

NEW

LANDCARE NSW MEMBERSHIP & INSURANCE PROGRAM IS HERE!

YOU ASKED, WE DELIVERED

LANDCARENW.ORG.AU



Landcare
New South Wales

Welcome to the new Landcare NSW Membership and Insurance portal. This training guide will assist you with navigating around the portal to identify and purchase the right membership and insurance products for your group.

Logging in

We will be launching a new, secure Members Area for Landcare groups in the coming months.

In the meantime, you can find the portal through our Landcarensw.org.au home page by clicking on the green box.

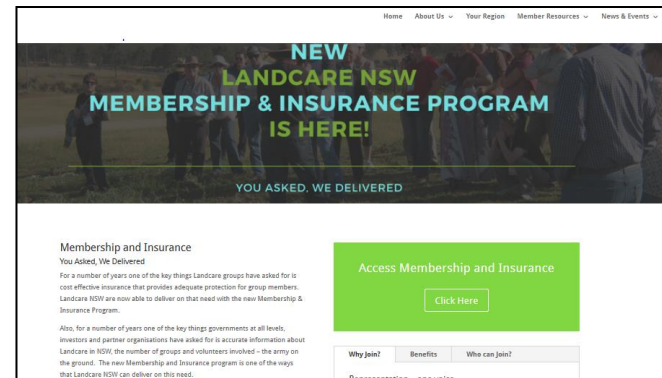
You can also find FAQ documents in this section explaining Insurance (general information), specifics of Landcare NSW Membership and Insurance program and a Portal User guide.

We will continue to upload documents as we receive feedback or questions from our members.

This will take you to a registration page for the portal. Enter your details to create your account.

Once you are registered, a log in page will then appear.

Once you have registered, logged in for first time and want to re enter the portal, just click on [Login to the portal >](#) under the heading



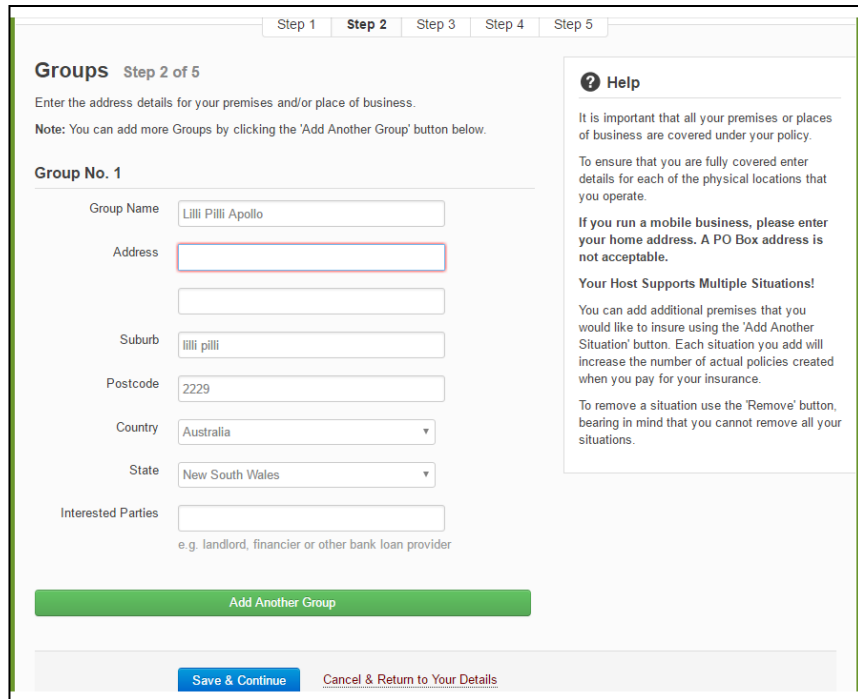
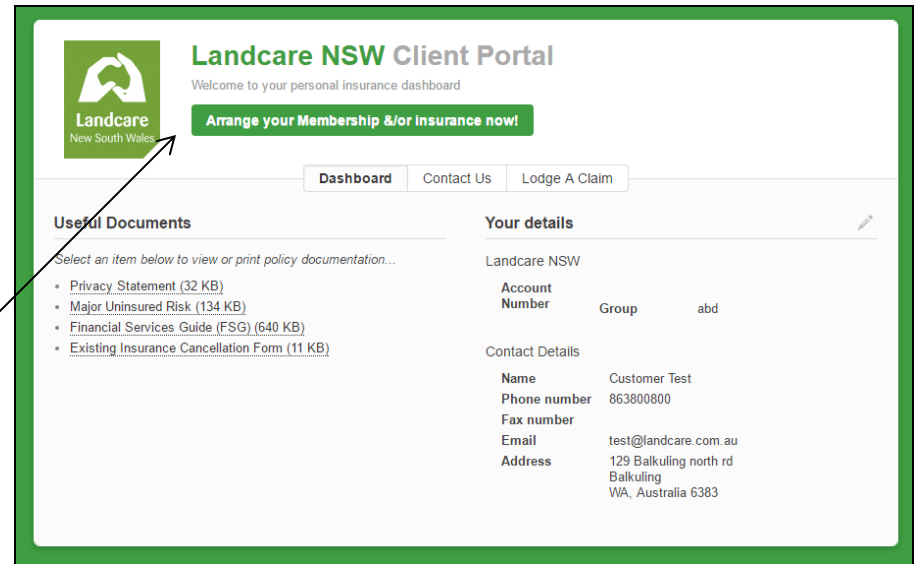
When you have registered, your log in will take you to this screen, your “Dashboard”.

Here you will find a list of Useful Documents and an overview of Your Details.

We have included for your convenience a template to cancel your existing insurance arrangements should you wish to notify your incumbent broker.

Your Details will populate as you fill out the forms contained within the portal.

To commence the process click “Arrange your Membership &/or Insurance now!”



You will then see this screen

Input all your Contact and Address details.

We have also included a field for you to list any ‘Interested Parties’ that your group has that need to be listed on your policy. If you are entering just the one group,

click **SAVE & CONTINUE>>**

Step 2: Group Details

Entering your Group's details

If you are the Coordinator for more than one group and would like to combine the payment for all your group's membership and insurance products, click on **Add Another Group**

You have the ability to add up to 25 Groups.

Step 1 **Step 2** Step 3 Step 4 Step 5

Groups Step 2 of 5

Enter the address details for your premises and/or place of business.

Note: You can add more Groups by clicking the 'Add Another Group' button below.

Group No. 1

Group Name

Address

Suburb

Postcode

Country

State

Interested Parties

e.g. landlord, financier or other bank loan provider

[Add Another Group](#)

[Save & Continue](#) [Cancel & Return to Your Details](#)

Help

It is important that all your premises or places of business are covered under your policy.

To ensure that you are fully covered enter details for each of the physical locations that you operate.

If you run a mobile business, please enter your home address. A PO Box address is not acceptable.

Your Host Supports Multiple Situations!

You can add additional premises that you would like to insure using the 'Add Another Situation' button. Each situation you add will increase the number of actual policies created when you pay for your insurance.

To remove a situation use the 'Remove' button, bearing in mind that you cannot remove all your situations.

Group No. 2

[Remove](#)

Group

Address

Suburb

Postcode

Country

State

[Add Another Group](#)

Step 3: Select Policies

A list of policies that is available will be shown here.

The first check box is Membership Policy only? Check this option if your group has decided to purchase Landcare NSW Membership only and utilise another Insurance provider.

If your Group has decided to take advantage of the Landcare NSW Insurance program, you will first need to purchase your Landcare NSW membership.

Voluntary Workers Personal Accident & General Liability Insurances are compulsory.

Association Liability Insurance is **optional** for SMALL incorporated groups. The definition of SMALL Group is as follows:

- Does not employ staff AND
- Has turnover less than \$25,000 p.a (average of preceding 3 years)

We have endeavoured to make Associations Liability insurance cost effective for our groups (of all sizes), so that it is not financially burdensome to be adequately cover the decisions made by our Group's Committees. Please discuss with your Committee the merits of including this cover.

Landcare NSW Client Portal
Welcome to your personal insurance dashboard
[<< Back to the Dashboard](#)

Step 1 Step 2 **Step 3** Step 4 Step 5

Select Policies Step 3 of 5

Select one or more policy types from the list below. Once you have selected the policies you are interested in click the 'Save & Continue' button to proceed.

☐ Membership Policies Only?

- ☒ Landcare NSW - Membership
[Community Underwriting Voluntary Workers Personal Accident Policy Wording](#)
- ☒ Voluntary Workers Personal Accident Insurance
[Community Underwriting Voluntary Workers Personal Accident Policy Wording](#)
- ☒ General Liability Insurance
[Community Underwriting General Liability Policy Wording](#)
- ☐ Association Liability Insurance
[Community Underwriting Association Liability Policy Wording](#)

[Save & Continue](#) [Cancel & Return to Groups](#)

? Help

You must select at least one policy type to proceed.

Multiple Policies: If you select more than one policy type here then multiple insurance policies will be generated. Please bear this in mind when considering quoted prices.

Compulsory Policies: Some policies may not be unticked, this is because your franchise has marked these as compulsory.

Important information about the new Membership Program for Landcare NSW

As part of the process to sustain and support Landcare in NSW into the future, a paid membership model for Landcare NSW has been developed.

Membership fees have been set to provide a differential for smaller type groups.

Tier 1 members are those groups

- that DO NOT employ staff **and**
- Have income of less than \$25,000 p.a (average over preceding 3 years)
- \$100 membership fee payable

Tier 2 members are those groups

- that DO employ staff **and/or**
- Have income of greater than \$25,000 p.a (average over preceding 3 years)
- \$250 membership fee payable

Which groups can become members?

Any Landcare or community based group with similar objectives to Landcare NSW, that is an incorporated entity is able to take out a membership of Landcare NSW. When the group registers to be a member, the group agrees to be bound by the constitution and rules of the Landcare NSW.

The Landcare NSW policy does not offer “add on cover” for any subgroups under an umbrella arrangement (as this was widely deemed to be ineffective in managing activities and the associated risk).

If you have organisations under an umbrella arrangement the following applies:

Any **incorporated** sub-group under an “umbrella” group or District Network needs to take out its own membership and policy (as they are responsible for their own decision making and management).

For an **unincorporated** group under an umbrella organisation:

- For Section 355 Committees of Council, or school groups, or “branches” of other organisations (e.g. Rotary club) - these will be covered by their own parent body’s insurance.
- For other unincorporated groups – if they act independently (i.e. have own bank accounts, management etc.) they are not really subgroups of your organisation. Your group cannot extend cover to them as your group does not have a “line of sight” over their operations. *Groups operating independently should be incorporated with their own cover.*

Any unincorporated group that operates as a working group / sub-committee / sub-group set up under the constitution of your umbrella organisation can be covered as part of your policy (**at no extra cost**) if:

- the individual members of this sub-group take out an individual membership of your main body,
- the sub-group operates under a terms of reference from the main body so that a “line of sight of activities” exists,
- the ultimate decision making authority for the sub-group is the management committee of the umbrella organisation.

For more information on Membership and Structure please read Landcare NSW Fact Sheet 31 Membership Status

Step 4: Insurance Coverage

1) Landcare NSW Membership Section
Commencement date is simply the date you are entering the information in to the system.

If your Group is a Tier 1 Member Group:

- that DOES NOT employ staff **and**
- Have income of less than \$25,000 p.a (average over preceding 3 years)

Choose this option

and you will see on the right hand side
\$100 membership fee + \$10 GST = \$110 payable

The screenshot shows the 'Insurance Coverage' section of the Landcare NSW Client Portal. It is Step 4 of 5. The 'Membership Pricing' section on the right shows a pro-rata cost of \$110.00 for Landcare NSW - Membership, inc GST. The 'Insurance Pricing' section shows a pro-rata cost of \$378.59 for various insurance policies. The 'Membership Fee' section shows a fee of \$100.00 for a group that does not employ staff and has income less than \$25,000 p.a. The 'Non-Incorporated group questions' section shows a group that is a subgroup of a district network.

If your Group is a Tier 2 Member Group:

- that DOES employ staff **and/or**
- Have income of greater than \$25,000 p.a (average over preceding 3 years)

Choose this option

and you will see on the right hand side
\$250 membership fee + \$25 GST = \$275 payable

The screenshot shows the 'Insurance Coverage' section of the Landcare NSW Client Portal. It is Step 4 of 5. The 'Membership Pricing' section on the right shows a pro-rata cost of \$275.00 for Landcare NSW - Membership, inc GST. The 'Insurance Pricing' section shows a pro-rata cost of \$342.25 for various insurance policies. The 'Membership Fee' section shows a fee of \$250.00 for a group that employs staff and/or has income greater than \$25,000 p.a. The 'Non-Incorporated group questions' section shows a group that is a subgroup of a district network.

Important points to note about Stamp Duty

Insurance premiums attract Stamp Duty. The system will automatically calculate the 10% applicable stamp duty on the cover you choose and add it to the total payable.

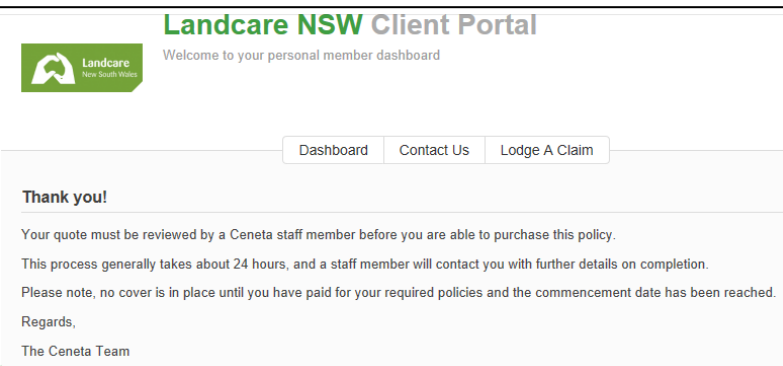
If you have not done so already, please register ASAP with Office of State Revenue to be Stamp Duty Exempt!

The registration process takes approximately 10 working days.

You need to be registered BEFORE you pay for your insurance to either receive a Stamp Duty refund from the Underwriter or pay for your premium net of Stamp Duty costs (preferred).

If your group already holds an exemption, please mark YES

You will then get a system notification telling you a Ceneta staff member will contact you. You will need to send your exemption form to Ceneta who will then mark your application in the system SD exempt and reduce the premiums accordingly.



Landcare NSW Client Portal
Welcome to your personal member dashboard

Dashboard Contact Us Lodge A Claim

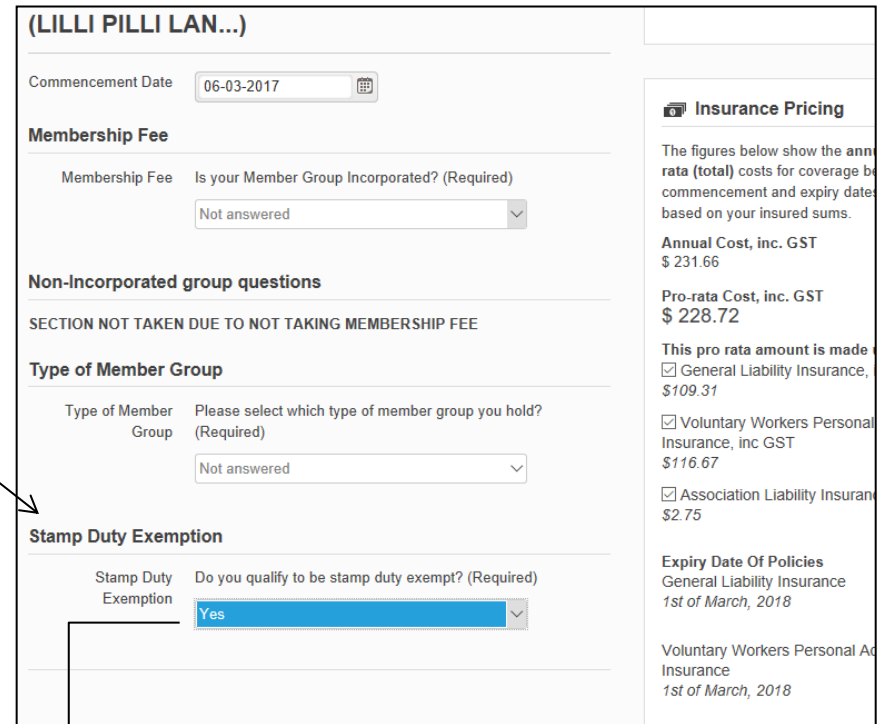
Thank you!

Your quote must be reviewed by a Ceneta staff member before you are able to purchase this policy.

This process generally takes about 24 hours, and a staff member will contact you with further details on completion.

Please note, no cover is in place until you have paid for your required policies and the commencement date has been reached.

Regards,
The Ceneta Team



(LILLI PILLI LAN...)

Commencement Date 06-03-2017

Membership Fee

Membership Fee Is your Member Group Incorporated? (Required)
Not answered

Non-Incorporated group questions

SECTION NOT TAKEN DUE TO NOT TAKING MEMBERSHIP FEE

Type of Member Group

Type of Member Group Please select which type of member group you hold? (Required)
Not answered

Stamp Duty Exemption

Stamp Duty Exemption Do you qualify to be stamp duty exempt? (Required)
Yes

Insurance Pricing

The figures below show the annual rate (total) costs for coverage based on commencement and expiry dates based on your insured sums.

Annual Cost, inc. GST
\$ 231.66

Pro-rata Cost, inc. GST
\$ 228.72

This pro rata amount is made up of:

- ☒ General Liability Insurance, \$109.31
- ☒ Voluntary Workers Personal Insurance, inc GST \$116.67
- ☒ Association Liability Insurance \$2.75

Expiry Date Of Policies
General Liability Insurance
1st of March, 2018

Voluntary Workers Personal Insurance
1st of March, 2018

More information on how to apply to be stamp duty exempt is provided in Landcare NSW Fact Sheet 28 Charity Status Tax

Exemptions <http://landcarensw.org.au/member-resources/factsheets-for-landcare-groups/>

Or Contact Landcare NSW.

Groups who are GST registered will be able to claim back the GST component of their premium when submitting their next BAS.

Step 4: Insurance Coverage

i) Landcare NSW Membership Section

For Non Incorporated Groups there are a couple of free text questions for you to populate.

Landcare NSW will be advised via email of your responses and contact you to discuss your membership and insurance options.

The Landcare NSW team are available to assist on 0400 405898 or email insurance@landcarensw.org.au

ii) Selecting your Insurance policies

New South Wales

Step 1 Step 2 Step 3 **Step 4** Step 5

Insurance Coverage

Step 4 of 5

Adjust the sums insured using the slider or drop downs, to accurately reflect your insurance requirements. Keep an eye on your policy pricing to the right as you adjust your insurable sums, it will update automatically.

Your insurance coverage is made up of multiple policies. For each policy select the level of coverage you require.

Policies:

- Landcare NSW - Membership
- Association Liability Insurance
- General Liability Insurance
- Voluntary Workers Personal Accident Insurance

Landcare NSW - Membership (Lilli Pilli Lan...)

Commencement Date 28-02-2017

Membership Fee

Membership Fee Is your Member Group Incorporated? (Required)

No

Non-incorporated group questions

Is your group? A SUBGROUP OF A DISTRICT NETWORK (enter network name)

Greater Sydney

SECTION 355 COMMITTEE OF LOCAL COUNCIL (Please name council)

None of the above

Not answered

Membership Pricing

The figures below show the annual and pro-rata (total) costs for coverage between the commencement and expiry dates specified, based on your insured sums.

Pro-rata Cost, inc. GST
Calculating...

This pro rata amount is made up of

- Landcare NSW - Membership, inc GST
\$ Calculating...

Expiry Date Of Policies
Calculating...

Insurance Pricing

The figures below show the annual and pro-rata (total) costs for coverage between the commencement and expiry dates specified, based on your insured sums.

Annual Cost, inc. GST
Calculating...

Pro-rata Cost, inc. GST
Calculating...

This pro rata amount is made up of

- Association Liability Insurance, inc GST
\$ Calculating...
- General Liability Insurance, inc GST
\$ Calculating...
- Voluntary Workers Personal Accident Insurance, inc GST
\$ Calculating...

Expiry Date Of Policies
Calculating...

Association Liability Insurance (LILLI PILLI LAN...)

Commencement Date 03-03-2017

Important: this date represents the start of your insurance coverage for this policy and is also used when calculating this policy's premium. Please make sure that you have correctly selected the date from which your insurance should commence. You cannot back-date your insurance.

Association Liability

Limit of Liability Please select which sums insured you require? (Required)

This policy covers against civil liability for compensation arising from any Claim first made during the Policy Period in respect of any Wrongful Act committed by you.

\$5,000,000

Staff & Volunteer Numbers How many staff & volunteers do you have? (Required)

Incorporated entities up to 50 staff & Volunteers

General Liability Insurance (LILLI PILLI LAN...)

Association Liability for small groups is optional in the system given recent legislation changes (Directors operating in Good Faith). Please discuss at your Committee before electing NOT to take Association Liability.

Groups have \$1m, \$2m & \$5m cover options. The portal calculates the incremental premium instantly for you to assess whether it is financially worthwhile for your group .

\$5million of PI is required by some grant bodies eg Large Grants program administered by OEH.

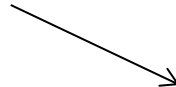
Please also indicate whether you group has up to 20 Staff & Volunteers, between 21 and 50 Staff/Volunteers or 51+ Staff/volunteers.

Step 4: Insurance Coverage

Selecting your insurance policies continued...

General Liability Insurance

This is your Public Liability. For all groups this is set at a compulsory level of \$20million.



General Liability Insurance (Landcare Testin...)

Commencement Date

Important: this date represents the start of your insurance coverage for this policy and is also used when calculating this policy's premium. Please make sure that you have correctly selected the date from which your insurance should commence. You cannot back-date your insurance.

Liability

Liability (Limit of Liability)

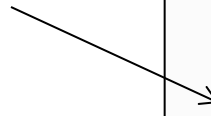
This policy covers all amounts which You shall become legally liable to pay as Compensation in respect of:

1. Personal Injury; and/or
2. Property Damage; and/or
3. Advertising Injury;

happening during the Period of Insurance within the Geographical Limits and caused by or arising out of an Occurrence in connection with Your duties.

Voluntary Workers Personal Accident Insurance

We have set the minimum cover at \$1000 per week. Groups have the ability to increase weekly benefits to \$1,500 or \$2,000 using the slider bar should they feel necessary. The portal calculates the incremental premium instantly for you to assess whether it is worthwhile.



Voluntary Workers Personal Accident Insurance (LILLI PILLI LAN...)

Commencement Date

Important: this date represents the start of your insurance coverage for this policy and is also used when calculating this policy's premium. Please make sure that you have correctly selected the date from which your insurance should commence. You cannot back-date your insurance.

Voluntary Workers

Capital Benefits

Death and disability Benefits are paid in accordance with the Capital Benefits Table. We recommend You look at the Capital Benefits Table to see what benefit is payable for what type of disablement or injury. The percentages in the Table represent a percentage of the total Capital Benefit insured which is shown in Your Schedule.

Loss of Earnings Weekly Benefit

If an Insured Person becomes incapable of carrying out all of their duties in their Occupation, an amount calculated, up to 85% of the injured Person's earnings, up to the maximum period shown in the Schedule, is paid.

Step 4: Insurance Coverage

When you are satisfied that you have completed each section and chosen the best cover for your group, click **Purchase Now**

If you would like to review the information in full or discuss it with another group member, click **Send Quote** to receive the quote information by email.

Loss of Earnings Weekly Benefit

\$ 1,000.00

If an Insured Person becomes incapable of carrying out all of their duties in their Occupation, an amount calculated, up to 85% of the injured Person's earnings, up to the maximum period shown in the Schedule, is paid.

Purchase Now [Cancel & Return to Select Policies](#) **Send Quote**

Step 5: Quotation

Displayed in this step is a summary of the coverage you have chosen per policy and your membership fee.

[<< Back to the Dashboard](#)

Step 1 Step 2 Step 3 Step 4 **Step 5**

Quotation Step 5 of 5

Membership Quotation

Summary of Coverage	
LANDCARE NSW - MEMBERSHIP » (LANDCARE TESTING GROUP)	
Membership Fee	TAKEN
Non-Incorporated group questions	NOT TAKEN
Type of membership held	TAKEN

Insurance Quotation

Summary of Coverage	
VOLUNTARY WORKERS PERSONAL ACCIDENT INSURANCE » LANDCARE TESTING GROUP	
Voluntary Workers	TAKEN
GENERAL LIABILITY INSURANCE » LANDCARE TESTING GROUP	
Liability	TAKEN
ASSOCIATION LIABILITY INSURANCE » LANDCARE TESTING GROUP	
Association Liability	TAKEN

Voluntary Workers Personal Accident Insurance

VOLUNTARY WORKERS » LANDCARE TESTING GROUP	
Summary Of Coverage	Sum Insured
Capital Benefit	\$ 100,000.00

Membership Quotation

Quote valid for 1 month.

Annual Price	\$ 275.00
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Policy Information

☒ Landcare NSW - Membership

Pro-Rata Cost, inc GST	\$275.00
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Period Of Coverage

Start Date	Expiry
02 Mar 2017	01 Mar 2018

Pro-rata Cost, inc. GST	\$ 275.00
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Additional costs apply based on the payment method you select. These costs will be displayed on the payment option screen before your payment is processed.

Insurance Quotation

Quote valid for 1 month.

Annual Price	\$ 322.85
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Policy Information

☒ Association Liability Insurance

Step 4: Insurance Policies

If you are satisfied that you have chosen your desired level of cover per policy, click on **Finalise now!** To take you to the payment gateway.

subsidary companies, claim preparation costs, costs of court attendance, public relations expenses, mitigation costs, advancement of defence costs, emergency defence costs, inquiry costs, severability and non imputation, estates and legal representatives, additional insured persons limit, extradition costs, pollution investigation and defence costs, retirement of Insured Person, defamation, libel and slander, occupational health & safety, fiduciary duty, preservation of indemnity rights, deprivation of assets or liberties, vicarious liability for Medical Persons, competition and consumer legislation, loss or damage to documents, infringement of copyright or patents, appointed sub-consultants, online Medicare benefit fraud, directorships (including run off cover) spousal liability, third party employment practices Wrongful Acts

Pro-rata Cost, Inc. \$ 378.59 GST

Additional costs apply based on the payment method you select. These costs will be displayed on the payment option screen before your payment is processed.

Policies not ticked will be removed from the quote once you continue.

All disabled policies are compulsory.

Finalise now!

Help

Annual Price

Your insurance Annual Price is the total cost of the selected policies for a 12 month period. We provide this here for comparison purposes. The Total amount payable for your policy represents a percentage of the Annual Price. We calculate

Excess

Employment Practices Liability \$5,000
Optional Extension 3.5 CyberRisks (costs inclusive) \$1,000
All other claims \$2,500

ADDITIONAL NOTES REGARDING THIS POLICY

This is Important!

In order to make payment you must tick all of the checkboxes and answer all questions to indicate you have read and agreed to this information. Please scroll down to the bottom to proceed.

Duty of Disclosure

a) Contracts of general insurance, other than eligible contracts

Your duty of disclosure

Before you enter into an insurance contract, you have a duty to tell us anything that you know, or could reasonably be expected to know, may affect our decision to insure you and on what terms.

You have this duty until we agree to insure you.

You have the same duty before you renew, extend, vary or reinstate an insurance contract.

You do not need to tell us anything that:

- reduces the risk we insure you for. or

Finalise

Duty of Disclosure

A pop up box appears with important information relating to your Duty of Disclosure. You must read all the information carefully before proceeding.

Click on **Finalise** to proceed to payment gateway

Your payment will be the total amount of your Membership & Insurance policies. Landcare Membership fees will be split in the payment gateway and remitted to Landcare NSW. Insurance premiums will be remitted directly to our broker Ceneta.

Three options are shown Credit Card, BPAY & Cheque.

Credit Card is straight forward, enter your card details and it is processed instantaneously. The payment gateway is a secure site.

Landcare NSW Client Portal

Thankyou.

Your payment has been processed. Please find your payment details below.

Transaction Date	04/06/2016 06:07:01
Receipt Number:	20091140
Policy Amount:	\$488.59
Surcharge Amount:	\$7.33
Total Amount Taken:	\$495.92
Merchant City, Country	Subiaco, Ceneta
Merchant name	
Authorisation Code	
Transaction Type	Credit
Card Number:	5555
Card Expiry:	06 / 2017

A receipt is then generated.

Landcare NSW Client Portal
Welcome to your personal member dashboard

[<< Back to the Dashboard](#)

Credit Card BPAY Payment **Cheque Payment**

Purchase Your Insurance (Cheque Payment)

By selecting this payment method, you are opting to pay by cheque. We will hold cover on your policies for 21 days.

Once the cheque has been received all cover will be confirmed. If the cheque is not received within 21 days your cover will lapse.

If you would like to take advantage of one of these options, please click the button below.

Please note: once selected you will not be able to select the direct payment or finance options.

[Proceed](#)

By selecting this payment method, you are opting to pay by cheque. We will hold cover on your policies for 21 days.

If you choose to pay via Cheque it may take up to 48 hours for your policy documents, including confirmation of placement of cover, to be emailed to you. If you require the documents emailed immediately please select either Credit Card or Monthly Payments/Premium Funding (if available)

For **BPAY**, when you choose this option a Remittance Slip will be emailed to you containing the required information to allow you to utilise BPAY, Australia Post Billpay or credit card over the phone.

You will have 7 days of cover which allows sufficient time for the BPAY or other payment method to be processed. Cover will lapse and you will have to start the payment process again if payment is not received within 7 days.

For **Cheque** payment – you will have 21 days hold cover to allow enough time to gather required signatures and post the cheque to the broker. Details of which are on the remittance slip

[<< Back to the Dashboard](#)

Notice

The due date for this payment is 10-03-2017.

As this date is after one or more of your policies has commenced, a cover note will be in place for any applicable policies for 7 days from the commencement date of the policy.

Payment must be made within this time or the insurance cover will expire.

If you accept this and wish to proceed, please check the box below and click continue.

☐ I agree that cover will be in place for a period of 7 days from the commencement date and will expire if payment is not made after this time.

[Continue](#) [Cancel](#)

After your payment is complete

Your Dashboard is updated with all your invoices and certificates.



New South Wales

Dashboard Contact Us Lodge A Claim

Your Current Policies

Membership

Membership Certificate

Groups: LILLI PILLI, 2229
Commencement Date: 01 Mar 2017
Expiry Date: 01 Mar 2018

[Membership Certificate](#)

Insurance

Association Liability Insurance

Groups: LILLI PILLI, 2229
Commencement Date: 01 Mar 2017
Expiry Date: 01 Mar 2018

[Policy & Invoice](#) | [Placement of Cover](#)

General Liability Insurance

Groups: LILLI PILLI, 2229
Commencement Date: 01 Mar 2017
Expiry Date: 01 Mar 2018

[Policy & Invoice](#) | [Placement of Cover](#)

Voluntary Workers Personal Accident Insurance

Groups: LILLI PILLI, 2229
Commencement Date: 01 Mar 2017
Expiry Date: 01 Mar 2018

[Policy & Invoice](#) | [Placement of Cover](#)

Your details

Landcare NSW

Account Number LANDULL
Group Lilli Pilli Landcare

Contact Details

Name Melissa Joseph
Phone number 414499666
Fax number 414499666
Email mjoseph@landcarensw.org.au
Address

By way of example, Association Liability Insurance

Policy & Invoice

Ceneta Insurance Services Pty Ltd

ABN: 78 133 436 254 ACN: 009 030 862 AFS Number: 245374 Tel: 08 63 800 800
Suite 9, 281 Hay Street Subiaco WA 6008 Suite 9, 281 Hay Street Subiaco WA 6008 Fax: 08 63 800 800
Email: host@hostriteinsurance.com.au

Policy purchased via portal.hostriteinsurance.com.au

Class of Policy: Association Liability Insurer: Community Underwriting Agency Pty Ltd ABN 60 166 234 715 AFSL 448274 Unit 24 Waterview Wharf, 37 Nicholson Street, Balmain East NSW 2041 The Insured: Landcare NSW lilli pilli Business Activity: Landcare Community	Tax Invoice PAID IN FULL Invoice Date: 01/03/2017 Invoice No: 0000909 Our Reference: LANDULL Policy Set: LANDCARE NSW LILLI PILLI 2229 Period of Cover: From 01 Mar 2017 To 01 Mar 2018 at 4:00pm
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Details:
See attached schedule for a description of the risk(s) insured

YOUR DUTY OF DISCLOSURE

NON DISCLOSURE

If you fail to comply with your duty of disclosure, the Insurer may be entitled to reduce the liability under the Contract in respect of a claim or may cancel the Contract. If your non-disclosure is fraudulent, the Insurer may also have the option of avoiding the Contract from its beginning.

Client who are not fully satisfied with our services should contact our customer relations/complaints officer.

CENETA INSURANCE SERVICES also subscribe to the Financial Ombudsman Service (FOS), a free customer service and the General Insurance Brokers Code of Practice. Further information is available from this office, or contact the FOS on 1 800 78 00 00.

Premium	Fire Levy	GST	Stamp Duty	Surcharge Amount
\$ 70.00	\$ 0.00	\$ 8.25	\$ 6.50	\$ 7.23
TOTAL (inc GST) \$ 105.01				

Placement of Cover

Ceneta Insurance Services Pty Ltd

ABN: 78 133 436 254 ACN: 009 030 862 AFS Number: 245374 Tel: 08 63 800 800
Suite 9, 281 Hay Street Subiaco WA 6008 Suite 9, 281 Hay Street Subiaco WA 6008 Fax: 08 63 800 800
Email: host@hostriteinsurance.com.au

This confirmation of insurance is issued as a matter of information only and confers no rights upon the holder. The confirmation of insurance does not specify all the terms, conditions or exclusions of the insurance, nor does it amend, extend or alter the coverage afforded by the policy/policies listed.

The policy(ies) referred to is current as at the date of issue of this confirmation and whilst a due date has been indicated, it should be noted that the policy(ies) may be cancelled at any time in the future.

Accordingly reliance should not be placed on the expiry date.

Class of Policy: Association Liability Insurer: Community Underwriting Agency Pty Ltd ABN 60 166 234 715 AFSL 448274 Unit 24 Waterview Wharf, 37 Nicholson Street, Balmain East NSW 2041 The Insured: Landcare NSW lilli pilli Business Activity: Landcare Community	Confirmation of Placement of Cover Invoice Date: 01/03/2017 Invoice No: 0000909 Our Reference: LANDULL Policy Num(s): LANDC/2017/0000001493 Period of Cover: From 01 Mar 2017 To 01 Mar 2018 at 4:00pm
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Details:
See attached schedule for a description of the risk(s) insured

Please note that the policy defined above is subject to the receipt of the Proposal Declaration and acceptance by the Insurer (if not already completed and accepted) and subject to the full receipt and clearance of the total premium payable by the insured.

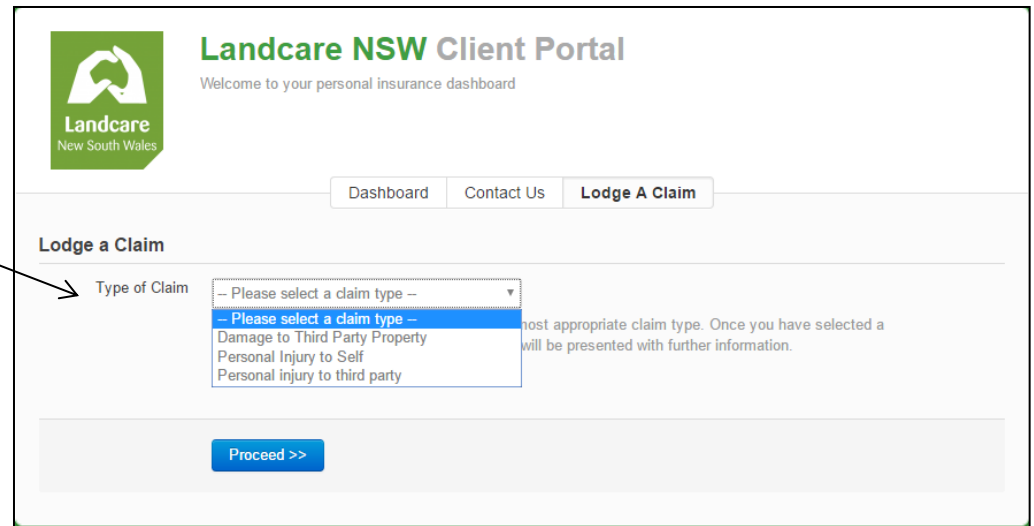
Lodging a claim

To lodge a claim just select the type of claim and click Proceed.

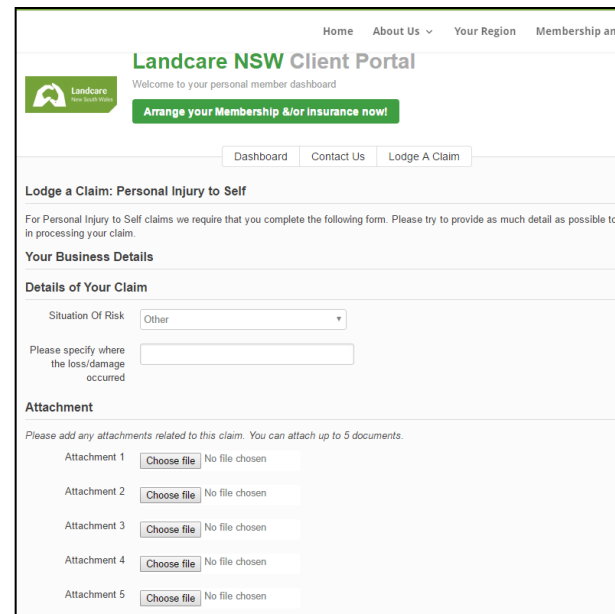
You have the option to upload up to 5 files to support/evidence/document your claim.

For Association Liability Claims or potential claims, please speak directly to our Account Manager or use the Contact Us form.

Sarah Brennan
Senior Account Executive
Ceneta Insurance Services
d: 08 6380 0808
a: Unit 9, 281 Hay Street, Subiaco, WA 6008
e: sarah@ceneta.com.au



The screenshot shows the 'Landcare NSW Client Portal' with the sub-header 'Welcome to your personal insurance dashboard'. The navigation bar includes 'Dashboard', 'Contact Us', and 'Lodge A Claim'. The 'Lodge a Claim' section features a 'Type of Claim' dropdown menu with options: 'Please select a claim type --', 'Please select a claim type --' (highlighted), 'Damage to Third Party Property', 'Personal Injury to Self', and 'Personal injury to third party'. A 'Proceed >>' button is located at the bottom of the form.



The screenshot shows the 'Landcare NSW Client Portal' with the sub-header 'Welcome to your personal member dashboard'. The navigation bar includes 'Dashboard', 'Contact Us', and 'Lodge A Claim'. The 'Lodge a Claim: Personal Injury to Self' section includes a note: 'For Personal Injury to Self claims we require that you complete the following form. Please try to provide as much detail as possible to in processing your claim.' The form is divided into sections: 'Your Business Details', 'Details of Your Claim' (with 'Situation Of Risk' set to 'Other'), 'Please specify where the loss/damage occurred' (with a text input field), and 'Attachment' (with a note: 'Please add any attachments related to this claim. You can attach up to 5 documents.'). The 'Attachment' section lists five attachments, each with a 'Choose file' button and 'No file chosen' status.