

Federation of Parents & Citizens Associations of New South Wales

Insurance Guide for Members 2023 - 2024



This guide is for the use of Parents & Citizens (P&C) Associations of NSW. It has been created by the appointed Insurance Broker Andrews Insurance Services Pty Ltd on behalf of the Federation of Parents & Citizens Associations of NSW

This document is only a summary of cover and other information for your P&C Association. Please refer to the policy wordings available on the website for full details of the policy terms, conditions and exclusions.
www.pandc.or.au

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Section 1

Why do P&C Associations Need Insurance?

Insurance is to safeguard your P&C and members against loss and uncertainty. Each P&C will have some level of assets, liabilities and income.

By paying your Membership fee your P&C Association will automatically receive Public Liability cover of \$50,000,000. You will then have access to purchase additional covers for your Association which have been specifically designed for P&C Associations and their activities.

Does your P&C operate a canteen or Uniform Shop?

You should consider cash and property insurance to cover any losses that may occur.

Does your P&C run an OOSH service, Vacation Care or Before & After school classes & activities ?

Extend your P&C's insurance to cover the OOSH run by your P&C. If Physical & Sexual Abuse cover (molestation) extension is required a separate proposal form will need to be completed.

Does your P&C own any assets or equipment ?

You should consider purchasing property insurance to cover replacement value of items. It is helpful if your P&C maintain an asset register to keep track of P&C owned items and their values.

Does your P&C have any Volunteers?

In the interest of members of your P&C Association we recommend you purchase Voluntary Workers Personal Accident Insurance.

Will your P&C hold any events ?

Your P&C should complete a notification of event form on-line where you are holding an event. In most cases the Public Liability policy will cover your activities however by completing this form we can conduct a risk assessment and advise you if any activity may not be covered. You can also select to increase covers for the one off event for covers such as cash/money. This link can be found on the Federation website under the Membership & Insurance Information section.

Organise Tutoring Services ?

Extend cover to included these services under the Public Liability policy.

Is your P&C Association Incorporated?

Maintain membership as required under the Federation of Parents and Citizens Association Inc Act 1976

Section 1

Summary of covers available for your P&C to purchase

Cover 1 : Membership & Public Liability

Extensions available for OOSH, Tutoring, Vacation Care, & Before & After school classes & activities.

Cover 2 : Property Insurance

Cover available for P&C owned items for your nominated sum insured. Packaged options available.

Cover 3 : Personal Accident Insurance

Voluntary Workers Personal Accident & Student Injury Insurance

Cover 4 : Financial Lines Policies

Association Liability
Directors & Officers Liability
Employee Dishonesty /Fidelity Insurance

Membership includes Public Liability Insurance

By purchasing Membership with the Federation of P&C Associations NSW you will be entitled to \$50,000,000 Public Liability cover for your individual P&C Association.

Why do P&C Associations need Public and Products Liability insurance?

P&C Associations are reminded that it is a condition of their use of school facilities that the P&C Association has Liability insurance cover for their members. In the nature of its activities, a P&C Association has dealings with the general public. In the event of an occurrence or accident where there is personal injury or damage to property, legal action for damages may be commenced by a third party against your P&C. If your P&C is found to be liable for damage or injury to third parties, your Public Liability insurance is your protection. Third parties may be members of the public, parents of school children, school children themselves and even voluntary workers of the P&C.

It is essential that every P&C Association holds Public Liability Insurance.

P&C activities where liability exposure may occur:

- Fundraising Activities
- Selling of Food & other items
- P&C Meetings
- School carnivals and fetes
- Before & After school activities
- Vacation Care etc

Whilst these are only some examples of potential exposures we recommend that your P&C Association records the approval of all activities, and the people who will be involved in these activities, within their Minutes.

Section 2

Membership includes Public Liability Insurance

What does the Public and Products Liability policy cover?

This policy indemnifies the P&C Association for all amounts up to the limit of liability where all of the following are satisfied:

- Personal injury or property damage occurs during the period of insurance.
- Which is caused by an occurrence in connection with the activities of the Association.
- For which the insured is legally liable to pay compensation.
- And no admissions of liability are made without the Insurer's consent.

NOT Covered:

This policy does not include Physical & Sexual Abuse cover - please contact us if this is required as a separate proposal form and application is required

Cover is subject to all conditions and exclusions in the Policy.

CGU policy reference Broadform Liability CID0332 REV5 04/23.

The Policy also covers legal costs incurred with the consent of the Insurer. The Policy Wording is available upon request or via the website under Membership & Insurance > Policy Wordings.

In addition, it is important for you to note that any activities which are considered hazardous may not be covered by this insurance (e.g. pony rides, flying foxes, mechanical bulls etc.). Activities of a hazardous nature must be advised to Andrews Insurance Services Pty Ltd by completion of a notification of event form so that the activity can be referred to your insurance company & underwriters for consideration or review. Please allow adequate time prior to the activity for special requests.

Section 2

Additional Covers Available under Public Liability

Before & After School Care (OOSH), Before & after School Classes & Activities & Vacation Care.

To extend public liability and insurance cover to include the above committees, an additional premium will apply. It is a policy requirement for the committees to be duly constituted as P&C Association sub-committees. P&C Association's offering Vacation Care can extend their Public Liability and insurances to cover this activity also, an extra premium applies. For more information contact Andrews Insurance office.

Tutors : Where the Tutors are employed and paid by the Parents

This policy is purchased to extend public liability cover to adults who tutor students as part of a school program but who are not employed by the school.

Tutors who are not directly employed (where no PAYG tax is deducted) by the school or P&C Association are required by the Department of Education & Communities to show proof of Public Liability Insurance in order to conduct tuition classes on school premises.

NOTE: Policies with Liability Extension do not increase the cover amount of Public Liability held, they simply extend the cover to include the additional activities of the P&C Association.

sexual Abuse / Molestation cover

The Public Liability policy with CGU does not include Molestation & Sexual Abuse cover.

If your P&C requires this extension, we can seek cover with a different insurer but in order to do so we will require a completed proposal form. Please contact Andrews Insurance Services Pty Ltd and will email the application form to you. Premiums and acceptance are dependent on the information contained within each individual application form. If you are unsure about whether your P&C needs this insurance, please call us to discuss.

Section 3

Property Insurance

Why does my P&C Association need to consider purchasing property Insurance?

Equipment & property owned by the P&C is not covered by Department of Education and should therefore be insured by the P&C Association. Your P&C may also be responsible for insuring any equipment you lease from the school. Some items your P&C Association is responsible for may include;

- Stock of Uniforms & clothing sold by your P&C
- Stock of grocery and food items in your canteens
- Contents and equipment owned by your P&C (fridges, BBQs etc)
- Leased or borrowed equipment for P&C fundraising and functions
- Cash/Money
- P&C owned building assets (shade sails)
- Musical Instruments

We strongly recommend P&C Associations keep an asset register or detailed list of all equipment and stock owned by the P&C or that they are responsible for. In the event of a claim you may be asked to substantiate and document the amounts claimed.

We issue your cover under a Business Pack policy so you have the freedom to tailor the cover to suit your individual P&C's needs. We have 4 pre-selected Packages available which may include Financial Lines covers and Voluntary Workers, or you can select covers individually. If you select one of the Packages, we can also increase these covers to suit your P&C if you would like to modify the standard sums insured.

Sections of cover under the Property Insurance include;

Property

Fire & Perils cover - physical loss or damage to your property including; P&C Owned Buildings (including shade sails)

P&C Contents & Stock (ie uniform stock, canteen stock etc)

Property Insurance

Theft of Property

Loss of your contents or stock from theft, attempted theft, armed hold up or actual threatened assault. Minimum \$5,000 sum insured but also available for your nominated sum insured.

Combined Money Cover

Covers loss of or damage to your money from causes such as theft, armed hold up or fire, in transit or at your premises. Minimum \$5,000 sum insured but can be issued for your nominated sum insured. Covering cash lost as a result Money in transit, Money on the premises, Money in locked safe or locked strongroom and Money in your Custody.

Employee Dishonesty/ Fidelity

Covers loss of your P&C's money, contents or stock by employees/volunteers (theft by employee or volunteer). Fidelity insurance provides protection against pecuniary losses from wilful acts of dishonesty (fraud, infidelity, computer misuse) committed by a member, volunteer or employee of the P&C Association.

Machinery Breakdown

Breakdown of Machinery owned by P&C. Minimum \$5,000 sum insured - Covering repairs and or replacement to our freezer/fridge etc. for breakdown or fusion.

Loss of refrigerated stock & grocery items

Cover for loss of refrigerated stock that spoils due to breakdown event. Minimum \$2,500 Sum insured (refer policy wording for full details of cover)

General Property

Accidental damage cover (includes Musical Instruments owned by P&C). Contents, stock equipment or assets owned by your P&C ; includes cover whilst away from the premises. If this cover is not required, items can be insured under the fire & perils section.

Packages Available

PACKAGE 1

- General Property \$5,000 (includes theft)
- Money \$5,000
- Voluntary Workers Silver
- Directors & Officers Liability \$1,000,000

PACKAGE 2

- General Property \$5,000 (includes theft)
- Money \$5,000
- Machinery Breakdown \$5,000
- Deterioration of Stock \$2,500
- Voluntary Workers Silver
- Association Liability \$1,000,000

PACKAGE 3

- General Property \$20,000 (includes theft)
- Employee Dishonesty/Fidelity \$10,000

PACKAGE 4

- General Property \$5,000
- Money \$5,000
- Machinery Breakdown \$5,000
- Deterioration of Stock \$2,500
- Voluntary Workers Silver
- Association Liability \$1,000,000
- Employee Dishonesty/Fidelity \$10,000

What will it cost ?

Your price will be individually calculated and premiums will be set out within the tax invoice upon request for cover.

Section 4

Voluntary Workers Personal Accident Insurance

Why do P&C Associations obtain Personal Accident insurance?

P&C Associations are reminded that it is a condition of their use of school facilities that the P&C Association has adequate Personal Accident insurance for their voluntary workers.

Duties and tasks which involve voluntary workers can cover a wide range of activities. These duties and tasks should be noted in the P&C Association's Minutes and where possible voluntary workers should be named. It is also necessary that all school voluntary workers sign a register of attendance. The performance of such duties/ tasks must be undertaken with all reasonable care.

Who is covered?

Cover is provided for all voluntary workers, being members of the community aged between *10 years and 85 years whilst carrying out voluntary work on behalf of the P&C Association or their school.

Students who assist as voluntary workers in P&C or school activities must have written permission from their parents. There is no cover for children accompanying voluntary workers unless such children are voluntary workers.

What does the Personal Accident policy cover?

The policy provides a number of different benefits for Injuries (as defined) sustained to voluntary workers whilst carrying out voluntary work including travel to and from home provided such travel is without substantial deviation or unnecessary delay. These benefits range from Temporary Total Disablement involving absence from work, to serious events such as loss of limbs or even death. The cover will also protect people who represent their P&C Associations at area level and on approved P&C Business.

In addition, the policy will cover the expenses incurred for the employment of domestic help if the claimant is not an income earner and is unable to attend to their normal duties. Cover for weekly benefits for lost work time only applies to voluntary workers, including school children who have full, casual or part time employment.

Section 4

Voluntary Workers Personal Accident Insurance

What are the cover options ?

There are 2 Levels of Cover available;

SILVER

Death & Capital Benefits \$100,000 / \$500 per week

GOLD

Death & Capital Benefits \$100,000 / \$1,000 per week

Higher sums insured are available upon request

Details and Schedule of Benefits listed below:

Policy Type:	Voluntary Workers
Insured:	Federation of Parents and Citizens Associations
Insured Persons:	Silver - All Voluntary Workers of the Insured Gold - All Voluntary Workers of the Insured
Period of Insurance:	Inception Date: 01/08/2023 at 4:00 pm (local standard time) Expiry Date: 01/08/2024 at 4:00 pm (local standard time)
Policy Wording:	VW 05102021
Territorial Limits:	Australia Wide

Section 4

Voluntary Workers Personal Accident Insurance

The coverage afforded by this Policy shall only apply whilst an Insured Person engaged in P&C Association activities. Benefits are payable irrespective of negligence by the P&C Association however the Weekly Injury Benefit is only recoverable if the person loses time from work. In the case of a non-income earner, Domestic Help Benefit or the Student Tutorial Benefit becomes payable.

(a)The injured Insured Person must be a Voluntary Worker acting on behalf of the P&C Association Committee but does not preclude that Insured Person from suing the P&C Association if negligence is proved.

(b)There is no cover for children accompanying Voluntary Workers. For cover to apply they must be engaged in voluntary work on behalf of the P&C Association.

(c)Students over the age of 10 engaged in voluntary work on behalf of the P&C Association must have written permission from a Parent and/or Carer to be covered by this Policy.

Section 4

Voluntary Workers Personal Accident Insurance

SCHEDULE OF BENEFITS

Minimum Age Limit (sub-limits may apply)	10
Maximum Age Limit (sub-limits may apply)	85
Aggregate Limit of Liability	\$1,000,000
Aggregate Limit of Liability per Event for Charter Flights / Non-Scheduled Flights	\$1,000,000
Policy Currency	AUD

Benefits

Sum Insured

Death and Capital Benefits - Silver	\$100,000
Maximum payable for Insured Persons aged under 19	\$10,000
Death and Capital Benefits - Gold	\$100,000
Maximum payable for Insured Persons aged under 19	\$10,000
<u>Weekly Injury Benefit - Silver</u>	\$500
Income Limitation	100%
Deferral Period	Nil
Benefit Period	104 Weeks
Benefit Period (Insured Persons aged 60 - 64)	52 Weeks
Benefit Period (Insured Persons aged 65 - 69)	26 Weeks
Benefit Period (Insured Persons aged 70 - 74)	6 Weeks
Benefit Period (Insured Persons aged 75 - 79)	Nil

Section 4

Voluntary Workers Personal Accident Insurance

<u>Weekly Injury Benefit - Gold</u>	\$1,000
Income Limitation	100%
Deferral Period	Nil
Benefit Period	104 Weeks
Benefit Period (Insured Persons aged 60 - 64)	52 Weeks
Benefit Period (Insured Persons aged 65 - 69)	26 Weeks
Benefit Period (Insured Persons aged 70 - 74)	6 Weeks
Benefit Period (Insured Persons aged 75 - 79)	Nil
 Non-Medicare Medical Expenses - Silver	 \$2,000
Expense Limitation	100%
 Non-Medicare Medical Expenses - Gold Expense	 \$2,660
Limitation	100%
 Accidental HIV Infection Lump Sum Benefit	 \$10,000
Childcare Benefit	\$5,000
Coma Benefit	\$3,000
Daily Benefit	\$100
Benefit Period	30 Days
Domestic Help Benefit	\$500
Expense Limitation	100%

Section 4

Voluntary Workers Personal Accident Insurance

Deferral Period	Nil
Benefit Period	26 Weeks
Driver Services Benefit	\$1,000
Family Accommodation and Transport Expenses Benefit	\$2,000
Financial Advice Benefit	\$2,500
Home and Vehicle Modification Benefit	\$5,000
Expense Limitation	85%
Out of Pocket Expenses Benefit	\$500
Partner Employment Training Benefit	\$5,000
Retraining and Rehabilitation Expenses Benefit	\$5,000
Student Tutorial Benefit	\$500
Expense Limitation	100%
Deferral Period	Nil
Benefit Period	26 Weeks
Unexpired Membership Benefit	\$500

Medical Expenses Incurred within Australia (information for Personal Injury Claims from the Insurer AHI)

If you are claiming reimbursement for medical expenses incurred as a direct result of injury, please read the following information carefully. Please also refer to your Policy document for any other additional terms of reimbursement.

If you are claiming the difference or shortfall of a payment from Accident & Health (AHI) you must first seek reimbursement from your Private Health fund (if applicable) and submit the accounts with your claim. Specifically for reimbursement of Medical Expenses that are subject to Medicare, the following information should be noted.

We advise that Your Policy will cover non-Medicare Medical Expenses to the amount stated in the Policy (after the deduction of any excess) for injuries which occur during insured activities. The policy will cover fees incurred as a result of injury including, but not limited to fees paid to nurses, hospitals, chiropractors, osteopaths and physiotherapists. Please note that you are expected to settle accounts first and then seek reimbursement.

We advise that this company (AHI) must comply with Federal legislation that limits the benefits that General Insurers, Health Funds (and others) are legally allowed to insure. As a General Insurer we are prohibited from reimbursing medical expenses that are covered by the Medicare Scheme.

We can pay:

- Theatre Fees & Accommodation Fees in a hospital where the Insured Person is a private patient in a public or private hospital, subject to policy limits.
- Medical expenses which are not covered by Medicare

Medical Expenses Incurred within Australia (information for Personal Injury Claims from the Insurer AHI)

We cannot pay:

- Any out of hospital or outpatient expenses which have a Medicare component.
- Any amounts above the Scheduled Fee, or "gap" fees related to Medicare services
- When you are a public patient in a private or public hospital. Everything is covered by Medicare in this circumstance.
- Specifically, for out of hospital Doctor or Specialist visits, Medicare refunds 85% of the Scheduled Fee. No-one can reimburse any other amount for these expenses.
- Pharmaceuticals items that are subject to the Pharmaceutical Benefits Scheme (PBS), or Pharmaceutical items that cost less than the yearly indexed PBS amount.
- Please note that where a Private Health Fund has reimbursed any in hospital amount then no further reimbursement is available.

The following **exclusions** are included in addition to the General Exclusions in the Wording.

16. There is no cover for minor children accompanying Voluntary Workers but who are not engaged in authorised activities.

17. There is no cover for any Insured Persons aged under 10 years.

The following **condition** is included in addition to the General Conditions and Limitations in the Policy Wording.

Student Eligibility

Students aged 10 years and over who are engaged in voluntary work on behalf of the P&C Association must have written permission from a Parent and/or Carer in order to be considered an Insured Person under the policy.

For full details of the cover please refer to the policy wording which is available on the website.

What is Student Injury Insurance?

Student Injury Insurance

Policy Period 1 February 2023 - 2024

Whether your children are at home, school or participating in extra-curricular activities, AHi has your children covered in case of Accident, Accidental Death and Permanently Disability. This is called a Student Injury cover and the policy period is from 1st February each year. Premiums are calculated by using the number of students enrolled at the school when the policy is purchased.

AHi protects what matters most, we cover your children while at school or out in the community. Wherever your children are in the world, AHi will make sure they are covered with our comprehensive Student Accident policy. Concern for the safety of our children is constant. Should the unthinkable happen, the one thing you don't need to worry about is the financial aspects of an accident. AHi have you covered so you can focus on what matters most - your child.

Benefits include ;

- **Lump-sum benefit**

If the unthinkable should happen, we will provide a payment for accidental death or permanent disability.

- **Additional payments**

In the case of other accidents we will provide payment for Broken Bones Loss of Teeth, Emergency Transport and more*.

- **Non-income earner payments**

Support for student tutorial benefits for full-time students.

- **Non-Medicare medical expenses***

Not all medical expenses are covered by Medicare, so let AHi take care of the rest.

For more information and details about the cover please contact Andrews Insurance Services or view the PDS on the website.

This cover is available to purchase on whole of school basis only.

Financial Lines covers for your Association

Explanation of covers available

Directors & Officers Liability

Directors & Officers Liability insurance is available to all P&C Associations. Covering directors and officers for losses arising from claims or allegations made against them for Wrongful Acts (as defined in the Policy) committed or alleged to have been committed by them in their capacities as directors or officers of the Company. The policy will also reimburse the Company where it is permitted by law to indemnify Insured Persons in relation to such claims or allegations. Cover is provided for the costs of defending such claims or allegations.

This Insurance cover protects the office bearers of P&C Associations in carrying out their duties, for the following contingencies: slander, defamation of character, wrongful dismissal of employees, false or misleading reports, discrimination, acts beyond granted authority and neglect or breach of duty.

Directors and Officers of an organisation must always act for the benefit of their organisation, avoid conflicts of interest where possible, and undertake any decision making seriously and with due care.

NOTE: The latest Audited Financial Statement of your P&C Association must be submitted when applying for this policy. A 'No Claims declaration' may also be required.

Financial Lines covers for your Association

Explanation of covers available

Association Liability

Association Liability provides cover for claims made against the company itself for wrongful acts such as breach of duty, breach of trust, neglect, error, omission, misstatement, misleading statement, or other act committed or attempted by the Association.

This cover also includes;

- Professional Indemnity
- Directors & Officers Liability
- Association Reimbursement
- Association Entity Cover
- Employment Practices cover
- Taxation investigation cover

General Information

Making a claim

In the instance that a claim needs to be made on your insurances, a claim form must be filled out and submitted to the Andrews Insurance Services office as soon as possible.

Claim forms can be found on the P&C Federations website under 'Insurance & Membership' or please contact Andrews Insurance if you'd like us to email it to you. www.pandc.org.au

Excesses applicable

The excess applicable for claims on any of the policies are outlined in each the policy schedules.

Check your Insurance each year

It is important that you review the insurance documents each year. Don't fall into the trap of just renewing last year's policy thinking it will be adequate as your P&C Associations circumstances & activities may have changed. Particularly where you are holding higher levels or stock or if you have a big event where you should consider increasing your Insurance cover.

Do I have to be a MEMBER ?

Associations incorporated under the Parents & Citizens Associations Incorporation Act 1976 are reminded that it is a requirement to be a member of the P&C Federation (section 17). If an association ceases to be a member of the P&C Federation the Minister may cancel the incorporation (section 21 (1)).

Submit a Notification of Event Form

Where a P&C Association hosts an event (e.g., Fete, cake stall, Mother's Day stall, Trivia night, movie night etc.) it is important to register the activity with P&C Federation. This is done by completing a Notification of Event form (NOE). This form is a good resource to notify the insurance policy of your activities, this is part of a risk management strategy in assisting in P&C Association in their event planning and check that you have all facets of organising the event in hand. Once submitted a Certificate of Currency is issued by Andrews Insurance Services Pty Ltd to your P&C Association for the specific date of the event, and where you select to permit P&C Federation to promote the event it will be placed on the event calendar on the front page of P&C Federation's website.

General Information

Risk Management

P&C Associations hold their meetings and fundraising activities on property which does not belong to them, thus they are required to ensure that their invitation to the public to attend and participate will not place any member of the public at risk of injury or loss. The onus is on the P&C Association to ensure that any danger or potential danger within the environment is minimised through an active approach to site and event risk management. The Notification of Event form has a risk management plan incorporated in it for the convenience of members.

A Risk Management Plan lists foreseeable risks and outlines how the risk will be addressed. A Risk Management Plan will help you identify these risks and outline your strategies to address them quickly and easily. Don't be daunted; people undertake risk management every day. Turning off the barbecue after use to avoid a fire is an example of risk management. Showing that you are prepared for any likely to occur incident is risk management, for example having P&C Association members or volunteers trained in event organisation, first aid, food handling and other areas shows that your P&C Association is looking at the possible risks associated with events and attempting to minimise their impact on your event.

Adequate Insurance Cover

Don't under insure. When you consider the insurance options and decide which policies best suit your P&C Association's needs make sure that any insurance taken out adequately cover all potential losses. To put it simply, you need to make sure that where you select a sum insured it must reflect the true replacement value of the items so that you are reinstated to the position you were in immediately prior to your loss. If you only insure for partial values, the Insurer may elect to only partially pay a claim.

Want your Insurances Elsewhere?

Your P&C Association can pay the membership premium which will entitle you to P&C Federation membership. There is no restriction to any individual P&C Association seeking insurances from alternative Underwriters.

General Information

The Fine Print

For premiums and exclusions please refer to P&C Federation's website, materials available at www.pandc.org.au All policy wordings are available in full on P&C Federation's website; www.pandc.org.au For all excess amounts please refer to the Policy Wordings. Policy terms, conditions and exclusions apply to each Insurance product. For all other inquiries please contact Andrews Insurance Services Pty Ltd.

Insurers of the P&C Insurances

1. Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 Trading as CGU Insurance
2. Accident & Health International Underwriting Pty Limited ABN 26 053 335 952 AFSL 238261 on behalf of Tokio Marine & Nichido Fire Insurance Co. Ltd ABN 80 000 438 291 AFS Lic No. 246548.
3. Amazon Underwriting Pty Ltd ABN 17 605 879 507 AFSL 482029 is an underwriting agency and has binding authority by Certain Underwriters at Lloyd's.

Contact information for Andrews Insurance Services Pty Ltd

ABN 22 096 387 094 AFSL 239069

Office: Suite 401/12 Century Circuit Norwest NSW 2154

Postal: PO BOX 6923 Norwest NSW 2153

info@andrewsinsurance.com.au Ph: 02 9680 1700

Ela Comertpay

Main Contact for P&C Account queries

Email : ela@andrewsinsurance.com.au or info@andrewsinsurance.com.au

Andrews Insurance Phone No. 02 9680 1700 or Ela mobile 0403 083 090

Via P&C Phone line : 1300 885 982 press I for Insurance

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