

QBE INSURANCE (AUSTRALIA) LIMITED ABN 78 003 191 035 CTP Insurance GPO Box 2516

Sydney 2001

COMPULSORY THIRD PARTY Personal Injury Insurance

RECEIPT No: 1769106

28th September 2015

TAX INVOICE

MANTILLA MEDICAL PTY FT LTD 17 VALLEY VIEW CRESCENT GLENDALE NSW 2285

Compulsory Third Party (CTP) Insurance Receipt

Vehicle Details:	2011 BMW				
Plate Number:	BZY90B	Insurer Code:	36		
VIN/Chassis/Engine Number:	WBAWY32000L679992	CTP Number:	0081318293		
Use By Date:	31st January 2016	Check Digit:	2		
This premium has been calculated and offered on the basis of the Input Tax Credit Entitlement (ITCE) as shown. If this is not correct please contact us.					
Is anyone entitled to claim an Input Tax Credit (ITC) on this green slip? Yes					
Only GST registered Businesses may claim an ITC.					

Period of Insurance:	12 Months 1*		
Payment Details:	QBE Premium	:	\$289.22
	GST	:	\$28.92
	MCIS Levies (GST Exempt) 2*	:	<u>\$91.86</u>
	Total Paid	:	<u>\$410.00</u>

^{1*} This insurance operates for the period of registration of this vehicle in accordance with the Motor Accidents Compensation Act 1999. If registration is renewed after the due date, in accordance with the Motor Accidents Compensation Act 1999, you may be personally liable if you cause injury to another person.

2* Medical Care and Injury Services Levies

The levies fund ambulance, hospital, lifetime care and other services for people injured in motor vehicle accidents.

IMPORTANT INFORMATION:

This CTP policy will be available for use in the registration of a motor vehicle only until the Use By Date shown above.

PRIVACY STATEMENT:

QBE Insurance (Australia) Limited (QBE) sells this product by telephone, through its on-line services, as well as through its services company located in Philippines. QBE and its services company are committed to safeguarding your privacy and the confidentiality of your personal information and are bound by the Australian Privacy Principles which are set out in the *Privacy Act 1988 (Cth)*. QBE has collected the information shown on this document under the *Motor Accidents Compensation Act 1999 (NSW)*. QBE uses this information for the management of your CTP insurance and will share this information with Roads and Maritime Services. In the event of a claim QBE may be required to disclose this information to other insurers or government agencies in order to investigate, process and settle the claim.

If the information on this form is not correct it may affect our ability to manage your CTP insurance and any claims made. At any time you are entitled to request access to your personal information and to ask us to correct any errors.

If you would like any further information about how QBE manages personal information please visit www.qbe.com to see our full privacy policy. If you have any concerns about the way we have handled your personal information you should contact the QBE Customer Care Unit on 1300 650 503 or by email complaints@qbe.com.



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COMPULSORY THIRD PARTY Personal Injury Insurance

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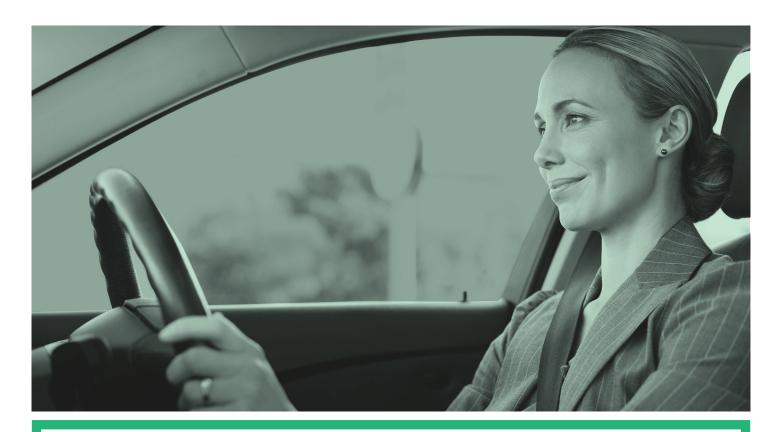
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Payment Date: 28th September 2015



The Green Slip Guide

Understanding Compulsory Third Party Personal Injury Insurance



The Motor Accidents Authority (MAA) - regulating Green Slip insurance for the benefit of the people of NSW.

PROTECTION FOR MOTORISTS

Green Slip insurance is compulsory

You must buy a Compulsory Third Party (CTP) insurance policy, a 'Green Slip', before you can register your vehicle. Your vehicle must be registered for the cover to come into effect.

It is an offence to use an uninsured vehicle on the road.

It covers personal injury only

If you are the driver at fault in a motor vehicle accident, your Green Slip protects you against personal injury claims from 'third parties':

- your passengers
- other road users, such as drivers and motorcyclists, their passengers, pedestrians and cyclists.

It does NOT cover damage to property or vehicles.

Your Green Slip could save you a fortune

Without your Green Slip, you would be personally liable for the costs and losses of people you injure in a motor

vehicle accident. Even good drivers need protection. A momentary lapse of concentration could lead to an accident that would cost you dearly without your Green Slip.

PROTECTION FOR PEOPLE INJURED IN A MOTOR VEHICLE ACCIDENT

What costs does Green Slip insurance cover?

For people injured in an accident but not at fault, Green Slip insurance covers:

- reasonable and necessary medical costs,
- loss of income and ability to earn income,
- for those with more severe injury, payments for 'pain and suffering' and loss of enjoyment of life.

If you are the driver at fault, your Green Slip also covers some of the costs and losses of your injuries, such as:

- initial public hospital and ambulance cover,
- up to \$5,000 in treatment expenses and lost income
- access to the Lifetime Care and Support Scheme if you are very seriously injured.

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Compensation to relatives

If a person dies as a result of a motor vehicle accident, close relatives may also be covered for some costs and losses.

How can I make a claim if I am injured?

The first point of contact to make a personal injury claim is the MAA. We will give you a claim form and put you in touch with the Green Slip insurer of the vehicle that you consider caused the accident.

To make a claim:

- where possible, record the registration number of the vehicle that you consider caused the accident
- report the accident to the police
- call our Claims Advisory Service on 1300 656 919 for help.

GREEN SLIP PRICING

Who sets Green Slip prices?

Insurers are licensed by the MAA to sell Green Slips and to handle claims. Insurers set their Green Slip prices in a competitive market.

Insurers base their pricing on NSW-wide claims data and their own claims experience. They also offer discounts and loadings on Green Slips, based on the risks of the customer and vehicle.

Risk factors

Risk factors are applied by insurers. The MAA sets risk factors for types of vehicles, and the region where the vehicle is garaged. Each insurer sets other risk factors within limits set and reviewed by us. Examples include:

- age of the vehicle
- age of the driver/rider
- driver/rider record.

Safer drivers are often rewarded with better prices for Green Slips.

The MCIS levy

The price of your Green Slip includes the Medical Care and Injury Services (MCIS) levy, which covers the cost of:

- ambulance and initial NSW public hospital treatment for people injured in motor accidents
- care for the very seriously injured (through the Lifetime Care and Support Scheme)
- administration and regulation of the Green Slip scheme by the MAA.

PURCHASING YOUR GREENSLIP

Shopping around

Comparing Green Slip prices is a good idea for any vehicle owner as prices can vary significantly from one insurer to another.

Our free online Green Slip Calculator (www.greenslips. nsw.gov.au) and Green Slip Helpline (1300 137 600) can help you shop around.

These services allow you to compare prices from all insurers quickly and easily, based on your individual circumstances. They are available 24 hours a day, seven days a week.

You have a choice on the length of time you want for your Green Slip, which must be the same as the length of time for the vehicle's registration. You can decide on cover for 12 months or six months (for most vehicles weighing under 4.5 tonnes). Other options are available for fleet owners and motor dealers.

Give the correct information

Make sure you have your registration papers with you when you are renewing your registration and shopping around for your Green Slip. That way you can give the insurer correct information.

For unregistered vehicles, have your vehicle's VIN or chassis number, and identification for the vehicle owner with you. This can be a NSW driver or rider licence, a Roads and Maritime Services customer number or a NSW photo card.

If you provide incorrect information to your insurer:

- you will be asked to pay the difference between the lower amount and what you should pay
- your registration could be suspended and cancelled and you may have to pay re-instatement fees.

Use-by date for registration

All Green Slips have a use-by date. This means you must use the Green Slip to register your vehicle by the date specified or it is no longer valid.

Green Slips for six-month registration have a use-by date of 21 days after the registration start date. If you don't renew by the end of 21 days, you can only renew with a 12-month policy.

For more information about the terms of your Green Slip policy, contact your insurer.

IF YOU CAN'T AGREE WITH AN INSURER

Try to sort out your complaint with the insurer first. If it is not resolved, you can ask us for help.

If you have a dispute with a Green Slip insurer, our free dispute resolution services may be able to help you.

CONTACT US

For more information about Green Slips, contact the NSW Government's Green Slip scheme regulator, the Motor Accidents Authority.

Telephone 1300 137 131 www.maa.nsw.gov.au

