BRISBANE OFFICE
Lvl 19, Brisbane Club Tower, 241 Adelaide Street Brisbane QLD 4000
GPO Box 698 Brisbane QLD 4001
T (07) 3229 3294 **F** (07) 3535 3709

TOWNSVILLE OFFICE
15 Patrick Street, Aitkenvale QLD 4814
PO Box 898 Aitkenvale QLD 4814
T (07) 4775 1000 **F** (07) 3535 3709

W www.gordonwilson.com.au **E** enquiries@gordonwilson.com.au

PSC GORDON WILSON

PSC Insurance Brokers (Brisbane) Pty Ltd ABN 56 164 772 221
Corporate AR No. 442837 of Professional Services Corporation Pty Ltd AFSL 305491

TAX INVOICE

This document will be a tax invoice for GST when you make payment

The Gliding Federation of Australia Inc
Unit C 4/1-13 The Gateway
BROADMEADOWS VIC 3047

Invoice Date: 21/04/16
Invoice No: I149281
Our Reference: GLID/FED

Should you have any queries in relation to this account, please contact your Account Manager
Steve Purser

Class of Policy: Personal Accident &/or Illness
Insurer: QBE Commercial Insurance
GPO Box 705
BRISBANE QLD 4001

The Insured: The Gliding Federation of Australia Inc

Renewal
Policy No: 02GPLT006PAD

Period of Cover:
From 30/04/16
to 30/04/17 At 4pm Local Time

Details: See attached schedule for a description of the risk(s) insured

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

Professional Services Corporation Pty Ltd also a member of 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 1300 780 808.

Your Premium:

Premium	UW Levy	F&ES Levy*	GST	Stamp Duty	Broker Fee
1,500.00	0.00	0.00	160.00	82.50	100.00

TOTAL DUE **$1,842.50**
(Excluding Credit Card fee)

*Where ES relates to State Emergency Services (Applicable to NSW only)

REMITTANCE SLIP

MACQUARIE BANK
DEFT PAYMENT SYSTEMS

PSC Insurance Brokers (Brisbane) Pty Ltd T/as PSC Gordon Wilson

Please turn over for further payment methods and instructions

DEFT Reference Number
4032 6100 0014 92818

Pay by credit card (Visa, Mastercard, Amex or Diners) at
www.deft.com.au or 1300 78 11 45

Our Reference: 12050044
Invoice No: I149281
Due Date: 30/04/16

Premium	1,500.00
U'writer Levy	0.00
F&ES Levy	0.00
GST	160.00
Stamp Duty	82.50
Broker Fee	100.00

POST billpay

*498 403261 00001492818

BPAY
Biller Code: 20362
Ref: 40326100001492818

AMOUNT DUE: $1,842.50

+403261 0000 14928 18< 000 184250<4+

DEFT is a service of Macquarie Bank

Internet

Pay over the Internet from your credit card at **www.deft.com.au**.

PSC Insurance Brokers (Brisbane) Pty Ltd T/as PSC Gordon Wilson accepts Mastercard, Visa, American Express & Diners Club Cards.

Payments by credit card will incur a surcharge.

Telephone

Pay by phone from your credit card.

Call **1300 78 11 45** to make a payment.

PSC Insurance Brokers (Brisbane) Pty Ltd T/as PSC Gordon Wilson accepts Mastercard, Visa, American Express & Diners Club Cards.

Payments by credit card will incur a surcharge.

The phone payment line is a 24 hour service. Calls are charged at the cost of a local call (mobiles extra).

BPAY

Contact your participating bank, credit union or building society to make payment directly from your cheque or savings account.

You will be required to enter the Biller Code and BPAY reference number as detailed in the front of your invoice.

In Person

Please present page intact at any Australian Post Office.

Payments may be made by cash, cheque or EFTPOS.

Please make any cheques payable to 'DEFT Payment Systems for PSC Insurance Brokers (Brisbane) Pty Ltd T/as PSC Gordon Wilson'.

Mail

Detach payment slip and mail with payment to:

DEFT Payment Systems
GPO Box 5063
SYDNEY NSW 2001

Please make cheques payable to 'DEFT Payment Systems for PSC Insurance Brokers (Brisbane) Pty Ltd T/as PSC Gordon Wilson'.

Please note that receipts will not be issued for mailed payments.

IMPORTANT INFORMATION FOR CLIENT

For your protection under legislation, we are required to inform you of your duty of disclosure and draw your attention to the following important information.

YOUR DUTY OF DISCLOSURE
Before you enter into a contract of general insurance, you have a duty, under the Insurance Contracts Act 1984, to disclose every matter that you know or could be reasonably expected to know, is relevant to the underwriters' decision whether to accept the risk of insurance and if so, on what terms. You have the same duty to disclose those matters before you renew, extend, vary or reinstate a contract of general insurance.

Your duty, however, does not require disclosure of a matter
- that diminishes the risk to be undertaken;
- that is of common knowledge;
- that the underwriters know or, in the ordinary course of business, ought to know;
- as to which compliance with your duty is waived by the underwriters.

NON-DISCLOSURE
If you fail to comply with your duty of disclosure, the underwriters may be entitled to reduce their liability under the contract in respect of a claim or may cancel the contract. If your non-disclosure was fraudulent, the underwriters may also have the option of avoiding the contract from its beginning.

RETAIL CLIENTS
Under the Corporations Act 2001 and associated Regulations Retail Clients are provided with additional levels of protection from other insurance purchasers. The Act defines Retail Clients as:

Individuals or a small manufacturing business employing less than 100 people or any other business employing less than 20 people.
And that are being provided a financial service or product that relates to the following covers:
Motor Vehicle (under 2 tonne), Home building, contents, personal and domestic, Sickness and Accident or Travel, Consumer Credit and other classes as prescribed by regulations.

WHAT ADVICE IS BEING PROVIDED (RETAIL CLIENTS ONLY)
If you are a RETAIL CLIENT (refer above) and a Statement of Advice has not been provided to you with this invoice then the advice that we are giving you related to this transaction is General Advice. General Advice is advice that has been prepared without considering your current objectives, financial situation or needs. Therefore, before acting on this advice, you should consider the appropriateness of the advice having regard to your current objectives, financial situation or needs.

If the advice provided relates to the acquisition or possible acquisition of a new insurance policy and the insurer has prepared a Product Disclosure Statement (PDS) we will have attached the PDS for your review. You should consider the PDS prior to making the decision to purchase this product. Further information regarding the income we have been paid by the insurer for this transaction is available upon request.

DISPUTES
Clients not satisfied with our services should contact our Complaints Officer. We are members of the Financial Ombudsman Service (FOS) a free consumer service. Further information is available from our office, or contact FOS directly on 1300 780 808 or visit www.fos.org.au. We also follow the Insurance Brokers Code of Practice.

ALTERATIONS
No alterations to the risk whatsoever will be admitted until you have notified us in writing and will not take effect until acceptance is confirmed by the insurance underwriters.

AVERAGE / CO-INSURANCE
It is most important that the Sum Insured you select is adequate to represent the value of the Insured property and is calculated in accordance with the cover being arranged. Otherwise,
you will be under-insured and in terms of the Average / Co-Insurance provisions of your policy, you may be responsible for paying part of the loss you actually suffer.

CANCELLATION WARNING (RETENTION OF BROKERAGE AND FEES)
If a cover is cancelled before expiry of the period of insurance, we reserve the right to refund to you only the net return premium we received from the insurer, and not refund any part of the brokerage or fees we receive for arranging the cover. A broker service fee may be charged to process the cancellation.

CLAIMS MADE POLICY
If this policy provides cover on a "claims made" basis this means that claims first advised to you (or made against you) during the period of Insurance are covered irrespective of when the incident causing the claim occurred. To protect your entitlement to Indemnity under this policy you must report to insurers without delay and prior to expiry of the policy period all incidents that may give rise to a claim against you.

COOLING OFF
All Retail Products are subject to a 14 day "cooling off period". This means that if you are not happy with a Retail Product, you have 14 days to withdraw from the new contract at no cost to you other than our broker's fee, which is not refundable.

DISCLAIMER
This notice is a summary only (errors and omissions excepted) and does not purport to be a copy of the Insurance underwriters' policy or other documents. In case of any discrepancy, the underwriters' documents will prevail.

NEW POLICIES
Notwithstanding the above, you will not be insured if you do not submit the relevant Proposal within 30 days from commencement of the risk unless an extension of time has been agreed
with us in writing.

PRIVACY ACT
The Privacy Amendment (Private Sector) Act 2000 requires us to inform you that we collect, use and disclose your personal information. A copy of our Privacy Policy is available on request from our office.

PREMIUM FUNDING WARNING
Premium funding allows you to spread out the cash flow associated with paying your insurance premiums over the next twelve months. We receive a commission from the funder for arranging the funding contract, full details are available on request.

Please note that should the Insurance policy be cancelled before the expiry date for whatever reason, the Premium Funder will charge you the full interest applicable to the contract, as detailed in the Loan Application Form. Typically there will be no refund of our commission on the refund premium and no refund of any fee we may have charged you for arranging the cover. We also reserve the right to charge you a policy cancellation handling fee. In some cases insurers also apply minimum premiums to policies, which may further reduce the refund that you might otherwise receive.

The impact of the above on you is that any refund you receive for the mid term cancellation of your policy will usually be significantly less than a pro rata calculation would produce and in extreme cases may involve you having to make an additional final payment even though the policy has been cancelled. Therefore prior to cancelling a policy and replacing it with another cover we strongly recommend that you discuss your situation with us so that we can advise the exact extent and impact of the early cancellation provisions mentioned above.

RIGHTS OF RECOVERY AGAINST OTHERS
It is a condition of a Contract of Insurance that you may not forego any right of recovery that may exist against another party without prior approval in writing being given by your insurer.

SUBROGATION
You are warned that should you become a party to any agreement that has the effect of excluding or limiting your insurer's ability to recover from a third party, your insurers may have the right to refuse to indemnify you for such loss where it is shown that your insurer's rights of recovery have been prejudiced by your action.

TERMS OF TRADE
Payment of this account constitutes your acknowledgement and acceptance of these conditions and authorises us to act as your insurance brokers for the risks outlined on the face hereof and no others unless specifically agreed by us in writing.

THIRD PARTY INTERESTS
Insurance policies will only provide cover for your interest in the property insured and does not cover the interest of any third parties unless you have informed us of them in writing and they are noted on the policy.

UNDERWRITING AGENTS AND WHOLESALE BROKERS
In some cases we access insurance products via Underwriting Agents and Wholesale brokers rather than directly with the insurer. In such cases should you wish to access the Financial Services Guide of the Underwriting Agency or Wholesale Broker please contact us and we will arrange to have a copy sent out to you.

UTMOST GOOD FAITH
Every contract of insurance is subject to the doctrine of utmost good faith which requires that the parties to the contract should act toward each other with the utmost good faith. Failure to do so on your part may prejudice any claim or the continuation of cover provided by insurers.

SCHEDULE

GROUP POLICY - VOLUNTARY WORKERS PERSONAL ACCIDENT

INSURED PERSONS: Gliding Federation of Australia Inc and Affiliated Associations or Clubs

All GFA officials whilst engaged in sanctioned Voluntary work limited to flight risk whilst in glider (including Motor Glider) and Glider Tow Aircraft, limited to flight risk only.

AGGREGATE LIMIT OF LIABILITY: $100,000

SECTIONS INSURED

A: Capital Benefits (Injury Cover Only)
Category 1 Capital Sum Insured: $50,000

B: Weekly Benefits - Injury

Weekly Benefits: $500
Excl Period of Claim: 1 week
Benefit Period 52 weeks
Limited to 85% of Pre Disability Earnings

SCHEDULE OF COMPENSATION AS PER OPTION "E"

SECTION ONE FLIGHT RISK ONLY AS PER POLICY WORDING