

IMPORTANT NOTICES AND INFORMATION

Duty of Disclosure

Before you enter into a Contract of general insurance with an Insurer, you have a duty under the Insurance Contracts Act 1984 to disclose to the Insurer every matter that you know, or could reasonably expect to know, is relevant to the Insurer's decision whether to accept the risk of 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 a Contract of general insurance. Your duty however does not require disclosure of matter

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

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.

Australian Financial Complaints Authority (AFCA)

Clients who are not fully satisfied with our services should contact our customer relations/complaints officer. Verve Insurance Pty Ltd is an authorised representative of Strata Solutions International Pty Ltd trading as Strata Insurance who are a member of the Australian Financial Complaints Authority (AFCA), a free consumer service, and follow the principles of the Insurance Brokers Code of Practice. Further information is available from our office. You can contact AFCA directly on 1800 931 678.

Payment Instructions



DEFT is a service of Macquarie Bank

INTERNET

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

Strata Insurance accepts Mastercard, Visa, American Express & Diners Club Cards.*

*Payments by credit card will attract a surcharge.

TELEPHONE

Pay by phone from your credit card.

Call 1300 78 11 45 to make a payment.

Strata Insurance accepts Bankcard, Mastercard, Visa, American Express & Diners Club Cards *

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 on the front of your invoice.

POST BILLPAY /IN PERSON

Please present page intact at any Australia Post Office.

Payments may be made by cash or EFTPOS.

