



Hollard.

CERTIFICATE OF CURRENCY - Tradesman Insurance

Policy Number	JIMSBUSI205918
Period of Insurance	From 22/11/2019 To 22/11/2020 (at 4pm)
Name Insured	Kizcross P/L
Trading As	Jims Carpet Cleaning Campbelltown and/or subsidiary and/or related Corporations as defined under Australian Corporations Law and/or financiers and all parties for whom the Insured undertakes to insure for their respective rights, interests and liabilities
Occupation Description	Carpet Cleaning
Public Liability	
Limit of Liability	\$20,000,000
Excess	\$1,000
General Property	
Total Sum Insured	Not Insured
Excess	Not Insured
Policy Wording	Trades Insurance_HSB_TIP_01/19
Insurer	The Hollard Insurance Company Pty Ltd ABN 78 090 584 473 AFSL 241436

Insurer Signature

Signed for and on behalf of The Hollard Insurance Company

Important Information

Please refer to the Financial Services Guide (FSG) which describes the insurance services offered and is designed to help you decide whether to use those services. The FSG explains how responsible parties are remunerated, how your personal information is protected and provides details of how any complaints and disputes will be dealt with as well important contact details.

The insurer of this product is The Hollard Insurance Company Pty Ltd (ABN 78 090 584 473) (Hollard). Hollard is an insurance company authorised under the Insurance Act 1973 (Insurance Act) to carry on general insurance business in Australia by the Australian Prudential Regulation Authority (APRA). Hollard holds an Australian Financial Services Licence 241436 under the Corporations Act 2001 (Cth) and is authorised to deal in and provide financial product advice in general insurance products. Hollard can be contacted on (02) 9253 6600.

The Certificate of Insurance outlines details of your insurance and should be read in conjunction with the Product Disclosure Statement (PDS) which contains important information about the terms and conditions of the product. Please keep this Certificate of Insurance and other policy documentation such as the PDS in a safe place. If you do not have the PDS please call us.

Compensation Arrangements

Hollard is subject to the prudential requirements of the Insurance Act. The Insurance Act contains prudential standards and practices designed to ensure that, under all reasonable circumstances, financial promises made by Hollard are met within a stable, efficient and competitive financial system.

The protection provided under the Federal Government's Financial Claims Scheme (the Scheme) applies in relation to Hollard and the policy. If Hollard were to fail and were unable to meet their obligations under the policy, a person entitled to claim under insurance cover under the policy may be entitled to payment under the Scheme (access to the Scheme is subject to eligibility criteria). Information about the Scheme can be obtained from the APRA website at www.apra.gov.au or the APRA hotline on 1300 558 849.

Because of this Hollard are exempted from the requirement to meet the compensation arrangements Australian financial services licensees must have in place to compensate retail clients for loss or damage suffered because of breaches by the licensee or its representatives of Chapter 7 of the Corporations Act. Hollard has compensation arrangements in place that are in accordance with the Insurance Act.

Duty of Disclosure

The policies outlined in this Certificate of Insurance are subject to the Insurance Contracts Act 1984 ("Act"). Under the Act you have a Duty of Disclosure. To comply with the Duty of Disclosure when first entering into an insurance contract with us or when you vary, extend, reinstate, or renew your policy, you must be honest and tell us everything a reasonable person in the circumstances could be expected to tell us, in answer to any questions we ask you. This applies to every person insured under the policy. You do not have to tell us anything that is common knowledge, which we should know through our business, that reduces the risk of a claim or that we tell you we do not need to know. If you fail in your Duty of Disclosure we may reduce or deny any claim you make and/or cancel your policy. If you fraudulently keep information from us or deliberately make false statements we may avoid your contract and treat your insurance as if it never existed. If anything has changed in relation to matters disclosed or the question asked by us when you first applied you must tell us. Please refer to the PDS that sets out your Duty of Disclosure.

Privacy

We are subject to the Privacy Act 1988 and are committed to ensuring the confidentiality and security of your personal information.

The Hollard Privacy policy details the handling of personal information and is available on request or found at www.hollard.com.au.

Information on privacy can also be found in the FSG.

We collect, store and protect your personal information to provide you with assistance in relation to insurance and related products and services and to comply with legal and other obligations. We may collect your personal information from a person responsible for the management of your policy or other authorised persons. Generally, you have the right to gain access to personal information held about you.

From time to time we may send you marketing materials about other products or services which we believe may be of interest to you. If you wish to stop receiving marketing material please call us.

How do we resolve complaints

Please refer to the PDS for full details on the Complaints and Disputes Resolution process.

If your concern still remains unresolved to your satisfaction you may refer the matter to the Australian Financial Complaints Authority (AFCA) subject to its terms of reference, which acts as our external dispute resolution provider. AFCA is an independent body and its service is free to you.

AFCA can be contacted on:

Call: 1800 931 678

Post: GPO Box 3, Melbourne, Victoria 3001

Website: www.afca.org.au

Email address: info@afca.org.au