



YOUR DUTY OF DISCLOSURE

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

Your duty however, does not require disclosure of matters:

- that diminishes the risk to be undertaken by the Insurer
- that are of common knowledge
- that your Insurer knows or, in the ordinary course of their business ought to know
- as to which compliance with your duty is waived by the Insurer

If there is inadequate space to answer our General Information or other questions or you need to disclose something to us because of your Duty of Disclosure, please attach a separate piece of paper to this application giving full details of additional information.

PENALTY FOR NON-DISCLOSURE

If you do not tell us everything necessary, we may:

- Reduce or refuse to pay a claim, or
- Cancel your Policy

If you act dishonestly, the Insurer may also have the option of avoiding the contract from its beginning.

PRIVACY

New privacy legislation took effect on 21 December 2001. The legislation regulates the way private sector organisations can collect, use keep secure and disclose personal information. Adroit Insurance Group has developed a privacy policy, which explains what sort of personal information we hold about you and what we do with that information. Please contact your broker for a copy or it is available on our website at www.adroitig.com.au.

COMPLAINTS

If you have any complaints about the service provided to you, you should take the following steps.

1. Contact us and tell us about your complaint.
2. If your complaint is not satisfactorily resolved within 24 hours, please contact our Complaints Officer, Jane Dowling on telephone number 03 5244 7808 or in writing c/- Jane Dowling Complaints Officer at :

Adroit Insurance Group
115 Myers Street
GEELONG VIC 3220

If the complaint can't be resolved to your satisfaction within 20 business days, you have the right to refer the matter to the Financial Ombudsman Service (FOS).

We will provide you with further details about FOS upon lodging your dispute with us, or at any time upon your request.