



Jobs Australia Blanket Cover Insurance Program

Cover Summary 2023-2024

August 2023

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**Jobs Australia's Blanket
Cover Insurance
Program has been
running for nearly
30 years.**

**It is a comprehensive
insurance package
tailored for the Not for
Profit sector, available
to all current Jobs
Australia financial
Members.**

Jobs Australia

Who are Jobs Australia?

Jobs Australia is a national organisation that supports the largest network of not for profit Members who provide diverse employment services and pathways, education, training and skills development and community and social services. Jobs Australia are the peak body for not for profit employment service providers including those organisations delivering employment pathways programs. Jobs Australia are funded solely by their Members allowing them to be represented with real insight and by activating and amplifying their collective and independent voice. They provide relevant, timely and topical workplace relations advice and a wide variety of other services tailored to the unique needs of their Members across the full range of community and social services. They also provide a one-stop, tailored and value driven range of services designed to ensure our vision of a connected, influential and informed Membership reducing social disadvantage in the community is achieved. Through Jobs Australia Membership, you can gain access to the Blanket Cover Insurance Program.

Who Jobs Australia represents

Jobs Australia Members are not for profit organisations who provide diverse employment services and pathways, education, training and skills development programs.

Typically, Jobs Australia Members do some or all of the following:

- Deliver services under Commonwealth and/or state government funded programs.
- Deliver accredited or non-accredited training for unemployed people as a registered training organisation, group training organisation, apprenticeship centre, social enterprise or other non-profit training and education institution.
- Deliver similar employment and training services to unemployed people without any government funding.

Typically, Jobs Australia Associate Members are not for profit organisations that deliver services and programs across the following cohorts:

- Transport
- Housing
- Disability services
- Health both physically and psychologically
- Training and education
- Legal centres
- Family violence
- Childcare services
- Women's services
- Men's sheds
- Neighbourhood houses
- Community centres
- Indigenous services
- Migrant services

What Jobs Australia stands for

Jobs Australia champions the interests of not for profit organisation to achieve a fair and equitable Australia.

Jobs Australia Values:



Integrity

We are courageous, open, honest and fair



Respect

We recognise all individuals and value their contributions



Engagement

We actively listen to, collaborate and connect with our Members and stakeholders



Accountable

We deliver better outcomes to our Members by being positive and displaying a “can do” attitude



Diversity

We welcome and understand the diversity of our Members, staff and stakeholders by creating an environment that is inclusive to all

Jobs Australia Membership services

Membership services – what you get

Services	Jobs Australia Membership	Jobs Australia Associate Membership
Full voting rights	X	
Employment service provider peak body representation (including employment pathways)	X	
Representation for education, training and skills development providers	X	
Representation of community services associated with employment and training pathways	X	
Access and participation in the Jobs Australia 'Communities of Interest'	X	X
Membership discounted rates on all events, workshops, training and education	X	X
Access to Jobs Australia education and workshops, including bespoke programs (discounted fees for Members)	X	X
Access to workplace relations consultancy (including coaching, mentoring, mediation, investigation or bespoke services) (discounted fees for Members)	X	X
Professional human resource management and industrial relations advisory services	X	X
Access and advice on awards, pay tables and agreements	X	X
Access to the Jobs Australia Blanket Cover Insurance subscription program	X	X
Access to "The Link" - general newsletter	X	X
Subscription to the "Marsh Minute" insurance newsletter (insurance subscribers only)	X	X
Automatic opt into Jobs Australia mailing list	X	X
Access to Jobs Australia tailored services and products	X	X

A low-angle, upward-looking photograph of several modern skyscrapers with glass facades. The buildings are arranged in a way that they appear to converge towards the top of the frame, creating a sense of height and scale. The sky is a clear, light blue. The text is overlaid on the left side of the image.

**Marsh is a leading
provider of insurance
broking services for
businesses across
Australia.**

Marsh

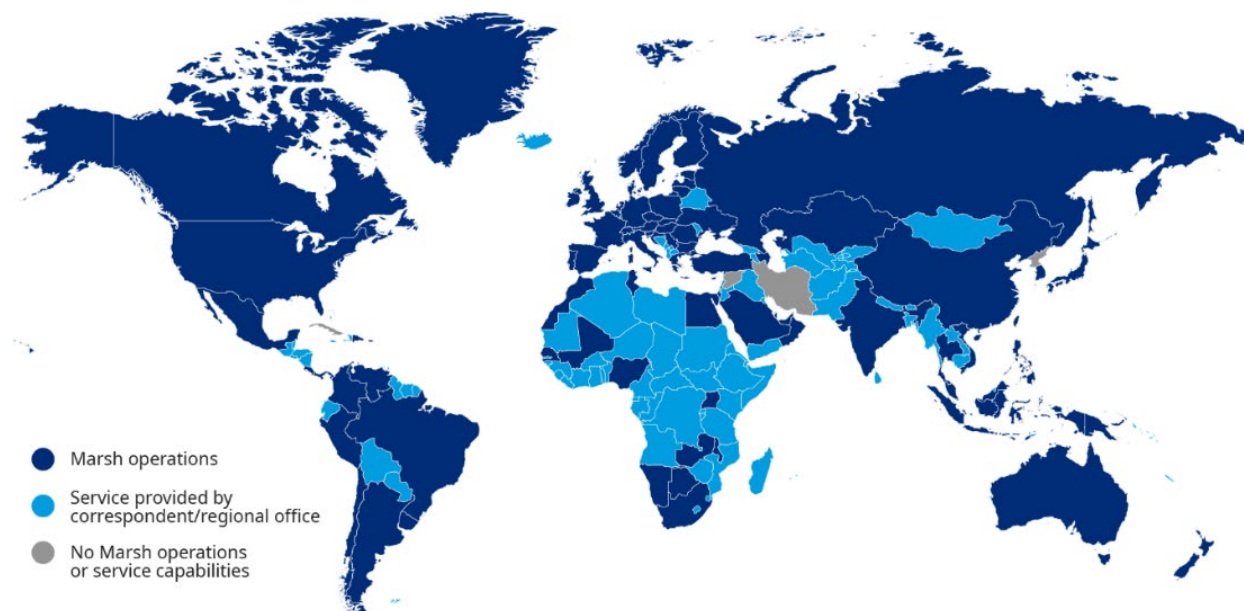
Who is Marsh?

Marsh & McLennan Companies Inc. (MMC) is the world's leading professional services firm in the areas of risk, strategy and people. The Company's more than 85,000 colleagues advise clients in 130 countries. With annual revenue of more than \$20 billion, MMC is publicly-held company listed on the New York, Chicago and London Stock Exchanges.

Marsh McLennan helps clients navigate an increasingly dynamic and complex environment through four market-leading businesses. **Marsh** provides data-driven risk advisory services and insurance solutions to commercial and consumer clients. **Guy Carpenter** develops advanced risk, reinsurance and capital strategies that help clients grow profitably and pursue emerging opportunities. **Mercer** delivers advice and technology-driven solutions that help organizations redefine the world of work, reshape retirement and investment outcomes, and unlock health and wellbeing for a changing workforce. **Oliver Wyman** serves as a critical strategic, economic and brand advisor to private sector and governmental clients.

Where we operate

Marsh is a world leader in delivering risk and insurance services and solutions to clients and has been a pioneer in risk and insurance services for more than 145 years. Marsh Australia has led and defined the risk management, advisory and insurance broking field since 1965 servicing clients and placing insurance into the local and international insurance markets for more than 50 years. Today, we serve the needs of our clients from 29 locations with almost 2,000 employees across cities, regional and rural areas across Australia- as illustrated below:



As announced on 10 March 2022 Marsh McLennan is in the process of exiting Russia. Whilst we await regulatory approval, Marsh Russia has rebranded to an independent identity as we move towards technical disposal of our shareholding. [Marsh McLennan to Exit Russia Businesses](#)

About the Blanket Cover Insurance Program

This program is a group insurance policy purchase by Jobs Australia on behalf of their Members who choose to opt in. Jobs Australia work closely with Marsh to provide a comprehensive suite of insurance policies that are fit for majority of the Members.

Marsh will review your application on an individual basis to make sure the cover offered is suitable to your specific organisation and provide feedback on other policies available or where changes need to be made.

The limits of certain policies within the blanket cover program are shared amongst the members who opt in which is why they may seem higher than you would usually have. To confirm, while there are higher policy limits, we do see reduced premiums due to purchasing economies of scale. We also make sure our offering is benchmarked against traditional open market insurance arrangement each year to make sure it remains competitive in the market.

On an annual basis, we review the shared limits of each policy to make sure we are not at risk of these being exhausted. This is done by reviewing 10 years of claims history from the Jobs Australia program as well as emerging claim trends and other Marsh clients in like industries to make sure the cover provided is more than adequate, even in a high claims year.

Overall, we are confident the unique model of the Jobs Australia Blanket Cover program provides robust coverage at competitive premiums.

Meet the Marsh Team

Who do Jobs Australia and its Members contact?

Alex Saba, who was your previous Marsh contact, is currently on personal leave. Your team will now be headed up by Ashwin Udayasri. Ashwin will be supported by a wider team of servicing, placement, claims and specialist resources to deliver quality day-to-day service, advice and execution of your Blanket Cover Insurance Program.



Ashwin Udayasri

Senior Account Executive –Affinity

Ashwin will be the main contact for Jobs Australia Members. Ashwin will coordinate the service requirements for your organisation and the delivery of Marsh’s wider offering to you with a strong focus towards driving strategy, cost control and coverage expansion.

Ashwin is new to the Jobs Australia Blanket Cover Insurance Program however he has been working alongside the team for the last 6 years. In addition to this, Ashwin has previously worked on accounts including accountants, motor trades, motor dealers, and food and beverage industry clientele amongst others. Prior to joining Marsh in 2018, and after completing his Bachelor’s Degree in Accounting and Finance at the University of Melbourne, Ashwin worked at Mercer in the superannuation operation team.



Sumaiya Nehrin Nur

Senior Account Executive –Affinity

Sumaiya will be another point of contact for Jobs Australia Members. She delivers a high level of customer service and has a wealth of knowledge in the SME & mid-market space. Sumaiya’s role will be to coordinate and oversee the day to day servicing of members with a concentration in developing and implementing tailored insurance solutions for Members.

Sumaiya has recently joined the Jobs Australia Blanket Cover Insurance Program. She has 5 years’ experience in the insurance industry and has previously worked on a wide range of accounts across industries such as consulting, logistics and retail amongst others. Sumaiya has a Bachelor’s and Master’s Degree in Economics and comes to Marsh with a background in managing and servicing an extensive portfolio of more than 400 commercial clients.



Warren Sammut

Workers Compensation Senior Consultant

Warren delivers a high level of customer service and has a wealth of technical knowledge in Workers Compensation Insurance. Warren's role will be to coordinate and oversee the overall service offering for Jobs Australia Workers Compensation Program.

Warren's experience within the workers' compensation business extends to over 16 years in the Workers Compensation Industry. Prior to joining Marsh, Warren has held senior leadership roles in Claims with leading insurers in the Victorian Workers' Compensation scheme.



Nicole Morrison

Consultant – Workforce Strategies

Nicole provides Jobs Australia and Members with Workers Compensation advice. Nationally, this includes an advice hotline. Nicole also delivers training to Jobs Australia and Members on various Workers Compensation topics.

Nicole has over 10 years of experience in the workers compensation industry and been with Marsh for four years. Prior to her joining Marsh she worked at QBE Insurance and EML. In her previous role as a Corporate Case manager managing high risk claims, Nicole had a strong focus on customer service and delivering outcomes. Nicole has experience liaising with people with mental illness and physical injuries, and has excellent customer service skills.



Saurabh Malik

Practice Lead- Risk

Saurabh is the point of contact for all Risk Consulting Services for Jobs Australia Members. Saurabh is a strategic risk consultant, with extensive experience in both the public and private sector, focusing on analysing and preventing risks within organisations.

Saurabh has more than 10 years of insurance industry experience with the last 7 years in risk consulting, performing insurable risk profiling, insurance policy limit analysis, enterprise risk management, business risks profiling, risk assessments as well as developing risk management frameworks, risk appetite statements and risk assessments. Saurabh has advanced knowledge of insurance policies and has delivered various risk related projects.

Blanket Cover Insurance Program Summary

Industrial Special Risks – Allianz

Policy Schedule

<https://au.marsh.com/content/dam/marsh-affinity-2/pacific/documents/jobs-australia/ISR-schedule.pdf>

Policy Wording

<https://au.marsh.com/content/dam/marsh-affinity-2/pacific/documents/jobs-australia/ISR-Policy-Wording.pdf>

Public & Products Liability – AXA XL

Policy Schedule

<https://au.marsh.com/content/dam/marsh-affinity-2/pacific/documents/jobs-australia/Public-liability-Primary-Schedule.pdf>

Excess Liability - CGU

Policy Schedule

<https://au.marsh.com/content/dam/marsh-affinity-2/pacific/documents/jobs-australia/Excess-Liability-CGU-Schedule.pdf>

Excess Liability - VERO

Policy Schedule

<https://au.marsh.com/content/dam/marsh-affinity-2/pacific/documents/jobs-australia/Excess-liability-Schedule-VERO.pdf>

Public & Products Liability Policy Wording

<https://au.marsh.com/content/dam/marsh-affinity-2/pacific/documents/jobs-australia/Public-Products-liability-Policy-Wording.pdf>

Professional Indemnity - Chubb

Policy Schedule

<https://au.marsh.com/content/dam/marsh-affinity-2/pacific/documents/jobs-australia/Professional-Indemity-Schedule.pdf>

Policy Wording

<https://au.marsh.com/content/dam/marsh-affinity-2/pacific/documents/jobs-australia/Professional-Indemnity-Policy-Wording.pdf>

Management Liability - Chubb

Policy Schedule

<https://au.marsh.com/content/dam/marsh-affinity-2/pacific/documents/jobs-australia/Management-liability-Schedule.pdf>

Policy Wording

<https://au.marsh.com/content/dam/marsh-affinity-2/pacific/documents/jobs-australia/Management-Liability-Policy-Wording.pdf>

Personal Accident Employees – Victor UW via Chubb

Policy Schedule

<https://au.marsh.com/content/dam/marsh-affinity-2/pacific/documents/jobs-australia/Personal-Accident-Employees-Schedule.pdf>

Policy Wording

<https://au.marsh.com/content/dam/marsh-affinity-2/pacific/documents/jobs-australia/Personal-Accident-Employees-Policy-Wording.pdf>

Personal Accident Volunteers – Victor UW via Chubb

Policy Schedule

<https://au.marsh.com/content/dam/marsh-affinity-2/pacific/documents/jobs-australia/Personal-Accident-Volunteers-Schedule.pdf>

Policy Wording

<https://au.marsh.com/content/dam/marsh-affinity-2/pacific/documents/jobs-australia/Personal-Accident-Volunteers-Policy-Wording.pdf>

Corporate Travel – Victor UW via Chubb

Policy Schedule

<https://au.marsh.com/content/dam/marsh-affinity-2/pacific/documents/jobs-australia/Corporate-Travel-Schedule.pdf>

Policy Wording

<https://au.marsh.com/content/dam/marsh-affinity-2/pacific/documents/jobs-australia/Corporate-Travel-Policy-Wording.pdf>

Motor Contingency – Allianz

Policy Schedule

<https://au.marsh.com/content/dam/marsh-affinity-2/pacific/documents/jobs-australia/Contingency-Motor-Schedule.pdf>

Policy Wording

<https://au.marsh.com/content/dam/marsh-affinity-2/pacific/documents/jobs-australia/Contingency-Motor-Policy-Wording.pdf>

Marine Cargo – AM&T

Policy Schedule

<https://au.marsh.com/content/dam/marsh-affinity-2/pacific/documents/jobs-australia/Marine-Cargo-Schedule.pdf>

Policy Wording

<https://au.marsh.com/content/dam/marsh-affinity-2/pacific/documents/jobs-australia/Marine-Cargo-Policy-Wording.pdf>

Important Information

General Notices

These notices apply to all policies

Your Insurance Contract – Duty of Disclosure

Before you enter into an insurance contract, you have a duty of disclosure under the Insurance Contracts Act 1984. You have a duty to tell us anything that you know, or could reasonably be expected to know, may affect the insurer's decision to insure you and on what terms. You have this duty until the insurer agrees to insure you. You have the same duty before you renew, extend, vary or reinstate an insurance contract.

If we ask you questions that are relevant to the insurer's decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions.

Also, we may give you a copy of anything you have previously told us and ask you to tell us if it has changed. If we do this, you must tell us about any change or tell us that there is no change. If you do not tell us about a change to something you have previously told us, you will be taken to have told us that there is no change.

You do not need to tell us anything that reduces the risk insured, is common knowledge, the insurer knows or should know as an insurer or the insurer waives your duty to tell them about.

If you do not tell us something

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

Duty of Disclosure – subsidiary and associated companies

Cover which is arranged for subsidiary and/or associated companies in addition to named insureds.

If you enter into a contract of insurance on behalf of any subsidiary and/or related company of the named insured, that subsidiary and/or related company has the same duty of disclosure as the named insured. We recommend that you ensure that each subsidiary and/or related company is made aware of the duty of disclosure and given an opportunity to make any necessary disclosures.

Essential reading of policy wording

We will provide you with a full copy of your policy as soon as it is received from the insurer.

It is essential that you read this document without delay and advise us in writing of any aspects which are not clear or where the cover does not meet with your requirements.

Change of risk or circumstances

It is vital that you advise the insurer of any changes to your company's usual business. For example, insurers must be advised of any

- mergers or acquisitions,
- changes in occupation or location
- new products or services, or
- new overseas activities

Please contact us if you are in doubt as to whether to notify your insurer of a change in business operations.

Your duty to disclose applies also when you amend, alter, vary or endorse a policy.

Hold harmless agreements, contracting out, removal of subrogation of rights

You may prejudice your rights to a claim if, without prior agreement from your insurer, you make any agreement that could prevent the insurer from recovering the loss from a third party. These 'hold harmless' clauses are often found in leases, licences and contracts for maintenance, supply, construction and repair.

Insuring the interests of other parties

If you require the interest of another party to be covered by the policy, you **MUST** request this. Most policies will attempt to exclude indemnity to other parties (e.g. mortgagees, lessors, principals etc.) unless their interest is expressly noted on the policy. This is not applicable to Professional Indemnity or Directors & Officers policies.

General advice warning

It is important that you understand and are happy with the policies we can arrange for you. Any recommendations we have made have been based on a consideration of the premium quoted and the scope of cover offered by an insurer. We can give you general information to help you decide but unless we have specified otherwise, we have not advised you on whether the terms are specifically appropriate for your individual objectives, financial situation or needs. We therefore recommend that you should carefully read the relevant Product Disclosure Statement and other information we provide before deciding.

NSW stamp duty exemption

From 1 January 2018, some small businesses with an aggregated annual turnover of less than \$2 million may be exempt from NSW stamp duty on commercial motor vehicle, commercial aviation, occupational indemnity or public/product liability insurance policies. (*aggregated turnover is your Australia wide annual turnover plus the annual turnover of any businesses that are your affiliates or are connected with you). To apply for an exemption or a refund please contact us for a copy of the 'NSW Insurance Duty - Small Business Exemption Declaration Form' if one has not been provided to you.

Several liability

Where your policy cover is provided by more than one insurer it is important to note that each insurer is only responsible to the extent of their individual subscription and there is no obligation for that insurer to make up the shortfall of any other subscribing insurer in a claim or return premium payment.

New claims / unreported losses

Any quotation we have obtained on your behalf is based on the understanding that there will be no deterioration in the claims experience between the date insurers quoted their terms and the inception date of the cover. If claims do occur during this period, insurers have the right to revise the terms quoted or even withdraw their quotation. Please let us know whether there are any losses which have occurred that have not been reported to us/insurers, whether you intend making a claim or not.

Confirmation of transaction

You may contact us by telephone or in writing to confirm any transaction under your policy, such as renewals and endorsements. If necessary, we will obtain the information for you from the insurer.

Refund of premiums

In the event of any refund premium being allowed for the cancellation or adjustment of this insurance policy, we reserve the right to retain all brokerage, fees and charges.

Privacy policy

We value your privacy and are committed to handling your personal information in accordance with the Australian Privacy Principles and the Privacy Act. Full details of how we collect, hold, use and disclose personal information is detailed in our Privacy Policy available online at <https://www.marsh.com/au/privacy-policy.html>. Contact your Adviser if you require a copy or email privacy.australia@marsh.com.

Financial Services Guide (FSG)

For information about the services offered, our Terms of Engagement and other Important Information download the Marsh Advantage Insurance Pty Ltd FSG at www.marsh.com/au/financial-services-guide.html

Remuneration and other income

Our principal remuneration for arranging insurance on your behalf is either by way of commission paid by the Insurer and/or a fee including a service fee and an administration fee to be paid by you. In the event of a mid-term broker appointment, we reserve the right to retain all commission, fees and charges. In addition to the above we, or any company within the Marsh Group of Companies may receive income from insurers including: interest earned on insurance monies passing through our bank accounts; profit commissions or profit shares paid by insurers on specific classes of business; administrative service fees or expense reimbursements for limited specific services we provide to insurers as part of the placing or claims process. We will disclose any potential conflict of interest not included above which may occur and affect our relationship.

Receiving information about other products and services

We may, from time to time, offer you information about products and services which may be of interest to you. Please notify us if you do not wish to receive such additional information.

Policy specific notices

Where applicable, these notices will be indicated on your documentation.

Duty of Disclosure – other contracts

In relation to policies which are not governed by the Insurance Contracts Act 1984 such as marine insurance (other than marine inland transit insurance and pleasure craft insurance) and insurance required by statute, the insured still owes a duty of disclosure to the insurer. This is a duty to disclose to the insurer before the contract is concluded, every material circumstance which is known to the insured. Every circumstance is material which would influence the judgment of a prudent insurer in fixing the premium or determining whether they will take the risk. The insurer may avoid the contract from inception if the insured fails to make such disclosure. In the case of insurance required by statute, such as compulsory third party motor vehicle insurance, the insurer may have rights of recovery against the insured in the event of misrepresentation, misstatement or non-disclosure.

Events occurring prior to commencement

Some policies provide cover on an 'occurrence' basis. Your attention is drawn to the fact that such policies do not provide indemnity in respect of events that occurred prior to commencement of the contract.

Not a renewable contract

Some policies terminate on the date indicated. We emphasise that such a policy is not a renewable contract. If you require similar insurance for any subsequent period, you will need to complete a new proposal so that terms of insurance and quotation/s can be prepared for your consideration prior to the termination of the current policy.

Claims made during the period of insurance

This policy provides cover on a claims made basis. This means that claims first made against you AND reported to the insurer during the period of insurance are covered irrespective of when the act causing the claim occurred, subject to the provisions of the Prior and Pending Litigation Date stated in the Schedule.

Please note the effect of Section 40(3) of the Insurance Contracts Act 1984. If you become aware of facts that may give rise to a claim, and you give written notice to the insurer of those facts as soon as possible (and before the policy period expires), then the insurer may not deny liability for that claim, when made, solely because it was made after the expiry of the policy period.

For this reason, you must advise the insurer in writing of all incidents that may give rise to a claim against you without delay after such incidents come to your attention and prior to the policy's expiry date.

All or part of this policy is subject to a claims made provision. This means that claims or possible claims, must be notified to the insurer during the currency of the policy. Such a policy will not provide indemnity for claims, or possible claims, notified after the policy expires.

Average/under insurance (Business Interruption)

Some policies contain an Average/Co-Insurance clause, which is fully set out in the Basis of Cover or Policy Specification of the policy. For the types of cover usually provided, the Average/Co-Insurance calculation is arrived at by applying the Rate of Gross Profit; Revenue or Rentals (as applicable) to the Annual Turnover, Revenue or Rentals (as applicable); these factors first being appropriately adjusted as provided for in the Trend of Business or Other Circumstances clause. If you are in any doubt about the application of this clause to your policy, please contact us for assistance.

Average/under insurance

Home buildings and contents, fire, industrial special risks and other policies often contain an average clause. This means that you should insure for full value which may be replacement, indemnity or market value depending on the type of insurance cover arranged. If you are under insured your claim may be reduced in proportion to the amount of under-insurance. A simple example, illustrating the basic principle, application and effect of the Average/Under Insurance Clause is as follows:

Example	
Full Value at commencement date	\$1,000,000
Sum Insured at policy commencement date	\$700,000
\$700K/\$1M - insurer pays 70% of any insured loss & insured retains balance of 30%	
Amount of Claim, say	\$100,000
Amount payable by Insurers as a result of the application of Average/Co-Insurance (being 70% of \$100,000)	\$70,000

Workers Compensation Act

The ACT Default Insurance Fund (DI Fund) levy covers the cost of uninsured employers' claims on the DI Fund. The cost was previously incorporated into the total premium payable by all ACT Employers and is now separated out of premium and shown as a levy.

Workers Compensation

If you have arranged a business package or composite type policy through us it will not include Workers' Compensation insurance. This must be arranged as a standalone contract as per the various State/Territory legislative requirements. It is compulsory for employers to have Workers' Compensation insurance in place to cover work related injuries to their employees and workers. You must also ensure your agents, employees and contractors meet all of these requirements. If you are in doubt regarding this notice, please contact us for assistance.

Retrospective cover

Some policies do not provide cover in respect of claims arising out of acts committed prior to any 'Retroactive Date' specified in the policy wording unless you specifically request and obtain this cover. An additional premium may apply to any extension to the retroactive date.

Binding authority

This insurance is being effected under an authority to bind cover on behalf of the insurer and that in arranging this policy we are acting as agent for the insurer.

Lloyds placements

Lloyds has given us authority to effect the contract of insurance with certain underwriters at Lloyds. The insurer's obligations under contracts of Insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscription. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

If you have a complaint, access the Lloyds Complaints Procedures online for the steps involved in lodging a complaint directly with Lloyds or the External Dispute Resolution Facility.

MMA - Marsh & McLennan Agency

The policy has not been signed by the insurer as it was issued through the Internet. Under the operation of an agreement between Marsh & McLennan Agency and your insurer, the allocation of the policy number by the insurer confirms the insurer's acceptance of the policy subject to full payment of the premium.

MMA Allianz placement

Where your policy is underwritten by Allianz via the MMA Gateway you need to be familiar with Allianz's Privacy Notice which outlines how your personal information is handled, collected, accessed and disclosed. It also outlines how to provide/withdraw consent to share or receive information, how conversations are recorded, how they comply with the General Insurance Code of Practice and how you can lodge a Complaint.

MMA Lloyds Placement

MMA acts under the terms of a binding agreement with certain underwriters at Lloyds. This means they act on behalf of the insurer and not for us and they enter into the contract on the insurers behalf.

Placements with companies within the Marsh Group of Companies

In section titled 'Placements with companies within the Marsh Group of Companies', replace the content in relation to Marsh & McLennan Agency Pty Ltd with the following:

- Your policies have been placed with the assistance of another Marsh company, Marsh & McLennan Agency Pty Ltd (MMA). MMA is remunerated by an administration fee calculated as a percentage of premium received by the participating insurers.
- MMA also participate in a program provided by QBE Insurance (Australia) Limited (QBE) under which MMA obtain additional benefits by way of a profit share, reward for growth

and business support services for eligible insurance policies placed through the MMA Micro SME Placement Facility. The amount of the profit share (if any) is determined by QBE for a given period of each year by reference to the combined results of the total contracts of insurance for all eligible insurance products placed through the Micro SME Facility with QBE for the previous calendar year.



Marsh Advantage Insurance Pty Ltd (ABN 31 081 358 303, AFSL 238 369) ("MAI") arrange insurance and is not an insurer. This publication contains general information, does not take into account your individual objectives, financial situation or needs and may not suit your personal circumstances. For full details of the terms, conditions and limitations of the covers and before making any decision about whether to acquire the product, refer to the specific policy wordings and/or Product Disclosure Statements available from MAI on request. MAI makes no representation or warranty concerning the application of policy wordings or the financial condition or solvency of insurers or re-insurers. MAI makes no assurances regarding the availability, cost, or terms of insurance coverage. Jobs Australia Limited (ABN 17 007 263 916) receives a financial benefit when a policy is arranged by MAI, enabling it to continue to provide further services to its members.

Risk Management and consulting services are provided by Marsh Pty Ltd (ABN 86 004 651 512 AFSL 238983) ("Marsh"). Mercer Marsh Benefits ("MMB") provide the workers compensation services. MMB is a trading name of Marsh. Marsh also arranges insurance and is not an insurer. Marsh does not arrange workers compensation insurance in those States where there is a government scheme and provides only consultancy services in those States. Workplace health, safety, rehabilitation and training solutions are provided by The Recovre Group Pty Ltd (ABN 35 003 330 167) ("Recovre").

MAI, Marsh, and Recovre are businesses of the Marsh McLennan ("MMC") Group of companies.

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