



Aon New Zealand

Tax Invoice 107342219

Aon New Zealand
GST No. 65 943 328

BMW Motorcycle Club of Aotearoa New Zealand Incorporated
BMWCA
PO Box 109-245
Newmarket, Auckland 1149

Date
18 February 2021

Contact
Leonie Steedman
Telephone
09-278-6264
Email
leonie.steedman@aon.com
Address
PO Box 230260
Botany
Auckland 2163

Premium	530.00
Administration Charge	60.00
Discount	(60.00)
GST	79.50

If GST is not shown the transaction is Exempt or Zero Rated

Class of Insurance
Special Risk Liability
Insurer
Vero Liability Insurance Limited
Insurer Rating
Refer Overleaf
Policy Number
HO-LSD-6108827

Period of Insurance
10/03/2021 to 10/03/2022

Client Number
TAM T0768

Total **NZD 609.50**

Due By 10 March 2021

Transaction Description

Renewal of Special Risk Liability Policy

Effective 10/03/2021 to 10/03/2022 as detailed in the attached Coverage Summary

Please refer to important information on the back of this Invoice

Payment Options

Electronic Funds Transfer

Account: 01 0297 0071650 02
Client Number: TAM T0768

Please note your client number when making your on-line payment.
If you have any queries please email nz.accounts@aon.com and quote your client number.

Cheque

Refer overleaf. Return this section with your cheque made payable to Aon New Zealand to:
PO Box 1184, Shortland Street, Auckland 1140

Monthly Instalments

You can pay your account in monthly instalments through our finance facility. Contact your Aon broker for more information.

Credit Card

(Visa and Mastercard only) Use your credit card to pay online at aon.co.nz/About-Aon/Pay-My-Account. A transaction fee of 1.5% applies to credit card payments.

Cash

We are unable to accept cash.

YOU SHOULD READ THE FOLLOWING IMPORTANT INFORMATION

Duty of Disclosure

Before you enter into a contract of insurance (other than a life policy), you have a duty to disclose to the insurer every matter that you know, or could reasonably be expected to know that may affect a prudent insurer's decision to insure you, and if so, on what terms. The duty of disclosure is an ongoing duty, it also applies: after you complete a proposal and throughout the term of the policy (including before you renew, vary or reinstate a contract of insurance).

You do not need to tell the insurer anything that:

- reduces the insurer's risk;
- is common knowledge;
- your insurer knows or should know as an insurer; or
- the insurer waives compliance in relation to your duty of disclosure.

If you are uncertain about whether or not a particular matter should be disclosed to the insurer, please contact your Aon Client Relationship Manager.

Non-disclosure

If you do not tell your insurer anything you are required to, the insurer may cancel your contract or reduce the amount that it is required to pay you if you make a claim, or both. If your failure to disclose is fraudulent, the insurer may refuse to pay a claim and treat the contract as if it never existed.

Policy Warranties and Conditions

Your policy may contain warranties and/or conditions that may impose specific obligations which must be complied with. Failure to do so may invalidate your policy or enable insurers to decline liability.

Aon Terms of Business

Except as otherwise agreed (in writing), you agree that Aon's Terms of Business apply to the provision of our services. These terms are available here <https://www.aon.co.nz/About-Aon/Terms-of-Business>, including a summary of recent amendments, and apply to all new business and renewals. You accept these terms by continuing to instruct us.

Key provisions include:

- Our obligation to perform our services competently, with reasonable care, skill and integrity.
- Your obligation to supply us with all material information and facts in relation to the provision of our services, (relevant information includes all information and facts that may be material to an insurers' assessment of a risk for which you have asked us to arrange insurance cover).
- Our remuneration. Aon may receive consideration from insurers, banks and/or finance companies with whom we place insurance and associated services, on your behalf.
- Service and administration fees: minimum fees may apply;
- Limitation of liability: Among other things, to the extent permitted by law:
 - our aggregate liability in respect of any claims howsoever arising in connection with the terms or our services is limited to NZ\$1 million or such other amount as may be expressly agreed between us in writing; and
 - we are not liable for any consequential, incidental, indirect or special damage or loss of any kind.

Payment of Premiums

Premiums are payable on invoice. It is your obligation to ensure that you pay your premium(s) on time. Your policy may be terminated if you do not pay the premium(s) within the time period(s) notified to you by the insurer. Aon reserves the right to receive interest and charge interest, collection costs and legal fees incurred in recovering overdue accounts. Part payment of your invoice will not amount to full and final settlement unless we have agreed to this in writing. Premium funding arrangements may be available through your Aon broker.

Making a Complaint

Please contact your Aon Client Relationship Manager or your local Aon office by telephone, email or in writing if you have any complaint in respect to Aon. If your Aon Client Relationship Manager is not able to resolve your complaint, it will be referred to Aon's Complaint Manager for an independent review in accordance with Aon's internal complaint and dispute resolution procedures. Alternatively, you can contact Aon's Complaint Manager directly on 09 362 9000 or you can email details of your complaint to us in writing at nzfeedback@aon.co.nz. If your complaint remains unresolved, or if you are dissatisfied with Aon's response to your complaint, you may refer the matter to Financial Services Complaints Limited by emailing info@fscl.org.nz or calling 0800 347257.

Aon's Important Notices Document

You should read Aon's Important Notices in conjunction with this document. Aon's Important Notices can be found at www.aon.co.nz/link/aon-important-notice.

Aon's Privacy Policy

Aon's Privacy Policy can be found at <https://www.aon.co.nz/About-Aon/Aon-Privacy-Policy>.

Insurer: Vero Liability Insurance Limited **A+** **Standard and Poors**

INSURER FINANCIAL STRENGTH RATINGS (In Summary Form)

Standard & Poors(www.standardandpoors.com)		A.M. Best (www.ambest.com)		Fitch Ratings (www.fitchratings.com)	
AAA	Extremely strong	A+	Superior	AAA	Extremely strong
AA	Very strong	A	Excellent	AA	Very strong
A	Strong	B+	Good	A	Strong
BBB	Good	B	Fair	BBB	Good
BB	Marginal	C+	Marginal	BB	Marginal
B	Weak	C	Weak	B	Weak
CCC	Very weak	D	Poor	CCC	Very weak
CC	Extremely weak	E	Under regulatory supervision	D	Distressed
SD	Selective default	F	In liquidation		
D	Default				
R	Regulatory supervision				
NR	Not rated				

Plus (+) or minus (-): these ratings may be modified by the addition of a plus or minus sign to show relative standing within major rating categories. A full description of the rating scale is available at the individual company websites noted above.

Detach here

Please tear off this slip and return with your cheque

Aon New Zealand
PO Box 1184
Shortland Street
Auckland 1140

Client Number : TAM T0768
Invoice Number : I07342219
Client Name : BMW Motorcycle Club of Aotearoa New Zealand Incorporated
Total Amount : NZD 609.50
Payment Due Date : 10 March 2021

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Period of Insurance: 10/03/2021 to 10/03/2022

Important Notice:

This Coverage Summary has been prepared for general reference only. Nothing contained herein prevails over the terms, conditions & exclusions of the policy.

Please check and ensure all information on the Coverage Summary is correct. If you require any changes please contact your broker.

Sport Lawsafe

Insured:

BMW Motorcycle Club of Aotearoa New Zealand Incorporated

Covering:

Covering personal liability which arises as a result of an individuals involvement in a sporting and/or social event

Limit of Liability:

\$100,000

Excess:

Nil

Territory/Jurisdiction:

New Zealand

Retroactive Date:

Inception

Insurer Financial Strength Rating

Special Risk Liability:

Insurer: Vero Liability Insurance Limited
Rating agent: Standard and Poors

Proportion: 100%
Rating: A+

INSURER FINANCIAL STRENGTH RATINGS (In Summary Form)			
Standard & Poors(www.standardandpoors.com)		A.M. Best (www.ambest.com)	
AAA	Extremely strong	A+	Superior
AA	Very Strong	A	Excellent
A	Strong	B+	Good
BBB	Good	B	Fair
BB	Marginal	C+	Marginal
B	Weak	C	Weak
CCC	Very Weak	D	Poor
CC	Extremely Weak	E	Under regulatory supervision
SD	Selective default	F	In liquidation
D	Default		
R	Regulatory supervision		
NR	Not rated		

Plus (+) or minus (-): these ratings may be modified by the addition of a plus or minus sign to show relative standing within major rating categories. A full description of the rating scale is available at the individual company websites noted above.