*.

3.2 If you wish to stop or defer a *debit payment* you must contact *us* at least seven business days before the next *debit day*.

3.3 *You* may also cancel *your* request for *us* to debit *your* account at any time by contacting us at least seven business days before the next debit day.

## 4. *Your* obligations

4.1 It is *your* responsibility to ensure that there are sufficient clear funds available in *your* account to allow a *debit payment* to be made.

4.2 If there are insufficient clear funds in *your* account to meet a *debit payment*:

- \* *You* or *your* account may be charged a fee and / or interest by *your* financial institution.

\* *You* or *your* account may be charged a fee to reimburse *us* for charges *we* have incurred for the failed transaction.

\* *You* must arrange for the payment to be made by another method or arrange for sufficient clear funds to be in *your* account within the next 14 days or another time *we* agree with *you* so that *we* can process the *debit payment*.

4.3 Please check *your* account statement to verify that the amounts debited from *your* account are correct.

4.3 If *we* are liable to pay goods and services tax (GST) on a supply made in connection with this *agreement*, then you agree to pay us on demand an amount equal to the GST included in the consideration payable for the supply.

## 5. Dispute

5.1 If *you* believe that there has been an error in debiting *your* account *you* should contact *us* as soon as possible so that *we* can resolve *your* query quickly. *We* may request written confirmation of the transaction.

5.2 If *our* investigations show that *your* account has been incorrectly debited *we* will arrange for *your* financial institution to adjust *your* account (including interest and charges) accordingly.

5.3 If *our* investigations show that *your* account has not been correctly debited *we* will respond to *your* query by providing *you* with reasons and copies of any evidence for this finding.

5.4 Any queries *you* may have about an error made in debiting *your* account should be directed to *us* in the first instance so that *we* can attempt to resolve the matter between *us* and *you*. If *we* cannot resolve the matter you can still refer it to *your* financial institution which will obtain details from *you* of the disputed transaction and may lodge a claim on *your* behalf.

## 6. Accounts

6.1 *You* should check:

- \* With *your* financial institution whether direct debiting is available from *your* account as direct debiting is not available on all accounts offered by financial institutions.
- \* *Your* account details which *you* have provided to *us* are correct by checking them against a recent account statement.

6.2 Warning: if the account number you have quoted is incorrect, you may be charged a fee to reimburse our costs in correcting any deductions from:

- \* an account *you* do not have authority to operate, or
- \* an account *you* do not own.

## 7. Confidentiality

7.1 *We* will keep any information (including *your* account details) in *your direct debit request* confidential. *We* will make reasonable efforts to keep any such information we have about *you* secure and to ensure that any of *our* employees or agents who have access to information about *you* do not make unauthorised use, modifications, reproduction or disclosure of that information.

7.2 *We* will only disclose information that *we* have about *you*:

- \* to the extent specifically permitted by law; or
- \* for the purposes of this *agreement* (including disclosing information in connection with any query, dispute or claim).

## 8. Notice

If *you* have any questions relating to this *agreement*, you should telephone the office looking after your *direct debit* on the number listed below:

SGIO	(08) 6399 5647
SGIC	1300 768 381
NRMA Business Insurance	1300 768 381
RACV Business Insurance	1300 768 381
Motor Trade Direct	1300 768 381
CGU Workers Compensation	(08) 6399 5647
CGU Business Insurance	13 24 81

whichever is applicable.

8.1 *We* will notify *you* by sending a notice in the ordinary post to the last address *you* notified to *us*.

8.2 Any notice will be deemed to have been received three business days after it is posted.