



Personal Accident Insurance FAQ

Queensland Corporate Games

May 15-17 in Brisbane

Personal Accident Insurance

Cost: \$35 per person

Deadline: APRIL 29 2020

A Personal Accident Insurance application and payment must be received by the Games no later than April 29, 2020 to be valid for the above Games.

FAQ:

What is the period of cover?

Cover is effective from the time the insurance premium and application is received, provided that teams/individuals have entered and paid their Entry Fees to the Games. Includes training sessions leading up to, as well as the activities/events nominated for the 2019 *Queensland Corporate Games* as held in the State of *Queensland*.

Does it cover travel to and from Games events?

"Direct" travel to or from Games activities/events are covered.

Does it cover training?

Training is covered from the time the insurance premium and application is received, provided that teams/individuals have entered and paid their Entry Fees to the Games.

Can I get a refund if I decide not, or am unable, to compete in the Games?

No, once this Personal Accident Insurance cover has been purchased there is no refund. This is because it covers you for training as described above.

Once purchased this Personal Accident Insurance cover is not transferable.

For specific Insurance questions please contact:

Kim Thomson from Arthur J. Gallagher on 02 8838 5779 or kim.thomson@ajg.com.au

How do I make a claim?

A claim should be lodged/notified at the earliest opportunity

Contact **Kim Thomson** from Arthur J. Gallagher on 02 8838 5779 or kim.thomson@ajg.com.au to receive a Claims Form

Download and read "How to Make a Claim" from the Games website

Some of the information you will be asked to provide include

- Evidence that the accident was Games related (eg Injury Report and/or witness statement)

- Evidence of expenses incurred



Corporate Games

Summary of Benefits – Sport Injury Insurance



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Sports Injury Insurance Cover

We are pleased to present this quick guide to the 2014/15 Corporate Games sport injury insurance program. The purpose of this brochure is to provide a broad overview of the insurance cover provided as well as instructions on how to make a claim. For full details of cover please contact Arthur J. Gallagher on 02 8838 5700.

When is cover provided?

Cover is effective from the time the insurance premium and application is received and accepted, provided that teams/individuals have entered and paid their Entry Fees to the Games. Coverage includes training sessions leading up to, as well as the activities/events nominated for the 2015 Australian Corporate Games as held in the State of Victoria.

What is the scope of insurance?

As specified in the 'Policy Wording', for injuries sustained in activities/events at the 2015 Australian Corporate Games as held in the State of Victoria. Including training and direct travel to or from Games activities/events.

What Personal Accident Benefits are provided?

| Capital Benefits – Maximum Sum Insured | | \$75,000 |
|--|--|----------|
| Permanent Disability | Applicable % of capital sum insured shown in the capital benefits schedule | |
| Modification Expenses | Maximum sum insured \$10,000 | |
| Funeral Benefit | Maximum sum insured \$5,000 | |
| In Memoriam Benefit | Maximum sum insured \$1,000 | |
| Loss of Earnings | Maximum \$500 per week Maximum benefit period 52 weeks Waiting period 7 days | |
| Medical and Dental Costs | 85% of Non- Medicare Expenses to Maximum sum insured \$2,500 for any one accident. Where a member is hospitalized more than 200km from normal residence for 3 days or more maximum \$2,500 for costs of repatriation Excess if Private Health Insurance applies \$Nil Excess if No Private Health Insurance applies \$50 | |
| Home Nursing Care | Maximum weekly sum insured \$300 for a maximum period of 52 weeks | |
| Ancillary Non-Medical Expenses | Maximum sum insured \$1,500 any one accident | |
| Rehabilitation Benefits | Maximum sum insured \$3,000 for tuition or advice fees Maximum sum insured \$500 for rehabilitation expenses | |



How to Make a Claim

1. Obtain a claim form from Corporate Games, Arthur J. Gallagher Insurance Brokers
2. Complete the claim form in its entirety, all sections are mandatory. Attach all supporting documents, including:
 - Evidence that the accident was Games related (eg. Injury report and/or Witness statement)
 - Evidence of expenses incurred
3. A claim form should be submitted within **30** days from the date of injury
4. All Sport Injury claims are submitted to:-

AJG Sport Claims
Arthur J. Gallagher
GPO Box 1113
BRISBANE QLD 4001

Important Notes

This information is only a summary of the cover provided.

This policy provides limited coverage and all participating members are encouraged to consider their own situations and organise additional cover as required e.g. Private Health insurance and income protection insurance.

In accordance with our obligations under the Financial Services Act our policy statements relating to the Privacy Act, Product Disclosure Statement, Statement of Advice and Financial Services Guide are available from the Arthur J. Gallagher website www.ajg.com.au

If you wish to discuss this insurance program or any other insurance related matter, please contact Arthur J. Gallagher.

Arthur J Gallagher Contacts

For specific insurance questions please contact:

Kim Thomson
Account Manager Sport and Recreation
P: 02 8838 5779
M: 0429 128 061
E: kim.thomson@ajg.com.au

Steve van Leeuwen
National Manager Sport and Recreation
P: 02 8838 5773
M: 0419 251 541
E: steve.vanleeuwen@ajg.com.au

All Claims Enquiries

Carol van Veen
Senior Claims Executive
P: 07 3367 5228
E: carol.vanveen@ajg.com.au

Financial Services Guide

Issued 25 May 2015

This Joint Financial Services Guide (FSG) is issued by:

Arthur J. Gallagher & Co (Aus) Limited (AJGCo)
ABN 34 005 543 920, AFSL No. 238312

289 Wellington Parade South
East Melbourne VIC 3002

and

Arthur J. Gallagher (Aus) Pty Ltd (AJGPL)
ABN 33 061 063 303, AFSL No. 227017

60 Miller Street
North Sydney NSW 2059

and

Arthur J. Gallagher (2) Pty Ltd (AJG2)
ABN 63 062 672 173, AFSL No. 238177

200 Mary Street
Brisbane Qld 4000

Website: www.ajg.com.au

In this document the words 'we', 'our' and 'us' are used to refer to AJGCo, AJGPL and AJG2. 'You' and 'your' refer to you as our client or the insured person.

This FSG contains important information to help you decide whether to use the services we offer. It includes details about:

- Who we are
- Our services
- How we provide our services to you
- Your duty of disclosure and when we rely on you
- Our remuneration, including how we and our representatives are paid
- Your rights as our client, including privacy and how we handle any complaints you may have
- Our professional indemnity insurance arrangements

The information in this FSG is current at the date of issue and is general information only. It does not take into account your individual objectives, needs or financial situation.

This is an important document

You should read this FSG in its entirety. By engaging, or continuing to engage us you are, in the absence of any formal written agreement with us, agreeing to the delivery of our services and remuneration as described in this FSG.

If this document was provided to you by one of our Authorised Representatives, this document is only part of the FSG and should be read with the relevant Authorised Representative Schedule. Together, these documents make up the FSG.

Please retain this document for your future reference. It may apply to other services we provide to you in the future.

Statements of Advice and Product Disclosure Statements

If we provide you with personal advice we will, where required, give you a Product Disclosure Statement (PDS) and we may also give you a Statement of Advice (SOA). If we provide you with further personal advice, you may, within a reasonable time of receiving the advice, request a written Record of Advice (ROA) by contacting the person that gave you the advice. You should read these important documents before acting on any advice we have given you. If you have provided us with your email address, you are confirming that we may send these documents to you electronically. You can opt out of this at any time by contacting your broker.

A PDS is produced by the insurer and is designed to contain information that will help you decide whether or not to purchase a product, including information about its features and its terms and conditions. An SOA or ROA will explain our advice, including the basis for our advice and the information we have relied on. An SOA also includes other information, including further details about how we are paid and any relevant relationships or associations we may have which may have influenced the advice we have given.

Changes to this FSG

Information in this document may change from time to time. We may make such changes by amending the FSG and publishing an updated version on our website. You may also obtain a printed copy of the updated information by calling your broker, your nearest branch or our Toll Free Client Inquiry Line, 1800 240 432.

Who we are

About the Arthur J. Gallagher Group

AJGCo, AJGPL and AJG2 are part of a group of Australian and international companies owned by Arthur J. Gallagher & Co (Arthur J. Gallagher Group). The Arthur J. Gallagher Group is one of the world's leading providers of insurance broking and risk management services. The parent company, Arthur J. Gallagher & Co., was founded in the United States in 1927 and is listed on the New York Stock Exchange.

In Australia, the Arthur J. Gallagher Group includes:

- AJGCo, AJGPL and AJG2, general insurance brokers.
- Arthur J. Gallagher (Life Solutions) Limited ABN 67 074 697 537, AFSL 238318 (AJGLS), a wholly owned subsidiary of AJGCo that provides life insurance and financial advisory services.
- Elantis Premium Funding Limited trading as Monument Premium Funding ABN 20 002 543 606 (MPF), which provides premium funding and other credit services.
- Pen Underwriting Pty Ltd ABN 89 113 929 516, AFSL 290518 and Pen Underwriting Group Pty Ltd ABN 80 082 459 372, AFSL 238170 (Pen), Australian underwriting agencies providing access to both the Lloyd's market and local insurers.

The Arthur J. Gallagher Group also includes other licensed general insurance brokers in Australia. For further information about our related entities please visit www.ajg.com.au/arthur-j-gallagher-co.



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Call us toll free on 1800 420 240

Visit our website ajg.com.au

About Us

Together, we have an extensive national broking network in metropolitan and regional Australian locations providing broking solutions to a wide range of clients from small to medium enterprises through to large multi-national corporations, as well as affinity partners and associations.

We aim to deliver on our aspiration 'to position you to financially survive any insurable event' through:

- maintaining local relationships with our clients,
- leveraging our national and trans-Tasman influence with insurance companies to negotiate better deals and more coverage options,
- providing you with 24/7 support and the experience of our dedicated national claims team, and
- making the most of our global capability of industry-specific experts and offshore markets for your benefit.

We are each members of the National Insurance Brokers Association (NIBA) and subscribe to the General Insurance Brokers' Code of Practice. A copy of the code can be obtained from the NIBA website: www.niba.com.au.

Important relationships and conflicts of interest

In some cases we may refer you to, or advise you to use, the services of other companies in the Arthur J. Gallagher Group both in Australia and overseas. We maintain our independence in the market place by ensuring all negotiations with other companies in the Arthur J. Gallagher Group are carried out as if with an unrelated third party.

We have a preferred panel of insurers with which we place business and we work closely with these insurers to ensure our clients receive high quality product benefits, competitive pricing and appropriate service levels.

Where there are potential conflicts of interest in our remuneration arrangements or in our dealings with related parties, they are managed in accordance with our conflicts of interest policy which all staff and representatives must comply with.

Our services

AJGCo, AJGPL and AJG2 each hold an Australian Financial Services Licence which authorises the Licensee to deal in (including to issue and arrange for others to deal in), and provide personal and general advice concerning, general insurance products.

We are committed to providing sound advice based on our market knowledge. We can agree with you to:

- investigate and analyse your insurance needs,
- provide information or advice about insurance solutions that may be appropriate for you,
- arrange, vary and renew your insurance policies,
- help you deal with your insurer in the event of a claim, and
- provide other risk management services.

How we provide our services to you

Our relationship with you

The services provided to you will be provided by one or more of AJGCo, AJGPL or AJG2. At the time of providing services to you we will let you know which broking entity you are dealing with and the Australian Financial Services Licence they are operating under.

We are general insurance brokers. This means we normally act as your agent when dealing with insurers. In some circumstances we will act as an agent of the insurer. When this occurs we will clearly notify you that we are not acting as your agent. When we act as an agent of the insurer we may act under a binder agreement which may allow us to offer, vary or cancel policies and manage claims as if we were the insurer. When we act under a binder we cannot provide you with independent advice about the appropriate insurance cover for your needs - you must make your own decision about what cover is appropriate for you.

When you do business with us, you will usually deal with our employees, however you may also deal with our Authorised Representatives. When you deal with an Authorised Representative, they will provide you with information about their business and their relationship with us. Each of our Authorised Representatives is authorised by us to issue this FSG on our behalf.

Our advice

When we provide you with services we may provide you with general advice or personal advice. If we provide you with general advice we will give a general recommendation or opinion about a product which is not based on a detailed consideration of your individual needs, objectives or financial situation. In this case you should read the relevant PDG and policy wording in full and consider whether the insurance product in question is appropriate for your circumstances.

We will agree with you if we are providing you with personal advice and will explain what it covers. If we provide you with personal advice, we will review and consider your individual circumstances before providing our advice. We may also be required to provide you with a PDG and/or SOA. You should read these documents carefully before acting on our advice.

If we provide you with personal advice over the telephone and we do not provide you with an SOA, you may request an ROA by calling your broker, your nearest branch or our Toll Free Client Inquiry Line, 1800 240 432.

Please note that we cannot guarantee the availability of cover for your particular risks.

Our relationship with insurers

We work closely with a range of insurers and underwriting agencies to arrange high quality benefits, competitive pricing and superior service levels for our clients. Wherever possible we will recommend that clients deal with insurers that are authorised under the Insurance Act 1973 (Cth) to carry on insurance business in Australia and are subject to oversight by the Australian Prudential Regulation Authority. We will warn you when we recommend an unauthorised foreign insurer. Please note that we do not guarantee the solvency of any insurer.

How we can receive your instructions

In order for us to act on your behalf you must provide us with instructions and other information about the services you require. You can give us instructions using the contact details in this FSG or in the relevant Authorised Representative Schedule. In some circumstances it may be necessary for you to give us instructions in writing. We will tell you when this is the case.

Your Duty of Disclosure and when we rely on you

We rely on you

It is important you understand that we will rely on the accuracy and completeness of the information you provide to us. We do not independently verify the information you provide before sending it to the insurer.

Keeping your information up to date

Once your insurance cover has commenced, you should tell your broker about any changes to your circumstances when they occur. This will allow us to ensure your cover remains appropriate.

Your duty of disclosure

Before you enter into an insurance contract with an insurer, you have a duty under the Insurance Contracts Act 1984 to tell the insurer all information that is known to you or a reasonable person could be expected to know, is relevant to the insurer's decision to insure you and on what terms, having regard to the nature and extent of the insurance cover to be provided and the class of people who ordinarily apply for it.



Call us toll free on 1800 420 240

Visit our website ajg.com.au**Your duty of disclosure (continued)**

You have this duty until the insurer issues the insurance policy. If you are applying for insurance in relation to your motor vehicle, home building and/or contents, residential strata, travel, personal accident or sickness and consumer credit products you must answer the specific questions on the application form truthfully and accurately. You must tell the insurer all information that's known to you and that a reasonable person would be expected to provide in answer to the questions.

Non-disclosure

If you fail to comply with your Duty of Disclosure, the insurer may cancel your contract or reduce the amount it will pay you if you make a claim, or both. If your failure to comply with the Duty of Disclosure is fraudulent, the insurer may refuse to pay a claim and treat the contract as if it never existed.

People you represent

You must make sure you explain the Duty of Disclosure to any person you represent when we arrange any insurance cover for you. Alternatively, you may ask any person you represent to contact us and we will explain their Duty of Disclosure to them directly.

Contact your broker

If you are unclear about your Duty of Disclosure or require more information about how to comply with your Duty of Disclosure, please refer to the information provided by the relevant insurer in relation to your Duty of Disclosure in the relevant PDG or policy wording. Alternatively, you can call your broker, your nearest branch or our Toll Free Client Inquiry Line, 1800 240 432.

Our remuneration, including how we and our representatives are paid**Commissions and professional fees**

Typically, we will charge you a professional broking fee and/or obtain a commission from the insurer based on the service we provide. Our professional fees will vary depending on the level of service we provide and whether we also receive a commission.

The amount of commission varies depending on the market and the risk, but is generally calculated at a rate that is between 5% and 30% of the insurer's base premium (i.e. excluding government charges, taxes, fees or levies). Often an insurer will agree to pay us by allowing us to deduct the value of the commission from the premium paid by you before we pass the balance of the premium on to the insurer.

We may also charge separate service fees to cover any related administration and processing costs. Our service fees vary depending on the costs associated with providing the services you require. Where applicable, our professional fees and service fees will be detailed on your invoice, and provided to you at the time you receive advice or as soon as practical after that time.

Our remuneration is payable on the terms of our invoice and is considered fully earned at the time that we issue the invoice. If your insurance contract is cancelled or varied before the expiry of the period of insurance, you will be paid any refunded premium received from the insurer. We will retain all our commission, fees and other remuneration in full in the event of any early cancellation or variation of your insurance contract or downward adjustment of premium. We may charge an additional fee for processing your request to cancel or vary your insurance contract and you agree that this fee may be offset against any premium refund you are entitled to.

How we remunerate our employees

Our remuneration arrangements provide incentives to our brokers to ensure our clients receive practical and effective advice and service. Our employees receive a salary and may also receive a performance bonus based on both the value and quality of the work they do for our clients. In limited circumstances, some employees may also receive additional payments related to clients they have referred to a third party.

From time to time, our employees may also be invited to an annual conference, receive sponsorship for conferences, functions, meals or other non-monetary benefits from external parties such as insurers, underwriting agencies or reinsurers. You do not bear the cost of sending our employees to these events and such relationships are managed under our conflicts of interest policy.

How we remunerate our Authorised Representatives

If your broker is an Authorised Representative, he or she is generally paid a retainer fee that may also be supplemented by an additional payment based on performance. Any additional payment will be calculated on the level of the retainer and will be between 5% and 50% of the commission we receive in respect of business originated by the Authorised Representative. Alternatively, the Authorised Representative may be paid a flat recurring fee.

If an Authorised Representative provides you with personal advice, he or she will give you documents explaining how they are remunerated at the time the advice is provided or as soon as practical after that time.

Remuneration arrangements within the Arthur J. Gallagher Group

If your broker recommends a product or service of a company in the Arthur J. Gallagher Group or refers you to another company within the Gallagher Group, we may receive benefits as a result of the referral or the business you subsequently do with that company. The benefits include:

- If we refer you to AJGLS, we may receive a share of any commission generated by the referral and a share of AJGLS's overall profits. Please see the AJGLS Financial Services Guide for further details. A copy is available on our website by accessing the link to Arthur J. Gallagher (Life Solutions).
- If we refer you to MPF, we may receive a commission of up to a maximum of 5% of any funding provided by MPF. We may also be entitled to a bonus paid as a percentage of the premiums funded and a share of MPF's profit.
- If we recommend a product offered by Pen or any other company within the Arthur J. Gallagher Group, the company may pay us an annual bonus based on premium growth and/or a payment based on the profitability of the products we recommend to you. These payments will be in addition to any commissions the company may pay us and any service or other fees we may charge you.

Remuneration from other relationships

We sometimes enter into specific arrangements with a limited number of insurers where we receive fees or other remuneration for the development of insurance solutions or the growth of various insurance portfolios. The remuneration we receive from these arrangements is variable and is determined by the profitability of the recommended insurance products. We will only recommend these products where they meet your needs and are in your best interests.

We may also earn remuneration where we act as an agent for an insurer under a binder authority. The remuneration we receive from these arrangements is generally a mixture of a flat processing fee and variable performance fees and commissions. The performance fees and commissions are determined by the nature of the arrangement and, in the case of the performance fees, may be influenced by the profitability of the relevant portfolio.

Some insurers give other benefits such as sponsorship of annual conferences, training and invitations to social business functions. These benefits may change from year to year. Occasionally, your broker may also receive small gifts and gratuities. It is our policy that gifts or gratuities may be accepted only if they are of an incidental nature.

Referral fees paid to third parties

If you were referred to us by a third party, we may pay the referrer a referral fee. This fee is calculated as a percentage of the commission earned from the referral and can be up to 50% of the commissions we receive. This is a separate payment that we make to the referrer and does not increase the amount you pay for your insurance cover.



Call us toll free on 1800 420 240

Visit our website ajg.com.au**How detailed information about remuneration will be provided to you**

If your broker provides you with personal advice, they will give you documents explaining what fees, commissions, benefits, bonuses, payments to third parties or other remuneration will be paid or received in relation to their advice, if you accept it. This information will be provided at the time the advice is provided or as soon as practical after that time.

Invoices

We will invoice you for the premium (which may include our commission), relevant statutory charges (including GST) and any fee we charge you for arranging your insurance cover. You must pay us by the due date shown on the invoice. Once you have paid an invoice, we hold the premium you pay on trust for you until we pass it on to the insurer. If there is any delay between you paying an invoice and us passing your premium on to the insurer, we may retain any interest earned on the premium during that period.

Where a premium remains unpaid, an insurer may have the right to cancel the policy and you may not be insured. The insurer may also charge a premium for the time on risk.

If the premium remains unpaid, your broker may contact the insurer and the insurer may cancel your policy.

Billing

Check your invoice for payment options. Please note that a surcharge may be applied to payments made by credit card, and that surcharge may change from time to time.

Your broker may be able to arrange for you to pay your premium in instalments. Instalment billing is not always available and there is usually a charge for this service. To discuss this option please contact your broker for details.

Questions about invoices, fees, commissions and other remuneration

If you have any questions, or if you want more information about how we or our Authorised Representatives are paid, please ask your broker or call your local branch.

Your rights as our client, including privacy and your complaints and dispute resolution procedures**Privacy**

We are committed to protecting your personal, including sensitive, information (together referred to as Personal Information). When we collect, hold, use, disclose, or otherwise handle your Personal Information we must comply with the Privacy Act 1988 (Cth), which includes the Australian Privacy Principles. We collect, hold, use or handle your Personal Information to perform our functions of providing, managing and administering the insurance broking and risk management services outlined in this FSG.

Occasionally we may provide your Personal Information to overseas recipients to facilitate the services outlined in this FSG. Prior to disclosing your information to overseas recipients, we will, where required by law, take steps to ensure that the recipient does not breach the Australian Privacy Principles.

For detailed information about how we handle your Personal Information, please see our Privacy Statement which is available on our website or by calling your local branch. Our Privacy Statement also contains information about how you may access, update and correct the Personal Information you have provided to us.

If you do not supply the Personal Information we request, we may not be able to provide our services to you. For example, we may not be able to arrange insurance cover or manage your claim.

From time to time and where we are permitted by law to do so, we may also use or disclose your Personal Information for the purpose of marketing our services, or the products and services of related entities and third parties, to you. Please tell us if you do not want us to use or disclose your Personal Information for marketing purposes. To nominate preferred days and times for receiving marketing calls or to opt-out of receiving marketing information altogether, please email us at privacy@ajg.com.au or telephone your broker, your nearest branch or our Toll Free Client Inquiry Line, 1800 240 432.

Complaints and disputes

If you are concerned about our service, the service provided by our Authorised Representative, any product we have arranged or how we have handled your Personal Information, please contact your broker or our Authorised Representative, or the branch manager of your local branch.

If, within 14 days, your broker or our Authorised Representative or the relevant branch manager is unable to resolve your complaint to your satisfaction, you may ask that the matter be referred to the Arthur J. Gallagher Group Risk & Compliance Team. The Arthur J. Gallagher Group Risk & Compliance Team can be contacted directly on: 1800 068 000 or by emailing: privacy@ajg.com.au (for privacy related complaints) or complaints@ajg.com.au (for other complaints).

If your complaint is referred to the Risk & Compliance Team, we will acknowledge receipt of your complaint in writing within three business days. We will then investigate the matter and attempt to resolve your complaint in accordance with our disputes and complaints management policy. If you are not satisfied with the response of the Risk & Compliance Team to your complaint about services and products, you may refer your complaint to the Financial Ombudsman Service (FOS).

FOS is an independent external dispute resolution body approved by the Australia Securities and Investment Commission. FOS resolves disputes at no charge to you and has the authority to deal with certain financial services disputes within its Terms of Reference. FOS can be contacted at:

Financial Ombudsman Service
GPO Box 3,
Melbourne VIC 3001

Tel: 1300 780 808

Website: www.fos.org.auEmail: info@fos.org.au

If you are not satisfied with the response of the Risk & Compliance Team to your privacy complaint, you may refer your complaint to the Office of the Australian Information Commissioner: www.oaic.gov.au.

For further information about how we handle complaints or disputes please contact your broker, our Authorised Representative or visit our website.

Professional indemnity insurance cover

We maintain appropriate professional indemnity insurance (PI Insurance) in accordance with the law. Our PI Insurance extends to claims in relation to negligent advice provided by current and former employees and former Authorised Representatives. It is important to understand that our PI Insurance is subject to the terms and conditions of the relevant PI Insurance policies.

Thank you for taking the time to read and understand this important document. This guide helps form the basis of what we hope will be a long and satisfying relationship. We look forward to providing you with exceptional service both now and in the future.

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