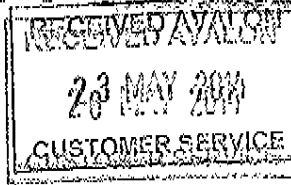


This form is valid from  
1 July 2013 to 30 June 2014



EPC125



# PITTWATER COUNCIL

## Notification of Commencement & Principal Certifying Authority Service Agreement

under Environmental Planning and Assessment Act 1979  
sections 81A (2) (b) (ii) or (c), or (4) (b) (ii) or (c), 86 (1) and (2)

### About this form

- Use this form to appoint Pittwater Council as the Principal Certifying Authority (PCA) to carry out nominated inspections of the building / subdivision works and to issue the required Occupation Certificate
- This form must be submitted to Pittwater Council a minimum of two (2) days prior to the commencement of works.

### Who can complete this form?

- The owner of the property or the person having the benefit of the development consent.  
*Note: The builder or other contractor cannot complete this form unless they are also the owner of the property.*

### Applicant's Checklist

- Read this document
- Complete pages 1, 2 & 3 and sign on page 8
- Attach a copy of Owner Builder Permit or Home Owner Warranty Insurance Certificate and return the full 9 page document to Council
- Return the full 9 page completed document to Council

### Payment of fees

- Critical Stage Inspection fees (refer to Part 6e of this form) must be paid at the time of booking the inspection.
- Issue of Interim/Final Occupation Certificate fee (refer to Part 6e of this form), must be paid prior to release of the certificate to the applicant.

### Pittwater Council

Tel: (612) 9970 1111

Fax: (612) 9970 1200

**Mona Vale Customer Service**  
Village Park, 1 Park Street  
MONA VALE NSW 2103

**Avalon Customer Service**  
59A Old Barrenjoey Road  
AVALON BEACH NSW 2107

**Mailing Address**  
PO Box 882  
MONA VALE NSW 1660

Customer Service – Upon receipt of this application please call the EC Administration Team

This form is valid from  
1 July 2013 to 30 June 2014

## 1. DEVELOPMENT INFORMATION

### 1a) DEVELOPMENT CONSENT

Development Application No: N0367/13	Determination Date: 28 February 2014
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### 1b) CONSTRUCTION CERTIFICATE

Construction Certificate No: CC0092/14	Date of Issue: 28 April 2014
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### 1c) DEVELOPMENT DETAILS

Type of Work: <input checked="" type="checkbox"/> New Building <input type="checkbox"/> Additions / Alterations	Brief description of development: a cantilever shade structure over existing car space area
---	---

### 1d) SITE DETAILS

Unit/Suite:	Street No:	Street: 17A The Serpentine
Suburb: BILGOLA BEACH NSW 2107		Lot No: 71
		Deposit /Strata Plan: 15295

### 1e) VALUE OF PROPOSED DEVELOPMENT

Estimated value of proposed works: \$ 6500
--

### 1f) DATE WORK IS TO COMMENCE

Minimum notice of two (2) days is required to be given prior to commencement of works.
Date of commencement: 29.5.2014

## 2. APPLICANT DETAILS

*Note: The builder or other contractor cannot complete this form unless they are also the owner of the property.*

Name (owner): ANISON BISCOE and PETER BISCOE	
Postal Address: 17A THE SERPENTINE BILGOLA BEACH 2107	Phone (H/B): 02 9918 9025 Mobile: 0421 052296 Email: a.biscoe@gmail.com Fax: —

This form is valid from  
1 July 2013 to 30 June 2014

EPC125



**Notification of Commencement & Principal Certifying Authority Service Agreement**  
under Environmental Planning and Assessment Act 1979  
sections 81A (2) (b) (ii) or (c), or (4) (b) (ii) or (c), 86 (1) and (2)

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Customer Service – Upon receipt of this application please call the EC Administration Team

THIS FORM IS VALID FROM  
1 July 2013 to 30 June 2014

**3. PRINCIPAL CERTIFYING AUTHORITY**

**PITTWATER COUNCIL**

PO Box 882  
Mona Vale NSW 1660

Ph: 9970 1111  
Fax: 9970 1200

**4. COMPLIANCE WITH DEVELOPMENT CONSENT**

Have all conditions to be addressed prior to the commencement of works been satisfied?



YES



NO (see Note below)

**Note:** If **NO** work must not commence.

Please be aware that failure to address these conditions may leave you liable and in Breach of the Environmental Planning and Assessment Act 1979 (as amended). Penalties may include an on-the-spot fine and/or legal action.

If you are uncertain as to these requirements please contact Council's Development Compliance Group.

**5. WHO WILL BE DOING THE BUILDING WORKS?**



Owner Builder

Owner Builders Permit No: .....

Copy of Owner Builders permit  
attached:



YES

*If you are an Owner-Builder for the residential building work exceeding \$5000 you must apply for a permit at NSW Office of Fair Trading, 1 Fitzwilliam Street, Parramatta NSW 2150 Australia. Tel: 61 2 98950111 Fax: 61 2 9895 0222.*

OR



Licensed Builder

Builder's License Number 7 184089C

Name of Builder: A.M. STODULKA

Phone: 02-62601500

Contact person: ANDY Stodulka

Mobile: 0411725886

Address: 99 Tralee St

Fax: 02 62601515

Home.

Insurance Company:

Cato

Insurance Certificate attached:

Yes

No - statement attached & signed by each owner of the property that the reasonable market cost of the labour & materials to be used is less than \$20,000.

*If you are using a licensed builder for residential building work exceeding \$20,000 you must obtain Home Building Act insurance. A certificate of insurance must be provided with this application.*

**This form is valid from  
1 July 2013 to 30 June 2014**

## 6. RESPONSIBILITIES OF THE PRINCIPAL CERTIFYING AUTHORITY (PCA)

### 6a) Quality of Service:

Pittwater Council will carry out PCA and inspection services in a professional manner and in accordance with the requirements of the Environmental Planning & Assessment Act 1979 and Council's Code of Conduct.

### 6b) Site Signage:

Pittwater Council will erect a sign on the site to advise the general public of the contact details of the PCA. The sign will be erected during the Commencement Inspection, on Council's acceptance of appointment as PCA.

### 6c) Inspections:

Pittwater Council officers will undertake the Critical Stage Inspections of the work during construction and prior to issuing an Occupation Certificate to ascertain compliance of specified stages of construction with the Development Consent, Construction Certificate, Building Code of Australia & relevant standards of construction. On appointment as the PCA, Pittwater Council will notify the applicant in writing of the Critical Stage & other Inspections.

### 6d) Critical Stage and other inspections:

The following stages of construction are required to be inspected by Council (as indicated by an X in the relevant box).

**Note: Council's Development Compliance Officer will complete this section of the form.**

- |                                     |   |  |
|-------------------------------------|---|--|
| Office Use Only                     | <input checked="" type="checkbox"/> Footing Inspection (prior to placement of concrete) - | <div style="border: 1px solid black; width: 80px; height: 60px; margin: 0 auto;"></div> <small>Office Use Only</small> |
| <input type="checkbox"/>            | Slab and other Steel Inspection (prior to placement of concrete)                          |  |
| <input type="checkbox"/>            | Frame Inspection (prior to fixing floor, wall & ceiling linings)                          |  |
| <input type="checkbox"/>            | Wet Area Waterproofing Inspection (prior to covering)                                     |  |
| <input type="checkbox"/>            | Stormwater Inspection (prior to backfilling of trenches)                                  |  |
| <input type="checkbox"/>            | Swimming Pool Safety Fence Inspection (prior to placement of water)                       |  |
| <input checked="" type="checkbox"/> | Final Inspection (all works completed and prior to occupation of the building)            |  |

**Note: Should the building works be completed in parts & not all aspects of a Critical Stage Inspection be ready, additional inspections maybe required – with a further inspection fee payable.**

**Eg: If two slabs are prepared at separate times, two separate inspection bookings and fees are required.**

### 6e) Critical Stage and other inspection fees:

An inspection fee is required for each inspection identified in Part 6d of this form.

A separate inspection fee is required for each Critical Stage Inspection. Should works be either incomplete or incorrect at the time of inspection a further separate reinspection fee will be required.

~~The form is valid from~~  
**1 July 2013 to 30 June 2014**

Each inspection fee must be paid at the time of requesting the inspection.

**Fee Scale current to 30 June 2014**

**Critical Stage or other Inspection and re-inspections,  
 including Final**

**\$280** (Code: HINR)

**Issue of Interim Occupation Certificate**

**\$380** (Code: FOCC)

**Issue of Final Occupation Certificate**

**\$380** (Code: FOCC)

*Please note that a failure to give correct notification of required inspections may result in the issuing of a Penalty Infringement Notice (PIN or on-the-spot fine) and/or a Notice and Order by Council and may result in refusal to issue an Occupation Certificate.*

**6f) Inspection Results:**

Pittwater Council will provide written confirmation to the applicant of the inspection results and indicate if satisfactory or if additional works are required prior to reinspection.

**7. RESPONSIBILITIES OF THE APPLICANT**

**7a) Inspections:**

A minimum of forty-eight (48) hours notice (excluding weekends and public holidays) must be given to Council to enable the specified stages of construction to be inspected as identified in Item 6 of this agreement.

Should an inspection be missed, the applicant must advise Council in writing (as soon as practicable after the event) of that fact, the circumstances causing the inspection to be missed and supporting documentation for Council's consideration. In such cases, the inspection fee, which would normally have been required, must still be paid.

The applicant must ensure that the Principal Contractor (Builder/Owner Builder) is advised of the required inspections and that the directions of Council's Development Compliance Officers are to be observed to ensure compliance with the Development Consent, Construction Certificate, Building Code of Australia and the terms of this agreement.

**7b) Booking of Inspections:**

The applicant shall request an inspection via Pittwater Council's Inspection Booking Hotline on 9970 1300. A minimum of forty-eight (48) hours notice must be provided to Council to arrange for completion of the inspection.

At the time of requesting the inspection, Pittwater Council will confirm an inspection time and day, name of inspecting officer and mobile contact number.

Building works must not proceed to the subsequent stages of construction prior to obtaining a satisfactory inspection from Council for each stage of construction specified in Item 6d of this agreement.

**This form is valid from  
1 July 2013 to 30 June 2014**

**7c) Site Signage:**

The applicant is responsible to maintain the PCA signage provided by Pittwater Council at the site until the work is completed.

The applicant is responsible to ensure that the Owner Builder or Principal Contractor (Builder) provide a rigid durable sign at the site, visible from the public place and maintained at the site until the work is completed. Such a sign shall display: (a) the name, address and telephone number of the person; (b) an after-hours emergency telephone number for the person and (c) stating "Unauthorised Entry to the Site is Prohibited".

**7d) Compliance with the Development Consent and Construction Certificate:**

All works must be carried out in accordance with the terms and conditions of Council's Development Consent and the Construction Certificate and relevant provisions of the Building Code of Australia and Environmental Planning and Assessment Act 1979.

Development Consent and a Construction Certificate must be obtained for any amendments or variations to the development, prior to the commencement of the amendment or variation.

Works not in accordance with the approval and Building Code of Australia may result in the refusal to issue an Occupation Certificate. Council may also serve a Notice and Order to comply with the approval and/or the institution of legal proceedings.

**7e) Structural Engineering and Other Specialist Details:**

The following details are to be forwarded to the PCA prior to commencement of the relevant stage of construction (as identified by an X). The details are to be prepared by a suitably qualified person to confirm compliance with the relevant provisions of the BCA and Australian Standards:

**Note: Council's Development Compliance Officer will complete this section of the form.**

Office Use Only

- Timber framing details including bracing and tie-downs
- Roof construction or roof truss details
- Termite control measures
- Glazing details
- Mechanical ventilation details
- Wet area construction details
- Details of fire resisting construction
- Details of essential fire and other safety measures
- Sound transmission and insulation details
- Details of compliance with development consent conditions



Office Use Only

**This form is valid from  
1 July 2013 to 30 June 2014**

**7f) Certification of Works:**

To ensure compliance with the Construction Certificate and Building Code of Australia (BCA), the applicant is to provide certification, verifying that the following specialist matters (identified by an X) have been carried out.

Each certification must:

- reference the approved Construction Certificate number, property address, relevant provisions of the BCA, Australian Standards and approved drawings.
- be prepared by an accredited certifier or other suitably qualified & experienced person to the satisfaction of Pittwater Council.

**Note: Council's Development Compliance Officer will complete this section of the form.**

Office Use Only

- Survey detailing building setbacks, reduced levels of floors & ridge by a registered surveyor
- Shoring and support for adjoining premises and structures by a structural engineer
- Contiguous piers or piling by a structural engineer
- Underpinning works by a structural engineer
- Structural engineering works by a structural engineer
- Retaining walls by a structural engineer
- Stormwater drainage works by a hydraulic engineer and surveyor
- Landscaping works by the landscaper
- Condition of trees by an Arborist
- Mechanical ventilation by a mechanical engineer
- Termite control and protection by a licensed pest controller
- Waterproofing of wet areas by a licensed waterproofer or licensed builder
- Installation of glazing by a licensed builder
- Installation of smoke alarm systems by a licensed electrician
- Completion of construction requirements in a bush fire prone area by a competent person
- Completion of requirements listed in the BASIX Certificate by a competent person
- Fire resisting construction systems by a competent person
- Smoke hazard management systems by a competent person
- Essential fire safety and other safety measures by a competent person (Form 15a)
- Completion of Bushland Management requirements by a suitably qualified person.
- Installation of Waste Water Management System by a suitably qualified person
- Installation of the inclined lift by a suitably qualified person
- Installation of sound attenuation measures by an acoustic engineer



Office Use Only



**This form is valid from  
1 July 2013 to 30 June 2014**

**7g) Occupation Certificate:**

A *Final* Occupation Certificate must be obtained from the PCA prior to the occupation or use of a new building (or part of a building) or prior to the change of an existing building use/classification. An inspection fee is to be paid to the PCA in accordance with the fee scale in Part 6e of this agreement.

An application may be made to the PCA for an *Interim* Occupation Certificate, which will be considered in accordance with the provisions of the Environmental Planning and Assessment Act 1979 and conditions of development consent.

Only the Principal Certifying Authority can issue an Occupation Certificate and the Environmental Planning and Assessment Act 1979 contains penalty provisions for failing to obtain a required Occupation Certificate.

An application for an *Interim* or *Final* Occupation Certificate must be accompanied by a final or interim *fire safety certificates* as required by the EP&A Regulations, Clauses 80E or 80F for buildings other than Class 1 and 10.

**7h) Miscellaneous requirements:**

The applicant is required to ensure that valid public liability insurance cover to the value of \$10,000,000 (minimum) is held by the applicant and/or builder.

The applicant is required to notify Council, in writing, of any change in the details or address of the applicant or head contractor.

Pittwater Council may cancel the agreement if there is a breach of the agreement.

**8. YOUR SIGNATURE**

**WE** accept the terms and conditions of this service agreement, including the associated payment of fees and appoint Pittwater Council as the Principal Certifying Authority for the subject development.

Signature: *[Handwritten Signature]* Date: 21/5/2014

**9. COUNCIL'S AGREEMENT TO APPOINTMENT**

The relevant details in Parts 6d, 7e & 7f of this agreement have been completed, Home Owners Warranty Insurance Certificate or Owner/Builders Permit or Statement has been provided where necessary and I acknowledge the appointment of Pittwater Council as the Principal Certifying Authority.

Officer's name: ..... on behalf of Pittwater Council

Officer's signature: ..... Date: .....

**PRIVACY AND PERSONAL INFORMATION PROTECTION NOTICE**

Purpose of collection:	To enable Council to act as the Principal Certifying Authority for the development.
Intended recipients:	Pittwater Council staff
Supply:	The information is required by legislation
Consequence of Non-provision:	Your application may not be accepted, not processed or rejected for lack of information
Storage:	Pittwater Council will store details of this form in a register that can be viewed by the public.
Retention period:	Hard copies will be destroyed after 7 years and electronic records will be kept indefinitely.
Please contact Council if this information you have provided is incorrect or changes.	



Business Insurance

DESIGN CONSTRUCTION IMPROVEMENTS PT  
99 TRALEE STREET  
HOME  
ACT# 2620

This is not a request for  
payment.  
Page 1  
3

CERTIFICATE OF CURRENCY AS AT 22/05/2014

is to certify that the policy detailed below is in force until the expiry  
is shown, subject to the payment of the premium.

Enquiries: THOMAS BAIN Policy Number: SB9LY02205  
BUILDINGS, GROUND FLOOR CMR MELROSE DR & BR Date Issued: 22/05/2014  
Phone: 02 6281 8951

APPROVER ID: K141 /351

BUSINESS INSURANCE - POLICY SUMMARY

The Policy covers more than one situation, the Policy Sections  
shown below as INSURED may not apply to every situation.

SECTIONS INSURED	SECTIONS NOT INSURED
FIRE AND OTHER DAMAGE	* MONEY
BUSINESS INTERRUPTION	* GOODS IN TRANSIT
BOURGAIARY	* FRAUD & DISHONESTY
STASS	* EQUIPMENT BREAKDOWN
PUBLIC & PRODUCTS LIABILITY	* GENERAL PROPERTY
	* PERSONAL ACCIDENT AND ILLNESS
	* TAX AUDIT

Please refer to the following page(s) for details of your insurance.



Business Insurance

23-05-'14 16:56 FROM-

Business Insurance - POLICY DETAILS

Policy Number SB91X02205

Page 2  
Date Issued 22/05/2014

3

T-330 P0011/0014 F-655

Insured(s):  
IGM CONSTRUCT INDUSTRIES PTY LTD  
IGM CONSTRUCT INDUSTRIES HOLDINGS PTY LTD

Period of Insurance:  
04/2014 to 4PM 03/04/2015

INSURE:  
STRUCTURAL ENGINEER - DESIGN, MANUFACTURE & INSTAL  
TION OF RESIDENTIAL VILLAS, WATER TANKS, METAL FOOD  
STOM SYSTEMS JOIST, BEARERS & PURLINS, ANCHOR SY  
STEM & METAL FORMWORK DRAFTING SERVICES

Location:  
1/2620

GENERAL AND OTHER DAMAGE POLICY SECTION

Indemnity Conditions applies to those items where  
"Indemnity" is shown.  
The special excess that applies to claims for earthquake is in the  
policy wording.

Description of Property Insured  
Address: 99 TRAFAL STREET (WORKSHOP)  
HOME  
Sum(s) Insured:

Description of Business Activity:  
Address: STRUCTURAL METAL PRODUCT MANUFACTURING REC

Building(s)  
Sum Insured Indexed  
Sum Insured Indexed  
Business Contents  
Sum Insured Indexed  
Sum Insured Indexed  
\$2,407,363  
\$55,724  
\$1,278,399

Net Property:  
Value Property ON SITE  
Sum Insured Indexed  
Sum Insured Indexed  
\$5,000  
\$3,746,486

Global Insurance  
Coverage TO CUSTOMERS GOODS  
Sum Insured Indexed  
Sum Insured Indexed  
NOT INSURED  
\$200



Business Insurance

P0012/0014 F-655  
INSURANCE - POLICY DETAILS

Policy Number SB9LX02205

Page 5  
Date Issued 22/05/2014

Description of Property Insured  
Building(s) at: 53-57 BOMBALA ROAD  
MIMATTABEL

Sum(s) Insured:  
3

Description of Business Activity:  
Business: ELECTRICIAN'S WORKSHOP

Building(s) Sum Insured Indexed  
Business Contents

\$310,500  
NOT INSURED  
NOT INSURED

Real Property:  
Total Declared Value for the situation

NOT INSURED  
\$310,500

Additional Insurance  
Coverage TO CUSTOMERS GOODS

NOT INSURED

Additional Insurance  
Coverage

Additional Insurance  
Coverage

Business (es): \$200

BUSINESS INTERRUPTION POLICY SECTION

Business Profit 12 MONTHS INDEMNITY PERIOD  
Business Rentals 12

\$200,000  
NOT INSURED

Additional Insurance

Additional Insurance  
Coverage

NOT INSURED  
NOT INSURED  
NOT INSURED

Business (es): \$200



Business Insurance

23-05-'14 16:57 FROM- Pittwater Council

Policy Number SB9LX02205

Page 7  
Date Issued 22/05/2014

3

INCESS INSURANCE - POLICY DETAILS

SS POLICY SECTION

99 TRALEE STREET (OFFICE)  
HOME

ENGINEER CONSULTING  
ENGINEERING & DESIGN ENGINEERS

Sum(s) Insured:

Replacement

NOT INSURED

99 TRALEE STREET (WORKSHOP)  
HOME

STRUCTURAL METAL PRODUCT MANUFACTURING NEC

Sum(s) Insured:

Replacement

NOT INSURED

Additional Insurance

Additional Broker Stems Costs

Sum(s) Insured:

Replacement

NOT INSURED

Additional Insurance

Additional Broker Stems Costs

Sum(s) Insured:

Replacement

NOT INSURED

Additional Insurance

Additional Broker Stems Costs

Sum(s) Insured:

Replacement

NOT INSURED

Additional Insurance

Additional Broker Stems Costs

Sum(s) Insured:

Replacement

NOT INSURED

**Our duty of disclosure**

After you enter into this policy with us, you have a duty, under the Insurance Contracts Act, to disclose to us every other fact that you know or could reasonably be expected to know, is relevant to our decision whether to accept the risk of the insurance and, if so, on what terms. You have the duty to disclose these matters to us before you renew, tend, vary or reinsure this policy. Your duty however does not require disclosure of a matter:

- 1) That diminishes the risk undertaken by us;
- 2) That is of common knowledge;
- 3) That we know or, in the ordinary course of our business, ought to know; and
- 4) As to which compliance with your duty is waived by us.

If you fail to comply with your duty of disclosure, we may be entitled to reduce our liability under your policy in respect of a claim, or we may cancel the policy or do both. If your disclosure is fraudulent, we may also have the option of ending the policy from the beginning.

**Amount of cover**

Some parts of your policy, you have given us details about a cost of replacing buildings, business contents, your home, contents, farm buildings, farm contents, and other items, of the cost of doing certain things in connection with your business. This is to assist you to work out how much insurance cover you need.

When you do your calculations you should note that if you are not entitled to an input tax credit on the policy premium, sums insured and limits of liability stated in the policy are not inclusive (unless your policy states otherwise). If you are entitled to an input tax credit on any part of the policy premium, the sums insured and limits of liability stated in the policy are exclusive of any input tax credit which you are entitled to claim. You should remember these details at each renewal or if you have a significant change to advise us of the changed details.

If you need advice about these things you should contact your accountant or financial adviser.

**Input tax credit entitlement**  
You are entitled to an input tax credit for any portion of the premium for this policy or your entitlement to an input tax credit as disclosed to us is incorrect or changes, then you must immediately let us know in writing.

**Under-insurance**

You should note that some policy sections have under-insurance provisions which apply. This means that if you under-insure, you will have to bear part of any loss yourself.

**Payment and instalments**

If you are paying the premium for this policy by instalments then, if an instalment of the premium remains unpaid for a period of at least:

- 1) 14 days, we may refuse to pay a claim; or
- 2) one month, we may cancel this policy.

We reserve the right to cancel any direct debit arrangement between us if one or more debits are returned unpaid by your financial institution.

**Renewal conditions**

All renewals are effected on the basis that they are subject to the same terms and conditions which are set out in the policy wording or product disclosure statement which you already hold. If you require another copy please advise us. If your existing policy has a special endorsement or exclusion, this will continue during any renewal period unless your renewal notice shows otherwise.

In the event that we do not accept any renewal condition, we will inform you as soon as practicable.

**Workers compensation**

Workers compensation insurance is compulsory for all employers. This insurance does not include workers compensation insurance.

**Fire services levy**

In some States Fire and Emergency Authorities receive funding via a levy imposed on insurance companies. This levy is commonly known as Fire Services Levy (FSL). If the levy applies to your policy then the amount shown as FSL is our estimate of the amount which we must contribute towards FSL in respect of your policy.

**Privacy**

We appreciate privacy is important to you. We are committed to protecting your personal information. For further information, please refer to our Privacy Statement and Suncomp Group Privacy Policy by visiting [www.gic.com.au/privacy](http://www.gic.com.au/privacy) or call us on 13 10 10.

Issued by: AAI Limited ABN 48 095 297 807 trading as GIC

04644 01/03/14 A

**PAYMENT OPTIONS**

**Online.** Pay online at [www.gic.com.au](http://www.gic.com.au)  
Pay with the click of a mouse.

**By phone.** Have your credit card details handy.  
Call GIC toll free on 8000 8900 6663.

**By mail.** Send your cheque or money order made payable to GIC with this payment slip to address:  
GIC Payments, Reply Paid 6453, Brisbane, QLD 4001.  
No postage is required if posted within Australia.

**Over the counter.** Take this whole page to any Australia Post or GIC branch.

**Bank Code: 8250**  
Ref: Please use the Payment Reference number at the bottom of page 1. Please enter all digits with no spaces.

**BPAY:** Telephone and Internet Banking - BPAY. Contact our bank, credit union or building society to make this payment from your cheque, savings or credit card account. For more info visit [www.bpay.com.au](http://www.bpay.com.au)