



As per your request, we have arranged the following insurance or protection effective from the 1/07/2019. To ensure your protection, we must receive your remittance within 14 days of you receiving this account.

Page 1 of 4

TAX INVOICE

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

Maitland Christian Church Inc
Hunter Valley Christian Life Centre Inc
PO Box 20
MAITLAND NSW 2320

Class: Redress ACS Mutual Levy
Insurer or Mutual: ACS Mutual Ltd - ACN 162 909 346

The Insured or The Member: Maitland Christian Church Inc
And Other Entities As Declared

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

YOUR DUTY OF DISCLOSURE

PLEASE READ
IMPORTANT NOTICES
ENCLOSED

If you have any queries regarding this account, please contact our office and have this invoice on hand

TOTAL AMOUNT DUE
\$189.75



DEFT
PAYMENT SYSTEMS

Please turn over for further payment methods and instructions



DEFT Reference Number

4027018191403248

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



*498 40270108191403248



Biller Code: 20362

Ref: 4027018191403248

ACS FINANCIAL PTY LTD

Our Reference: MAITLANDCN
Invoice No: 61246
Due Date: 1/07/2019

Total Amount includes following:

Stamp Duty \$0.00
GST \$17.25

AMOUNT DUE **\$189.75**

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PUBLIC & PRODUCTS LIABILITY PROTECTION - National Redress Scheme Endorsement Schedule

This endorsement schedule must be read in conjunction with the following:

- The current schedule pertaining to your Organisations Public and Products Liability Protection under ACSMLIND01
- ACS Mutual PDS - ASCM PDS 2017

Protection Provided:

The endorsement provided to the institution noted above enables them to Opt in to the National Redress Scheme as a part of the ACS Mutual Participating Group. ACS Mutual will pay all the costs associated with a claim made under the National Redress Scheme, subject to a retention (excess). ACS Mutual will assume all your legal liabilities for redress matters for the period that you remain an ACS Mutual member and meet your financial obligations. ACS Mutual will also assist and facilitate you in meeting the requirements of the Direct Personal Response

With effect from the date ACS Mutual confirms your institution has been proclaimed under the National Redress Scheme For Institutional Child Sexual Abuse your protection wording will be amended as follows:

Section 1 Definitions

Definition 1.23 is replaced with:

"Definition 1.23 "Molestation, Sexual Abuse/Assault" means any actual act of molestation, sexual abuse or sexual assault of any person, including indecent exposure, sexual harassment or sexual intimidation and/or any third party qualifying for the National Redress Scheme for Institutional Child Sexual Abuse."

Section 4 Endorsements

New Section is added as: "4.1.3 All terms, conditions, definitions and procedures outlined in the National Redress Scheme for Institutional Child Sexual Abuse Act 2018. Including all associated costs prescribed by this Act, are included in the Protection afforded and complied with."

In all other respect the protection wording remains unchanged.

Retention applicable:

The following retention will be applicable to each and every redress claim and ACS Mutual will seek recovery from your institution the following retention amounts:

• Basic claim	\$ 5,000
• Claims relating to an incident prior to 1 st January 1995	\$ 7,500
• Claims arising from and incident known but not reported to ACS Mutual at the time of signing the redress application form	\$25,000
• Known Offender	\$25,000

Definition of a Known Offender:

KNOWN OFFENDER

A Known Offender is a person that commits an offence leading to injury and:

- (a) that injury arises either directly or indirectly from sexual abuse: **and**
- (b) the perpetrator of the sexual abuse was a representative, member, employee, or service provider of the member; **and**
- (c) the member knew or ought reasonably to have known that the perpetrator of the sexual abuse had previously;
 - (i) committed sexual abuse; and/or
 - (ii) been convicted of sexual abuse; and/or
 - (iii) whilst being a representative, member, employee, or service provider of the member; been the subject of a prior complaint in respect of sexual abuse, which has not been appropriately investigated.

PROTECTION WORDING: ACS MUTUAL PDS 31 March 2017

PROTECTION PROVIDER: ACS Mutual Ltd - ACN: 162 909 346

IMPORTANT NOTICE

PLEASE READ THIS NOTICE CAREFULLY AND IF YOU NEED ANY FURTHER ADVICE OR EXPLANATION, PLEASE ASK.

YOUR DUTY OF DISCLOSURE

Before you apply for protections you must disclose every matter or not that you know, or could be reasonably expected to know, is relevant to the Board of the ACS Mutual Limited's (ACN 162 909 346) exercise of discretion whether to accept your application for membership and application for protection(s) and if so, on what terms.

You have the same duty to disclose those matters to ACS Mutual Limited before you apply to renew or vary your Protections.

Your duty however does not require disclosure of a matter:

- that is common knowledge;
- that ACS Mutual Limited knows or in the ordinary course of its business ought to know.

NON DISCLOSURE

If you fail to comply with your duty of disclosure, ACS Mutual Limited in the exercise of its discretion may refuse to pay a claim, reduce the amount it may pay or cancel your Protection.

If your non-disclosure is fraudulent, ACS Mutual Limited may treat the Protection like it never existed and cancel your Membership.

AVERAGE CLAUSE

When the protection wording contains an average clause this means that you are required to declare values for the full replacement cost of the property. If you do not do so, and you are under-protected, ACS Mutual Limited will pay you less in the event of a claim in proportion to the amount of under-protection, and you will be responsible for the other part of the loss you actually suffer.

THIRD PARTY INTERESTS

The Protection will only provide protection for YOUR interest in the property and does not protect the interest of any third party (eg. financier, lessor) unless you have informed us of them and they are noted on the Schedule of Protection.

SUBROGATION AGREEMENTS

Where another person is liable to compensate you for any loss or damage otherwise covered by the Protection, but you have agreed with that person either before or after the loss or damage occurred that you would not seek to recover any monies from that person, ACS Mutual Limited may not grant protection for any such loss or damage. Therefore you MUST NOT agree to give away any of your rights because this will affect ACS Mutual Limited's right to recover under subrogation from other parties.

CLAIMS

Unless specifically agreed to the contrary, this Protection does not provide protection in relation to events that occurred before your application for protection was accepted.

RETENTION

Where a retention applies, it shall be deemed to be the sum of money ACS Mutual Limited will not pay in respect of a claim.

WHAT TO DO IF YOU HAVE A COMPLAINT

ACS Financial Pty Ltd (ACN 062 448 122) (AFSL 247388) (ABN 91 460 778 961) provides management services in relation to the ACS Mutual Limited. ACS Financial Pty Ltd and ACS Mutual Limited are both part of the 'ACS Group' for the purposes of privacy and complaints matters, and have effective disputes/incidents/complaints handling processes which are set out in the 'ACS Financial Dispute Handling Policy and Procedure' and the 'ACS Mutual Complaints Policy'. Individuals can make a complaint by writing to the ACS Group Compliance Officer. The Complaints Process is published on our website at www.acsfinancial.com.au > About Us > Policies, FSGs and Important Information. Alternatively, call 1800 646 777 to request a copy.

"REASONABLE PRECAUTIONS"

You must take all reasonable precautions for the maintenance and safety of the property protected and ACS Mutual Limited will not be liable for any loss, damage, injury or liability arising from a deliberate or fraudulent act committed by you or on your behalf.

PRIVACY STATEMENT

We are committed to ensuring the confidentiality and security of your personal information. A copy of the 'ACS Group Privacy Policy' detailing our handling of personal information is available upon request or by accessing our website www.acsfinancial.com.au > About Us > Policies, FSGs and Important Information. ACS Financial and ACS Mutual collects personal information for the purposes set out in the ACS Group Privacy Policy. If you do not provide some or all of the information requested by us, we may not be able to accept your application (or renewal application) to use our services. You may request access to information held about you and/or complain about a breach of the Australian Privacy Principles, and find out how ACS Group will deal with a privacy complaint by contacting the ACS Group Compliance Officer as set out in the ACS Group Privacy Policy.