



Tax Invoice

Invoice No. I10586309

Mrs Karyn Trevor-Jones
Pat Trevor-Jones
P O Box 2100
WELLINGTON POINT QLD 4159

Date of issue 21 July 2020
Client ID SBN 1736L
Contact Janis Luck
Telephone 07 3012 0700
Email janis.luck@aon.com

Invoice details

Class HIAIS Platinum Policy
Period 24/07/2020 to 24/07/2021
Insurer QBE INSURANCE (AUSTRALIA) LIMITED
Policy No. 132A010765CAR

Payment Summary

Premium	\$	2,345.00
GST	\$	234.49
Stamp Duty	\$	232.14
Broker Service Charge	\$	280.00
Fee GST	\$	28.00

Total Payment Due (AUD) \$ **3,119.63**
Payment Due Date **06 August 2020**

Transaction Description

Renewal

Builders Insurance

For the Period: 24/07/2020 to 24/07/2021

Annual Contract Works and Public & Products Liability Insurance

Pay in full see overleaf

**We have renewed
your Premium Funding
(Pay by the month)
arrangement.**

You will receive a confirmation from Hunter Premium Funding (HPF) for this arrangement prior to the first instalment being drawn.

10 Monthly Instalments: \$336.92
Application Fee: \$40.00
Quote Reference: 40529560
Initial Instalment: \$376.92
Total Interest Charges: \$249.57
Total Amount Payable[^]: \$3,409.20

You have chosen to pay by monthly instalments and until you tell us otherwise, HPF will continue to debit your nominated account with the new instalment amounts.

If you wish to modify your Premium Funding arrangements, please contact your Aon Service Contact by 10 August 2020

The initial instalment will be drawn no earlier than 11 August 2020

Aon Reference: SBN 1736L D065899/001

*Inc. application fee ^Inc. fees and charges

HIA Insurance Services Pty Ltd ABN 84 076 460 967 is an authorised representative no. 275925 of

Aon Risk Services Australia Limited ABN 17 000 434 720 AFSL 241141

PO Box 3061 South Brisbane QLD 4101

Important information and disclosures

Read our Financial Services Guide (FSG) and our retainer agreement with you

Please take time to read our FSG or our retainer agreement (containing our Terms of Business) with you as they contain some very important information about our products and services and the way we will do business with you. In particular, our FSG explains how we and our representatives may be remunerated and contains details of how we manage conflicts of interest.

By continuing to engage Aon to provide insurance services, you also agree to the delivery of our services and our remuneration as described in our FSG in the absence of a written retainer agreement. Our FSG is available at aon.com.au or contact your Client Manager if you would like a hard copy. The FSG or our retainer agreement forms the basis of our engagement and by continuing to instruct us you are taken to accept, as applicable, the FSG or our retainer agreement (including our Terms of Business), unless otherwise agreed in writing with you. Please refer to the Premium Funding section in your Financial Services Guide (FSG) for important information about how Aon works with you and HPF in arranging this facility for you.

Retention of Remuneration

Unless otherwise stated in your retainer agreement, we treat our remuneration as fully earned when we issue you with a tax invoice. In the absence of a retainer agreement, you agree that we may retain all our commission, fees and other remuneration in full in the event of any mid-term cancellation of a policy or future downward adjustment of premium. You also agree that the insurer and Aon may offset such remuneration from any premium refund you are entitled to. Our Financial Services Guide is available at aon.com.au or contact your Client Manager if you would like a hard copy.

Foreign Exchange and GST

Where this tax invoice is for a foreign currency amount, the Goods and Services Tax (if applicable) is converted to Australian dollars at the exchange rate published by the Reserve Bank of Australia at 4.00 pm, Australian Eastern Time, on the business day prior to the date of this tax invoice.

Aon Products

Please read our Financial Services Guide (or if you have a specific retainer agreement with us, that agreement) and refer to "Do we receive any other remuneration for our services" for important information about Aon Products and Services.

Client Due Diligence Obligation

Clients are responsible for conducting due diligence when transacting online, to minimise cyber threats by implementing fraud preventative measures.

Some basic fraud prevention techniques to consider when making online payments, include:

- **Invoice Matching**
Matching Aon's Unique Payment EFT Reference to the details approved on your accounts payable system. Implementing an additional check will ensure the right account is credited.

- **Multiple Stage Authorisation**

Where feasible, implement a multi person approval process for transactions over a certain dollar threshold. Consider, having one person authorising the invoice and another authorising the payment.

- **Multi-Factor Authentication (MFA)**

Implement a layered security defence method requiring two or more credentials, making it more difficult for an unauthorised party to compromise your applications (such as email) to facilitate malicious activity.

- **Seek Verification**

If any fraudulent activity is suspected, contact your client manager to seek verification of invoice details.

Duty of Disclosure

Before you enter into a contract of insurance, you have a duty under the Insurance Contracts Act 1984 (Clth) to disclose anything that you know, or could reasonably be expected to know, that may affect insurer's decision to insure you and on what terms. You have that duty after proposal, and up until the time the insurer agrees to insure you. You have that same duty before you renew, extend, vary or reinstate a contract of Insurance. You do not need to tell the insurer anything that:

- reduces the risk that is insured;
- is common knowledge;
- your insurer knows or should know as an insurer; or
- the insurer waives compliance with your duty of disclosure.

If you are uncertain about whether or not a particular matter should be disclosed to the insurer, please contact your Aon Client Manager.

Non-disclosure

If you do not tell your insurer anything you are required to, the insurer may cancel your contract or reduce the amount that is required to pay you if you make a claim, or both. If your failure to disclose is fraudulent, the insurer may refuse to pay a claim and treat the contract as if it never existed.

Making a Complaint

Please contact your Aon Client Manager or our local Aon office if you have a concern about our services or any product we have provided. If you are not satisfied with the resolution of your complaint or the manner in which it has been handled, please contact Aon's Complaints Manager who will attempt to resolve it in accordance with our Complaints Procedures. You may obtain a copy of these procedures from Aon's Complaints Manager or via our website at aon.com.au

To contact our Complaints Manager, please email us at feedback@aon.com.au or write to Complaints Manager, Level 33, 201 Kent Street, Sydney, NSW 2000.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au
Email: info@afca.org.au
Telephone: 1800 931 678 (free call)
In writing to: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

a joint venture
of HIA and Aon



Pay in full options

Payment terms are strictly 14 days



Credit Card

Call 1300 854 017 or visit
pay-secure.aon.com.au/pay
Ref: 00578751011058630991
(Fees apply)



BPAY

Billers Code: 90308
Ref: 00578751011058630991
Telephone & Internet Banking –BPAY®
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: bpay.com.au



EFT

Email your remittance quoting invoice number(s) to au.receivables@aon.com
BSB: 084-456
Account: 126383504
Reference: 110586309

If you choose to pay in full via one of the above methods, your Premium Funding offer will be cancelled.

We will however continue to offer you the option to pay by the month via Premium Funding option upon renewal of your insurance policy.

Cheque Payment

Please tear off this slip and return with your cheque

Payable to:

Aon Risk Services Australia Limited
GPO Box 3668
Sydney NSW 2001

Office use only

Invoice No.

AON SBN 1736L D065899/001

Client Name

110586309

Pat Trevor-Jones

Total Payment Due

\$3,119.63

Payment Due Date

06 August 2020

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