



A.I.S. Insurance Brokers Pty Ltd
 PO Box 7660 Melbourne VIC 3004
 137 Moray St South Melbourne VIC 3205
 DX 20509 Emerald Hill
 Telephone: 03 8699 8888
 Facsimile: 03 8699 8899
 E Mail: insure@aisinsurance.com.au
 Website: www.aisinsurance.com.au

ALPACA INSURANCE PROPOSAL FORM

Period of Insurance: ___/___/___ **to 4:00pm on** ___/___/___

Proposer/s Full Name: _____

Are you registered for GST? Yes No **If yes, ABN Number** _____ **ITC Proportion** ____%

Postal Address: _____

_____ **Postcode:** _____

Daytime Phone: _____ **After Hours Phone:** _____ **Mobile:** _____

Fax: _____ **Email:** _____

Is there any other party with financial interest in the Animal(s) proposed for insurance? Yes No
 If yes is insurance required for that party's interest?

DESCRIPTION OF ALPACA(S) TO BE INSURED

1.	Name of Alpaca	Date of Birth	Colour	Breed	Sex
	_____	_____	_____	_____	_____
	IAR # of Alpaca	Date of Purchase	Purchase Price	If Bred Service Fee Paid	Sum Insured
	_____	___/___/___	\$ _____	\$ _____	\$ _____

2.	Name of Alpaca	Date of Birth	Colour	Breed	Sex
	_____	_____	_____	_____	_____
	IAR # of Alpaca	Date of Purchase	Purchase Price	If Bred Service Fee Paid	Sum Insured
	_____	___/___/___	\$ _____	\$ _____	\$ _____

3.	Name of Alpaca	Date of Birth	Colour	Breed	Sex
	_____	_____	_____	_____	_____
	IAR # of Alpaca	Date of Purchase	Purchase Price	If Bred Service Fee Paid	Sum Insured
	_____	___/___/___	\$ _____	\$ _____	\$ _____

4.	Name of Alpaca	Date of Birth	Colour	Breed	Sex
	_____	_____	_____	_____	_____
	IAR # of Alpaca	Date of Purchase	Purchase Price	If Bred Service Fee Paid	Sum Insured
	_____	___/___/___	\$ _____	\$ _____	\$ _____

QUESTIONNAIRE / ALPACA INFORMATION

1. Location of Alpaca (s): _____
2. Is the location that the Alpaca(s) are kept at under constant supervision? _____
3. Number of years experienced in Alpaca Farming? _____
4. Have Are you a member of the Australian Alpaca Association? _____
5. Farm size (hectares): _____
6. Describe the paddock fencing: _____
7. Describe the shelter facilities available to the Alpaca(s): _____
8. Does any other livestock share the grazing at the farm? If yes, what type of Livestock? _____
9. Have any of your animals been imported? If yes, when and where were they imported from? _____
10. How long have the animals been in your possession or care? _____

11. Male Alpacas only

Name / IAR #	Has the male commenced Stud duties?	Service Fee	Number of females serviced
		\$	
		\$	
		\$	
		\$	

12. Female Alpacas only

Name / IAR #	Is the female pregnant? Is so when is she due to give birth?	How many cria have been lost at birth?	Does the female have any trouble giving birth?

13. How frequently are the Alpaca(s) wormed? _____
14. Describe your vaccination program (including vaccines given and frequency): _____
15. Describe the diet of the Alpaca(s)? _____
16. Are the animals diets supplemented in any way? If so, with what? _____
17. Have any of the Alpaca(s) proposed hereon suffered from any illnesses, injuries or diseases in the past 12 months? If yes, please provide details:



18. Are the Alpaca(s) in sound health? If no, please provide details: _____
19. Has the Alpaca(s) undergone any surgery? If yes, please provide details, dates and confirm whether the Alpaca(s) have made a full recovery:

20. Has there been any evidence of contagious or infectious disease at the location where the Alpaca(s) are kept in the past 36 months? If yes, give details, dates and confirm whether the location is now free from disease: _____
21. To your knowledge, are there any contagious or infectious diseases on the premises now? If yes, please provide details: _____
22. Please provide full details of your Veterinary Surgeon:
 Name: _____
 Address: _____
 Phone: _____
23. What is the distance between your Veterinarian's practice to where the animals are usually located? _____
24. Have you ever sustained a loss of animal in the past 38 months? If yes, please provide details: _____
25. How many UNINSURED Alpaca(s) have you lost during the past 36 months? Please provide cause of death in each case: _____
26. Are the Alpaca(s) currently insured or have they been insured previously by your or your agent? If yes, please provide details including the names of previous insurers: _____
27. Has any insurer ever declined or refused to renew livestock insurance? Yes No
 If yes, please provide details: _____
28. Have you ever been paid claims on livestock at any time? Yes No
 If so, state how many, amount(s) and name(s) of insurer(s): _____
29. Are there any other circumstances within your knowledge or opinion not already disclosed, affecting or likely to affect the proposed insurance? Yes No
 If yes, please provide details: _____

PAYMENT

If you would like to go ahead, please fill out these pages and return them to us either by fax or mail along with your payment. If you wish to electronically transfer the payment to our account, please contact us for details.

If you will be paying by credit card please fill out the slip below.

Credit Card Payment Authority			
<input type="checkbox"/>		<input type="checkbox"/>	
□□□□	□□□□	□□□□	□□□□
			Expiry Date □□/□□
Cardholder Name		Amount	\$
Signature		Date	

YOUR 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 be expected to know, is relevant to the Insurers 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, vary or reinstate a contract of general insurance.

Your duty, however, does not require disclosure of matters:

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

Your duty of disclosure extends to not only answering the questions on the proposal form, but to all matters which are relevant to the risk, and you must notify the insurer of changes in the risk between the time of you answering the question on the proposal form and the date the contract of insurance is entered into.

NON DISCLOSURE

If you fail to comply with your duty of disclosure, the insurer may be entitled to reduce their liability under the contract for 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.

DECLARATION OF HEALTH AND FACTS

- ◆ I/We hereby acknowledge that my/our duty of disclosure has been brought to my/our notice as per the disclosure notice printed with this Proposal Form
- ◆ I/We declare that the Animal/s proposed for this insurance is/are in good health and is/are free from injury, disability, abnormality or illness and have been so for the past twelve (12) months and that I/We have not withheld any information likely to affect acceptance of this insurance.
- ◆ I/We hereby acknowledge that no insurance is in force until any Veterinary Certificates requested have been accepted by AIS Insurance Brokers.
- ◆ I/We declare that no information has been withheld or known of any other circumstance likely to effect the acceptance of this insurance.
- ◆ I/We agree that this application and declaration shall be the basis of the insurers' certificate and will be subject to the terms, conditions, exclusions and endorsements contained therein.
- ◆ I/We also declare that the information provided in this Proposal Form by me/us is correct in every particular.

I/We have received a copy of the Statutory Notices (Your Duty of Disclosure) for the Insurance Contracts Act 1984 and The Insurance (Agents and Brokers) Act 1984 as shown above.

Signature: _____ **Date:** ____/____/____

No Insurance is in force until this proposal and any Veterinary Certificate has been received and accepted by the insurer.

INSURANCE PRODUCT DISCLOSURE STATEMENT (PDS)

About this PDS

The financial product offered in this PDS is provided by A.I.S. Insurance Brokers Pty Ltd. The purpose of this PDS is to assist you to understand your insurance certificate and enable you to make an informed choice about your insurance requirements. The PDS sets out the significant features of the insurance certificate including its benefits, risks and information about how the insurance premium is calculated.

You also need to read the certificate wording which is covered under 'THE CONTRACT' between you and the insurer. This provides a full description of the terms, conditions and limitations of the insurance certificate.

This Product Disclosure Statement was prepared in July 2009.

Who is the insurer and how can they be contacted?

Certain Underwriters at Lloyd's are the issuer of this insurance certificate. Lloyd's Australia Ltd is the representative office of Lloyd's of London and is located at:

Suite 2, Level 21, Angel Place, 123 Pitt Street, Sydney NSW, 2000

You can contact us by:

- Calling in person at or writing to the office
- By telephoning (02) 9223 1433
- By facsimile (02) 9223 1466

Who is A.I.S. Insurance Brokers Pty Ltd?

A.I.S. Insurance Brokers Pty Ltd (ABN 36 543 825 719 AFS Licence no: 255304) hereinafter called "AIS" is the Authorised Representative of the Underwriter(s). This Insurance contract is written under a 'Binding Authority Agreement', which gives AIS authority to bind insurance contracts and / or settle claims on behalf of such Underwriter(s). As a consequence AIS is acting as Agent of such Underwriter(s) and not as Your Agent for this insurance Certificate. AIS are NOT the Underwriter for this contract and are NOT liable for any loss or claim. The Underwriter(s) are clearly shown on the Schedule.

If you have any concerns about the Certificate, you should contact AIS in the first instance. You may contact them by any of the following ways:

- By telephone on 03 8699 8888
- In writing at PO Box 7660, Melbourne VIC 3004

Significant benefits and features

The certificate coverage in respect of:

- death or slaughter on humane grounds of any insured animal, resulting from an injury or illness sustained or contracted and notified during the period of insurance
- Theft or straying during the period of insurance, where the animal is not recovered within 90 days.
- After prior written agreement \$300 for each insured animal, during the period of insurance to cover the cost of advertising for lost or strayed animals and the payment of a reward which leads to recovery.

Significant risks

The risks associated with your Insurance certificate include:

- whether the certificate will provide the cover you require. Cover may not be adequate because the type or amount of cover you require does not match the cover provided by your certificate.
- *For example*, because you do not satisfy terms and conditions of cover, or an exclusion applies such as your failure to take adequate precautions to protect the health of your animal
- if you do not comply with certificate terms and conditions, for example your duty of disclosure, the underwriter can refuse to pay part or all of a claim.

The amount you pay for this insurance

The amount we charge you for this insurance certificate is the total amount of the premium that we calculate to cover the risk, plus GST and any relevant government charges (such as stamp duty). These amounts add up to the total amount you must pay. Once the certificate is issued, your premium, GST and any relevant government charges are shown in the certificate schedule. If you change your certificate in any way you may be entitled to a refund of premium or asked to pay an additional amount.

How to make a claim

As soon as possible after an accident or event that causes the loss or damage, you must first:

- In the event of death
 - immediately notify A.I.S. Insurance Brokers Pty Ltd by telephone or facsimile;
 - have a post-mortem examination done, at your expense, by a licensed veterinarian approved by A.I.S. Insurance Brokers Pty Ltd and
 - provide A.I.S. Insurance Brokers Pty Ltd, within 60 days, a copy of the post-mortem examination and your signed and sworn proof of loss.
- In the Event of Theft or Straying make a report to the police:
 - about any accident, or
 - any malicious damage, or
 - any theft or attempted theft, and

Contact A.I.S. Insurance Brokers Pty Ltd and explain what happened. We will advise you of the claims process and assist you through the next steps.

How various factors affect your premium

We consider a number of factors in calculating your premium. The key factors that affect the premium are the type of cover and any optional benefits available, that you select. For example, Mortality plus Loss of Use cover for your items will be more expensive than a cover restricted to Mortality only.

The amount of premium that you pay will also depend on the information you give us about your Animal(s) and the other factors.

The amount you pay towards a claim

An excess is an amount that you are required to pay in the event of a claim. The amount of excess depends on the assessment of risk.

There is no excess in respect to Mortality or Loss of Use claims.

How a claim payment is calculated

We will pay a sum not exceeding the market value of your animal shown in the schedule at the time of loss or the sum insured shown in the schedule whichever is the lower.

Important Information

The insurance we offer you is set out in the certificate. It is important that you:

- read all of the certificate before you buy it to make sure that it gives you the protection you need,
- are aware of the limits on the cover provided and the amounts we will pay you, (including any excess that applies), and
- are aware of the certificate definitions.

In some circumstances the terms and conditions of this certificate may be amended by endorsement. If your certificate is endorsed you will receive notification of the endorsement.

Code of Practice

The General Insurance Code of Practice has been developed to raise the standards of service and practice in the insurance industry.

Lloyd's underwriters are a signatory to the Code and we support its aims to improve standards, by:

- Creating "plain English" certificates which everyone can understand
- Providing ongoing training to our employees and Authorised Representatives so that they can provide better service to you
- Providing you with better claims handling and dispute resolution

Details of the General Insurance Code of Practice can be accessed at www.codeofpractice.com.au

Changes to this Product Disclosure Statement

Information which is not materially adverse is subject to change from time to time. Changes in the Product Disclosure Statement will be communicated to you in several ways and these are:

- If a change would affect you adversely, A.I.S. Insurance Brokers Pty Ltd on behalf of Certain Underwriters at Lloyd's, will issue you with a new PDS or a supplementary PDS.
- For minor changes which do not adversely affect you, information can be obtained by telephoning A.I.S. Insurance Brokers Pty Ltd on behalf of Certain Underwriters at Lloyd's or calling at our offices to find out what changes might have occurred.

If changes have occurred we will be pleased to provide you with a paper copy of them on request.

Cooling off period

We will refund the entire premium you have paid for cover under this insurance contract if you cancel the contract within 21 days of its commencement. To do this, you must advise us in writing and return the schedule to the office of A.I.S. Insurance Brokers Pty Ltd. You will **not** receive a refund if you have made a claim under the insurance contract.

Information Privacy Code

The General Insurance Information Privacy Code sets a standard for the protection of individuals' personal information. Certain Underwriters at Lloyd's are a signatory to this Code and we support its aims to improve standards, by:

- a. Being fair in the way we collect information about you
- b. Securing the personal information of those who deal with us
- c. Being open with you about the information we hold and what we do with it
- d. Providing ongoing training to our employees, Authorised Representatives and third party providers

Under the Privacy Principles, on which the Code is based, Certain Underwriters at Lloyd's may be required by law to disclose clients' information to third parties, such as law enforcement agencies.

Resolving your Complaints

If you are not satisfied with our service we recommend that you use the complaints procedure set out below. The type of complaint could relate to the behaviour of or advice given by Certain Underwriters at Lloyd's or authorised representative, a decision on a claim, the privacy of your personal information or any other matter relating to your insurance that is of concern to you. These procedures are available free of charge to you.

Any dispute should be referred to the Complaints Officer at A.I.S. Insurance Brokers Pty Ltd, Doug Allen, who will review the information and give you a response within three working days.

If you are not satisfied with the response, please either telephone or write to:

Lloyd's Underwriting General Representative
Suite 2, Level 21, Angel Place, 123 Pitt Street, Sydney NSW, 2000
Telephone Number: (02) 9223 1433
Facsimile Number: (02) 9223 1466

You will receive a reply from the Disputes Resolution Committee within seven working days or alternatively you will be asked for further information. If this is required you will receive a reply within seven working days of our receiving the additional facts.

If your complaint cannot be resolved to your satisfaction by us you have the right to refer the matter to Financial Ombudsman Service (FOS). FOS can be contacted at Level 5, 31 Queen St, Melbourne VIC 3000 on 1300 780 808, fax 03 9613 6399, email info@fos.org.au or website www.fos.org.au. This will still be free of charge to you.

If your complaint is not resolved by the above procedures you retain the right to take the matter to mediation, arbitration or through the legal system where you may have to pay your own legal costs.

FINANCIAL SERVICES GUIDE

This Financial Services Guide (FSG) contains information about our services and charges, your rights as a client and other things you need to know in relation to insurance and financial services including how any complaints you may have will be dealt with. AIS are licensed as a General Insurance Broker (AFS Licence Number 255304) to deal in, and advise on, general insurance products for wholesale and retail clients. This FSG is designed to assist you in deciding whether to use our services.

If we provide you with advice about your personal circumstances, we will also give you a Statement of Advice, which confirms the advice we have given and explains our fees for arranging the insurance we have recommended. If we recommend a particular insurance product to you, or you ask us to arrange insurance, we will also provide you with a Product Disclosure Statement containing information about the policy.

WHO DO WE ACT FOR WHEN PROVIDING THE FINANCIAL SERVICE?

We will usually provide financial services on your behalf. In some circumstances, we may act as agent of the insurer and not for you. These circumstances arise where we have an authority to effect an insurance policy under a binder agreement with the insurer. This means we can enter into the contract on the insurer's behalf and in these situations any advice we provide to you is given on the insurer's behalf.

Currently we only provide music and photographic insurance and livestock insurance under binders. You will be notified if this is relevant to the financial service provided to you.

FEES FOR OUR SERVICES

You are entitled to know how and what we will charge for our services and what other benefits we receive. The way we are remunerated will depend on the advice and level of service being provided. These arrangements are described in more detail below.

Placing your Insurance:

We receive remuneration for placing your insurance. This remuneration may consist of a broker fee, a commission paid to us by the insurer, or a combination of both. Our total remuneration will vary depending on the product we arrange but is in the range of 15% - 40% of the premium.

Where we charge you a broker fee, it will be in the range of 0 – 40% of the premium quoted to you. This fee is payable in addition to the premium. Where we receive commission, it will be an amount calculated as 0 – 25% of the premium. The commission is included in the premium quoted to you.

In all instances our total remuneration (i.e. from the commission paid by the insurer, our broker fee, or both) will not exceed 40% of the premium.

Advisory Services:

We will charge you an hourly fee for any advisory services that we provide to you. Fees for these services vary in accordance with the nature and volume of the work undertaken. You could expect these fees will range from \$120 per hour to \$330 per hour (including GST).

Some of our charges may be tax deductible. Your representative will discuss with you your options before or at the time of providing advice. Written confirmation of the calculation of fees and commissions for advisory services and the placement of your policy is included in your Statement of Advice.

Profit share commission

We have entered into Intermediary Profit Share agreements with certain insurers. The underwriters involved are Allianz Australia Insurance Limited and our binding facilities arranged with Lloyd's of London. Provided that we meet certain criteria, including profitability, we will receive additional commission by way of a share of the profit we generate for those insurers. This will be a payment from these insurers based on:

- the profit that they earn on certain business; and/or
- the volume of certain business we provide to them,

within an agreed period (usually 12 months). We may be paid a percentage of the profit on our portfolio or an agreed amount. This will depend on the level of profit achieved. If there is no profit, we will not receive any additional payment.

TERMS OF PAYMENT - INVOICES

Where we invoice you for the premium, statutory charges (e.g. stamp duty, GST, fire services levy, etc) and our fees for arranging your insurances, you must pay us within 14 days of the date of the invoice or, in the case of a renewal, before the due date of the contract of insurance.

If you do not pay the premium on time, the insurer may cancel the contract of insurance and you will not be insured. The insurer may also charge a short term penalty premium for the time on risk. Where a new policy or endorsement to an existing policy has been arranged by us, our fees will usually be payable notwithstanding a subsequent decision by you not to proceed with that cover.

RESOLVING YOUR COMPLAINTS

If you are not satisfied with our service we recommend that you use the complaints procedure set out below. These procedures are available free of charge to you. Any dispute should be referred to the Complaints Officer at A.I.S. Insurance Brokers Pty Ltd, Doug Allen, who will review the information and give you a response within three working days.

If your complaint cannot be resolved to your satisfaction by us you have the right to refer the matter to Financial Ombudsman Service (FOS). FOS can be contacted at Level 5, 31 Queen St, Melbourne VIC 3000 on 1300 780 808, fax 03 9613 6399, email info@fos.org.au or website www.fos.org.au. This will still be free of charge to you.

If your complaint is not resolved by the above procedures you retain the right to take the matter to mediation, arbitration or through the legal system where you may have to pay your own legal costs.

All complaints and disputes concerning insurer's decisions about coverage or claims on Insurance Policies or Policies arranged under Binding Authorities have their own dispute resolution procedures which can be found in the appropriate Policy Wording or Product Disclosure Statement.

PROFESSIONAL INDEMNITY INSURANCE

A.I.S. Insurance Brokers Pty Ltd is covered under Professional Indemnity Insurance which we believe meets the requirements of Section 912B of the Corporations Act. The insurance (subject to its terms and conditions) will continue to cover claims relating to employees who no longer work for us (but did at the time of the conduct).

CONFLICTS OF INTEREST

We are obliged to disclose all aspects of our business in which actual, apparent, potential or perceived conflicts of interest may arise to promote the following primary outcomes:

- (a) confident and informed decision making by consumers;
- (b) fairness, honesty and professionalism by those who provide financial services; and
- (c) fair, orderly and transparent markets for financial products.

Variable Commission

We also receive variations in the level of brokerage or commission offered between some insurers with whom we place insurance. We will not recommend a particular insurer to you because they pay us a higher rate of commission. We will always recommend a policy and insurer based on their appropriateness for your needs.

We may place insurance via the underwriting facilities of our related company, Guardian Underwriting Services Pty Ltd. The shareholders of A.I.S. Insurance Brokers Pty Ltd also own the majority of shares of Guardian Underwriting Services Pty Ltd. We will not place insurance via Guardian unless the policy is appropriate for your needs.

AIS is a shareholder of Steadfast Group Limited which has exclusive arrangements with some insurer under which Steadfast will receive between 0.5 – 1.0% commission for each product arranged with those insurers or premium funders. These payments are used to operate Steadfast.

Depending on the operating costs of Steadfast (including the costs of member services provided by Steadfast to us and other shareholders) and the amount of business we place with participating insurers in any financial year, we may receive a proportion of that commission at the end of each financial year.

As a shareholder of Steadfast we have access to member services including model operating and compliance tools, procedures, manuals, and training, legal, technical, banking and recruitment advice and assistance, group insurance arrangements, product comparison and placement support, claims support and group purchasing arrangements. These member services are either funded by Steadfast, subsidized by Steadfast or available exclusively to shareholders for fee.

Steadfast is a minority shareholder of Mirimar Underwriting Agency Pty Limited (Mirimar). As a shareholder, Steadfast may receive dividends from Mirimar. These amounts will indirectly contribute towards the benefits AIS receive from Steadfast.

Premium Funding

A.I.S. Insurance Brokers Pty Ltd has a facility with Hunter Premium Funding Ltd to provide our clients with financing of insurance premiums over an extended period. Where we recommend or arrange funding for you with Hunter, we will be remunerated. The remuneration Hunter Premium Funding pays us is in consideration for referring this business to them and for the document preparation and information transfer. We will not recommend premium funding for you unless we consider it is appropriate for your circumstances.

This Financial Services Guide was prepared in July 2009.

PRIVACY POLICY

AIS Insurance Brokers Pty Ltd has always protected the privacy of personal information of our valued clients. The standards to which we handle this personal information have now been set by the Privacy Act and the National Privacy Principles (NPP), which came into effect on 21st December 2001. All Staff, Broker Representatives, Agents and Contractors have agreed to hold all information in confidence and not use it for any purpose except to carry out the service they are providing. We do not sell or share names, addresses or any other information with third parties, except to the extent necessary to complete our obligations as Insurance Brokers or as stated in this document.

How & why we require your Personal Information

We collect information either directly from the relevant individuals or in some cases, from third parties. They may provide information for someone else requiring the benefit of the services that we offer, such as a nominated driver, director or officer or other staff member.

The information is collected to allow us to provide our insurance broking services including to arrange and place insurance cover, assess and underwrite risks, properly administer your claims and source & facilitate finance.

Disclosure of your Personal Information to third parties

As we have a duty to maintain the confidentiality of our clients affairs, we only disclose information to third parties who we believe are necessary to assist us in providing, managing and administering the services we provide and products we are involved with. These third parties are also required to abide by the National Privacy Principles and use the personal information only for the services that they supply.

What we expect of you

AIS aim to ensure that your personal information is up to date and accurate. Please contact us if you need to:

Seek access to, or revise your personal information

Feel that the information we currently have on record is incorrect or incomplete.

Transfer of information overseas

We may transfer your personal information overseas where it is necessary to provide our service. Some insurers or re-insurers are based overseas and we need to provide your personal information to them to arrange your cover.

Opting out

We regularly distribute to our clients information about our products & services, such as newsletters, which we believe may be of interest to you. If you do not wish to receive this additional information, please contact our office.

How to contact us

If you wish to gain access to your personal information, have a complaint about a breach of your privacy or you have any query on how your personal information is collected or used, or any other matter relating to our Privacy Policy, you can speak to any of our staff, who will do their best to try to resolve your issue as simply as possible.

Your Rights and Our Obligations

Details of your rights and our obligations under the Privacy Act and the National Privacy Principles, are contained in the General Insurance Code of Practice which can be accessed at www.codeofpractice.com.au