



Personal Accident Volunteers

Insured:

Insured persons/categories:

Situation: Anywhere in Australia

Current

Renewal

Duties of Volunteers:	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>

Lump sum Benefit:	<input type="text"/>	<input type="text"/>
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Weekly Injury Benefit:	<input type="text"/>	<input type="text"/>
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Aggregate Limit;

A) Any one Period:	<input type="text"/>	<input type="text"/>
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B) Non Scheduled Aircraft:	<input type="text"/>	<input type="text"/>
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Renewal Estimates

Flights on non-scheduled Aircraft:	<input type="text"/>	<input type="text"/>
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Volunteers By Category

Board of Directors:	<input type="text"/>	<input type="text"/>
Estimated average days worked per year/per volunteer:	<input type="text"/>	<input type="text"/>

Other Volunteers:	<input type="text"/>	<input type="text"/>
Estimated average days worked per year/per volunteer:	<input type="text"/>	<input type="text"/>

Signed _____

Print Name _____

Date: _____



Disclosures

Your duty of disclosure

Before you enter into a contract of 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 insurers decision whether to accept the risk of insurance and, if so, on what terms.

It is important to note that your duty of disclosure continues during the underwriting period. This is the period between the time you complete your application for insurance until the time when the policy is accepted and issued by the insurer.

You have the same duty to disclose those matters to the insurer before you extend, vary or reinstate a contract of insurance. Your duty of disclosure does not require you to disclose a matter that:

- * Diminishes the risk being undertaken by the insurer
- * Is of common knowledge
- * Your insurer knows, or in the ordinary course of his business ought to know

If you fail to comply with your duty of disclosure and the insurer would not have entered into the contract on any terms if the failure had not occurred, the insurer may avoid the contract .

If the non disclosure is such that the insurer would still have entered into the contract but for a higher premium, or reduced benefits, any benefit payable as the result of a claim may be adjusted accordingly.

Remuneration

Civic Insurance Brokers receive brokerage from insurers for the placement of insurance policies with them.

The following table represents the expected brokerage for retail products we have placed on behalf of your organisation:

Business Travel	ACE	20%
Commercial Motor	AMP	10%
Personal Accident	ACE	20%

Brokerage is paid by the insurance company and is not an additional cost to you.