

Owner Builder
Personal
Accident
Insurance
Product Disclosure
Statement

The Owner Builder
Specialists

Important Information

This Product Disclosure Statement (PDS) is designed to assist you to understand what you need to know about Your AOBIS Owner Builder Personal Accident Insurance so you can make an informed choice before you purchase this product.

If We accept Your Application You will receive a Schedule that summaries the insurance cover You have selected.

We recommend you read the PDS in conjunction with the Policy Wording.

This PDS is dated 19th October (ref:AOBIS 0509).

About this Product

The Insurer

This issuer of this PDS and policy is Calliden Insurance Limited (Calliden), ABN 047 004 125 268.

Calliden is a wholly-owned subsidiary of Calliden Group Limited which is an Australian company listed on the ASX. It is authorised under the Australian Insurance Act 1973 (Cth) to conduct insurance business in Australia. That Act establishes a system of financial supervision of general insurers in Australia. As an authorised insurer, Calliden is regulated by the Australian Prudential Regulation Authority.

Calliden is also regulated under the Corporations Act 2001 and is the holder of an Australian Financial Services Licence (AFS Licence No 234438) issued pursuant to that Act. As a holder of an AFS Licence, Calliden is regulated by the Australian Securities and Investments Commission (ASIC).

Calliden specialises in manufacturing general insurance products for individuals, the SME sector and groups across metro and regional Australia.

You may contact Calliden in any of the following ways:

–Tel: 02 9551 1111

–Postal Address: PO Box 348, Milsons Point NSW 1565

–Email: through out website www.calliden.com.au

The Agent

Australian Owner Builder Insurance Services Pty Ltd (ABN 95 122 431 654) (AOBIS) arranges policies for and on behalf of Calliden.

AOBIS acts under a binder authority given to it by the insurer to administer and issue policies, alterations and renewals. In all aspects of this policy AOBIS acts as an agent for the insurer and not for you. This policy is also distributed by other insurance intermediaries (brokers) who generally do act as Your agent when You purchase this product.

If you have any queries in relation to your policy, you can contact AOBIS in any of the following ways:

–Tel: 1300 850 131

–Fax: (02) 9773 6088

–Postal Address: 7 Peninsula Blvd, Seaford, VIC, 3198

–Email: info@aobis.com.au

Your Records

This PDS, the Policy Schedule and any endorsements are a record of Your cover. They are important documents containing the terms and conditions which apply to Our agreement. You may need to refer to them periodically and particularly when the Policy is due for renewal or at the time of a claim. Please keep them in a safe place.

Our Agreement

The agreement between You and Calliden Insurance consists of:

- Your Application
- this PDS
- Your Policy Schedule
- any endorsement.

A Policy Schedule is issued when We agree to cover You and You have paid (or agreed to pay) the premium including any relevant government charges by the inception/due date.

Your Duty of Disclosure

Whether You are entering into a Policy for the first time or are proposing to renew, vary, extend or reinstate a Policy You have a duty of disclosure:

Your Duty of Disclosure for New Policies

When answering Our questions You must be honest and You have a duty under law to tell Us anything known to You, and which a reasonable person in the circumstances, would include in the answer to the question. We will use the answers in deciding whether to insure You and anyone else to be insured under the Policy, and on what terms.

Your Duty of Disclosure for Renewals

If You have already entered into a Policy and You are proposing to renew, vary, extend or reinstate the Policy Your duty of disclosure changes. You have a duty to tell Us of everything that You know, or could reasonably be expected to know, that is relevant to Our decision to insure You and to the terms of that insurance. If You are not sure whether something is relevant You should inform Us anyway.

Who Needs to Tell Us?

It is important that You understand You are answering Our questions in this way for Yourself and anyone else that You want to be covered by the Policy.

What You Are Not Required to Disclose:

Your duty does not require disclosure of matters that:

- reduce the risk
- are common knowledge
- We know or, in the ordinary course of Our business, ought to know, and
- We have indicated We do not want to know.

Important Information Continued

If You do not tell Us

If You do not answer Our questions in this way or disclosure everything You know, We may reduce or refuse to pay a claim, or cancel the Policy. If You answer Our questions fraudulently, We may refuse to pay a claim and treat this Policy as never having been in force.

Significant Features and Benefits

The following information sets out the significant benefits and features of the cover by this Policy. This is a summary only. We suggest that You read the entire Policy to make Yourself aware of all the cover offered and to ensure the cover offered meets Your needs.

Your Policy provides the Insured Persons, being the declared owner builder, the declared owner builder's spouse, or the declared member of the owner builder's family, who are specified in the Schedule, with an accidental death and disablement cover whilst actually carrying out work that is solely being conducted for the Construction Works at the Construction Site.

Cover	Summary of Cover
Lump sum capital benefit for Personal Accident	If an Insured Person suffers an Injury while such Insured Person is actually carrying out work that is solely being conducted for the Construction Works at the Construction Site, that within 12 months of suffering the Injury results in Permanent Disablement, We will pay the Capital Benefit Applicable to that Permanent Disablement.
Weekly benefits for Personal Accident	If an Insured Person suffers Total Disablement or Partial Disablement from an Injury while such Insured Person is actually carrying out work that is solely being conducted for the Construction Works at the Construction Site, after the Excess Period has elapsed, We will pay the Weekly Benefit Sum Insured applicable to that Total Disablement or Partial Disablement.
Medical Treatment travel expenses	We will pay travel expenses in obtaining medical treatment following Injury to an Insured Person. Limit in the aggregate and any one loss: 1% of the Capital Benefit Sum Insured.
Domestic assistance	We will pay the reasonable cost of domestic assistance following Injury to an Insured Person. Limit any one loss: 1% of the Capital Benefit Sum Insured.

Significant Risks

Duty of disclosure

You are obliged to provide reliable information and to comply with 'Your Duty of Disclosure' under the Important Information section of this Policy, which outlines Your disclosure obligations and the consequences of not complying with these obligations.

Conditions, exclusions and Policy limits

Read this PDS carefully so that You are fully aware of the cover provided by the Policy and the conditions, exclusions and Policy limits that apply to Your insurance. Please read the conditions and exclusions sections of this PDS on pages 9 and 10.

Cost of Your Policy

The amount that We charge You for this insurance when You first acquire Your Policy and when You renew Your Policy is called the premium. The premium is the total that We calculate when considering all of the factors which make up the risk. These factors include the Sums Insured You choose for capital and weekly benefits.

The total cost of Your Policy is shown on Your Policy Schedule and is made up of Your premium plus Government Taxes such as, GST and Stamp Duty.

What happens if You do not pay the cost of Your Policy by the due date?

We will have the right to cancel Your Policy if You do not pay Your premium by the due date or if Your payment method is dishonoured and therefore We have not received Your payment by the due date. Unless We tell You, any payment reminder We send does not change the expiry of Your cover or the due date of Your premium.

Paying By Instalments

- Where You pay Your premium by instalments:
- We will not pay any claim if at the time the incident giving rise to the claim occurred, at least one instalment of premium remained unpaid for 14 days or more
- If any instalment of premium has remained unpaid for 30 days, the Policy will come to an end without notice to You
- In the event of a claim, any balance of the annual premium will become due before settlement of the claim. Alternatively, it may be deducted from the settlement of Your claim
- If the financial institution holding Your account return or dishonour a direct debit payment due to lack of funds in Your account, We will charge You for any direct or indirect costs which We incur arising from the payment being returned or dishonoured.

Important Information Continued

Other costs, fees and charges

Other costs, fees and charges which may be applicable to the purchase of Your insurance Policy include:

Costs or fees	Details
Refund of Premium	You may cancel Your Policy at any time. If You choose to cancel Your Policy We will retain a portion of premium which relates to the period for which You have been insured. We will refund the residue for the unexpired period, less any non-refundable government taxes or charges, provided that: <ul style="list-style-type: none"> • no event has occurred where liability arises under the Policy and • the residue amount is over \$20.
Commissions	Your broker or insurance intermediary may receive a commission payment from Us when Your Policy is issued and renewed. If You cancel Your Policy, this commission payment may be non-refundable. For details of the relevant commission paid, please refer to Your FSG, SOA or contact Your broker or insurance intermediary directly.

Excess

The Excess for this Policy is the waiting period applicable before benefits for Total Disablement or Partial Disablement will become payable. The Excess applicable is 30 days and is stated under Item 3.4 under Cover Details of Your Policy.

GST Information

When We make a payment for the acquisition of goods, services or other supply, We will reduce the amount of the payment by the amount of any GST input tax credit that You are, or will be, or would have been, entitled to in relation to that acquisition, whether or not that acquisition is actually made.

When We make a payment under this Policy as compensation (instead of payment for the acquisition of goods, services or other supply) We will reduce the amount of Our payment by the amount of any GST input tax credit that You would have been entitled to had the payment been applied to acquire such goods, services or other supply.

Dispute Resolution

How You Can Resolve A Complaint You Have With Us

If You would like to make a complaint, We will do everything We can to try to resolve it as quickly and fairly as possible. The following paragraphs provide details on how You can lodge Your complaint and how Calliden will try to resolve it.

You may contact Us at any time if You are dissatisfied with any matter relating to Your insurance with Calliden, including:

- Our decision on Your claim
- Our handling of Your claim
- the service of Our representatives, assessors, loss adjusters or investigators, and
- Your insurance Policy.

Contact Us

- If You have a complaint regarding Your claim, please contact Your claims consultant
- If You have a complaint regarding Your insurance Policy, please contact Us on 02 9551 1111 and We will try to resolve Your complaint straight away
- You can write to Us at:
 - Fax: 02 9551 1155
 - Address: PO Box 348, Milsons Point NSW 1565

How We resolve complaints

- We will address all complaints, except where specific circumstances apply, in accordance with Calliden's Complaints Handling Process. This process is compliant with the Insurance Council of Australia's Code of Practice. Both the Code of Practice and Our Complaints Brochure, which contains a guide to Our process, are available upon request
- We will handle all complaints without cost to You
- A complaints consultant will be assigned to the management of Your complaint and will acknowledge Your complaint within 2 business days of receipt. If further information is required to consider the complaint, it will be requested at this time
- The complaints consultant will aim to resolve Your complaint within a further 13 business days. In certain circumstances a longer period may be required, and We will request a later response date
- The outcome of the complaint will be advised to You in writing, stating Our reasons and any corrective action that will be undertaken.

If Your complaint is still unresolved

If We cannot resolve Your complaint within 15 business days or You are not happy with Our response to Your complaint, You can seek an external review via Our external dispute resolution scheme, administered by the Financial Ombudsman Service (FOS).

This national scheme is for consumers, free of charge and is aimed at resolving disputes between insured's and their insurance companies.

For more information call 1300 78 08 08 or visit

If the FOS is unable to address Your complaint then Calliden may be able to provide You with details of an alternative external dispute resolution service.

Understand You are answering Our questions in this way for Yourself and anyone else that You want to be covered by the Policy.

Important Information Continued

Don't prevent our right to recovery

We will not compensate you for any loss or damage that is covered by this policy where:

- another person or party would be liable to compensate you, or hold you harmless, for part of or all of that loss or damage, and
- you have agreed with that person or party, either before or after the inception of this policy, that you will not seek recovery from them.

Your Cooling-off Period

Please read this PDS and Your Policy Schedule carefully to make sure You understand the cover provided and that it is adequate. You have fourteen (14) days after You receive the Schedule to alter Your cover should You need to. If, for any reason, You are not completely satisfied with Your Policy We may agree in writing to alter it to meet Your needs. Alternatively, You may cancel Your Policy within the 14-day period by returning it to Us with Your written instruction.

If You cancel within the 14 day period the premium You have paid will be refunded, provided no event has occurred for which a claim is payable under the Policy.

Privacy

Calliden respects Your privacy and operates at all times in accordance with its privacy policy. This privacy notification provides a summary of how Calliden treats Your privacy, and it is recommended that You read the policy in conjunction with this notice.

Calliden collects personal information to assess Your request for insurance, to administer Your Policy, provide other insurance services as requested by You, and also to notify You about other Calliden services or promotions from time to time. At the time of collecting Your information We will inform You of the purpose for the collection and the consequences if You choose not to provide the information.

In order to provide its insurance services Calliden may need to share Your information with third parties including Your agent or broker and Calliden's reinsurers and claims providers (for a full list see Calliden's privacy policy).

In accordance with Calliden's privacy policy You may obtain access at any time to information that Calliden or its service providers hold on You. If You would like to contact Calliden about privacy, or would like to obtain a copy of the privacy policy You may do so through one of the following means:

- online at
- by phone 02 9551 1111
- by email to
- by letter to Privacy Officer, PO Box 348, Milsons Point NSW 1565.

General Definitions

Applicable to All Policy Sections

Act of Terrorism includes any act, or preparation in respect of action or threat of action, designed to influence the government de jure or de facto of any nation or any political division thereof, or in pursuit of political, religious, ideological or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or de facto, and which:

- involves violence against one or more persons
- involves damage to property
- endangers life other than that of the person committing the action
- creates a risk to health or safety of the public or a section of the public, or
- is designed to interfere with or to disrupt an electronic system.

Application means the AOBIS Owner Builder Personal Accident Insurance Application Form signed by You.

Business means the occupation, profession or business which is described in the Schedule.

Capital Benefit Sum Insured means the Sum Insured for capital benefits specified in the Schedule.

Completion of Construction Works means:

- 1) the time of practical completion, being when the Construction Works are complete, except for minor omissions and minor defects which do not prevent the Construction Works from being reasonably capable of being used for their intended purpose and with respect to any separable portion of the Construction Works, when they are individually capable of being used for their intended purpose; or
- 2) the time at which a certificate of practical completion or similar document is issued by the local authorities, whichever is the earliest.

Construction Site means the location specified in the Schedule at which the Construction Works will be performed.

Construction Works means the works which are located at the Construction Site and which are specified in the Schedule.

Earnings means:

- 1) in the case of an Insured Person who is an employee, their gross weekly rate of pay exclusive of overtime payments, bonuses, commission or allowances averaged over the period of 12-months prior to the date disablement commenced or over such shorter period that the Insured Person has been continuously employed; or
- 2) in the case of an Insured Person who is not an employee, their gross weekly income derived from personal exertion after deducting any expenses necessarily incurred in deriving that income averaged over the period of 12months prior to the

date disablement commenced or over such shorter period that the Insured Person has been engaged in their Business.

Football means any training or playing of rugby league, rugby union, soccer, touch football, gridiron, Australian rules or similar game which is organised by any sporting club or sporting organisation.

Injury means bodily injury caused by an accident which occurs during the Period of Insurance but does not include any conditions which are also a sickness or disease and/or an aggravation of a pre existing injury unless caused by a separate accident.

Insured Person means any of the following people who are specified in the Schedule with respect to whom a premium has been paid:

- 1) The declared owner builder.
- 2) The declared owner builder's spouse.
- 3) The declared member of the owner builder's family, but not a member of the family who is a licensed tradesperson or a member of the family who is receiving payment for work carried out for the Construction Works at the Construction Site.

Loss of Use means loss of, by physical severance or permanent loss of the full effective use of the part of the body referred to in the Capital Benefit Table.

Motor Cycling means driving, riding or being a passenger on any mechanically propelled 2 or 3 wheeled vehicle, quad or ATV vehicle; whether or not the vehicles is registered for use on public roads.

Our/We/Us/Calliden means Calliden Insurance Limited ABN 47 004 125 268 and AFS Licence No. 234438

Partial Disablement means disablement which prevents the Insured Person from carrying out a substantial part of their usual Business.

Period of Insurance is the period stated in the Schedule during which the insurance cover provided by this Policy is in force.

Policy includes this Product Disclosure Statement/Policy Wording, the Schedule and any special conditions or endorsements issued to You.

Schedule means the most recent schedule for Your Policy Issued by Us.

Sum Insured means the relevant amount shown in the Schedule.

Total Disablement means disablement which entirely prevents the Insured Person from engaging in their usual Business.

Weekly Benefit Sum Insured means the Sum Insured for weekly benefits specified in the Schedule.

You/Your means the person or entity named in the Schedule as the Insured.

General Conditions

1.

Provided that We give reasonable notice, We shall be allowed to have any Insured Person medically examined or, in the event of death of an Insured Person, a post mortem examination carried out at Our expense.

2.

As soon as possible after suffering an Injury, the Insured Person must obtain and follow advice from a qualified medical practitioner.

3.

In the event of death by accident of the Insured Person We will pay any compensation for which You are entitled to indemnity under this Policy to their legal representative.

4.

We must be advised of any existing medical conditions that may affect Our decision to include an Insured Person.

5. Cancellation

You may cancel this Policy at any time by notifying Us in writing in which case We will retain the pro-rata rate for the time the Policy has been in force.

We may cancel this Policy by giving You written notice to the effect where You have:

- Failed to comply with the duty of utmost good faith
- Failed to comply with the duty of disclosure at the time when the Policy was entered into
- Made a misrepresentation to Us during the negotiations for the Policy before We entered into the Policy
- Failed to comply with a provision of the Policy
- Failed to pay the premium or failed to pay any instalments for longer than one month
- Made a fraudulent claim under this Policy or any other policy of insurance (whether with Us or some other insurer) that provided insurance cover during any part of the period which the Policy of insurance provides insurance cover
- Failed to notify Us of any specific act or omission where such notification is required under the term of this Policy.

We may cancel this Policy pursuant to any right at law but subject to the provisions of the Insurance Contracts Act 1984.

When We cancel the Policy it will have effect from whichever of the following times is the earliest -

- The time when another policy of insurance replacing this Policy is entered into, or
- 4 o'clock in the afternoon of the third business day after the day on which notice was given to You. Unless this Policy was in force by Virtue of Section 58 of the Insurance Contracts Act whereby the cancellation will take effect from the fourteenth business day after the day on which notice was

given to You. After cancellation, We will refund the premium for the time remaining on the Policy, less any non-refundable duties.

6. Alteration of risk

It is important for You to be aware that We only cover You for the occupation You have described to Us that is shown in Your Schedule, You must immediately notify Us if there is any change in Your occupation. We will then review Your new occupation and decide whether to insure You and on what terms.

7. Other insurance

At the time You make a claim, You must give Us written notice of any other insurance covering similar benefits to those covered by this Policy.

General Exclusions

We shall not be liable in respect of any Injury, death or disablement directly or indirectly caused by or arising out of or in consequence of, regardless of any other cause or event contributing concurrently or in any other sequence, or contributed to by, resulting from or in connection with:

1.

Death or Disablement that results from:

- (a) a deliberately self-inflicted Injury;
- (b) The Insured Person:
- being under the influence of intoxicating liquor or of a drug, other than a drug taken or administered by or in accordance with the advice of a duly qualified medical practitioner;
 - being addicted to intoxicating liquor or to a drug;
 - taking part in a riot or civil commotion;
 - acting maliciously;
 - engaging in any criminal act; or
 - engaging in professional sporting activities;

2.

any Act of Terrorism, regardless of any other cause or event contributing concurrently or in any other sequence to the loss. This also excludes Injury, death, disablement, loss, damage, cost or expense directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with any action in controlling, preventing, suppressing, retaliating against, or responding to any Act of Terrorism;

3.

war (whether war be formally declared or not), any hostilities, invasion, acts of foreign enemies, war-like operations or civil war;

4.

mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, military or usurped power, confiscation, nationalisation, requisition, legal seizure or destruction of or damage to property by or under order of any government, public or local authority or looting, sacking or pillage following any of the above;

5.

the use, existence or escape of nuclear weapons or material, ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste or from the combustion of nuclear fuel;

6.

any actual or alleged liability whatsoever for any claim or claims in respect of loss or damage, or in any way involving asbestos, or any materials containing asbestos in whatever form or quantity;

7.

The Insured Person flying, or engaging in aerial activities, other than as a passenger in an aircraft that is authorised to fly under a law that relates to the safety of aircraft;

8.

Motor Cycling or playing Football;

9.

Underwater activities which are in any way associated with the use of breathing apparatus or skin diving equipment of any description;

10.

Racing of any kind other than on foot, boxing, wrestling and fight sports, water skiing, ski-jumping or competitive snow or ice sports;

11.

Any form of cosmetic surgery or any other voluntary form of disablement and/or medical procedure You undergo;

12.

Any sexually transmitted disease, herpes or acquired immune deficiency syndrome (AIDS);

13.

neurosis, psychoneurosis, psychosis; mental, emotional, depression, stress or anxiety condition, disease or disorder or is sustained whilst the Insured Person is in a state of insanity;

14.

childbirth, miscarriage, termination of birth or any complications with pregnancy;

15.

any Injury giving rise to a right to claim any compensation from his/her employer or any person liable to pay compensation under or by virtue of any Workers' Compensation Act or Ordinance or any other Statutory Enactment providing for payment in the nature of compensation whether such right is exercised or not.;

Cover Details

1. The Indemnity

We will pay the Compensation to the Insured Person or in the case of his/her death to the Insured Person's executors or administrators as a result of the happening of any of the Events listed below occurring during the Period of Insurance or any renewal thereof while such Insured Person is actually carrying out work that is solely being conducted for the Construction Works at the Construction Site.

2. The Events/Compensation

Injury to an Insured Person caused solely and directly by violent accidental external and visible means and which independently of any other cause results in or occurs within twelve months of sustaining such Injury in:

Events Compensation

- 2.1 death: 100% of the Capital Benefit Sum Insured
- 2.2 total and irrecoverable loss of all sight in both eyes: 90% of the Capital Benefit Sum Insured
- 2.3 total and permanent loss of the use of both hands or of the use of both feet or of the use of one hand and one foot: 100% of the Capital Benefit Sum Insured
- 2.4 total and permanent loss of use of one hand or of the use of one foot: 50% of the Capital Benefit Sum Insured
- 2.5 total and irrecoverable loss of all sight in one eye: 50% of the Capital Benefit Sum Insured
- 2.6 (a) Total Disablement: in respect of each week of Total Disablement: 75% of the Weekly Benefit Sum Insured or 75% of the pre-disablement Earnings, whichever is the lesser.
- 2.6 (b) Partial Disablement: in respect of each week of Partial Disablement: 25% of the Weekly Benefit Sum Insured or 25% of the pre-disablement Earnings, whichever is the lesser.
- 2.7 travel expenses in obtaining medical treatment following Injury to an Insured Person. Limit in the aggregate and any one loss: 1% of the Capital Benefit Sum Insured
- 2.8 reasonable cost of domestic assistance following Injury to an Insured Person. Limit any one loss: 1% of the Capital Benefit Sum Insured.

3. Provided that

- 3.1 If the Insured Person becomes entitled to Compensation under more than one of the items 2.1 to 2.6 in respect of the same Injury:
 - compensation will not be payable under any item if such item is included in any other item for which greater compensation is payable;
 - compensation payable will not exceed in the aggregate the Compensation for Item 2.1.
- 3.2 After the occurrence of any one of the items 2.2 to 2.5 there will be no further liability under this Policy in respect to the same Insured Person for injuries sustained thereafter.
- 3.4 Compensation will not be payable:
 - under item 2.6 in excess of an aggregate of fifty-two (52) weeks in all in respect of any one disablement;

- under item 2.6 for the first 30 days of disablement;
- unless the injured Insured Person shall as soon as possible after the occurrence of any Injury procure and follow medical advice from a legally qualified medical practitioner;
- for more than one of item 2.6(a) and 2.6(b) in respect of the same period of time;
- in respect of an Insured Person who is under the age of 18 years;
- under item 2.6 in respect of persons who are not in receipt of wages, salaries or other remuneration;
- for any conditions which are an aggravation of a pre-existing Injury unless caused by a separate accident;
- for any conditions which are also an illness;
- for any claim for a payable condition which first occurs to an Insured Person after their 65th birthday;
- for any claim for a payable condition which first occurs after Completion of Construction Works;
- in respect of any Injury to an Insured Person which arises out of work where the Insured Person does not possess the necessary trade qualifications or trade ticket, which is required in order to carry out such work.

Claims

Claiming under this Policy

You must follow these procedures if something happens which causes Injury, which may lead to a claim. If You do not, We may refuse Your claim or reduce the amount We pay You.

If You want to make a claim You must:

- promptly inform Us by telephone, in writing or in person the full details of the Injury;
- fully complete Our claim form and return it to Us as soon as possible after the event that gave rise to the claim;
- give Us all information and documentation which We request. If We ask for it, You must provide Us with a Statutory Declaration verifying the truth of Your claim and any matters connected with it;
- the Insured Person must also take any medical or other examinations that We require, if this is reasonably necessary to prove the claim. We will pay for the examination.

Refusing a Claim

We may be able to refuse a claim if:

- You, or the Insured Person, fail in the duty of disclosure;
- You make a fraudulent claim;
- The Insured Person fails to see a registered medical practitioner for advice and to follow that advice as soon as possible after the Injury happens;
- You or the Insured Person, unreasonably refuse to give Us the information or documentation We ask for;
- You or the Insured Person, unreasonably refuse to cooperate with Us in investigating or assessing the claim (for example if the Insured Person, unreasonably refuses to undertake a medical or other examination that We ask them to take).

Calliden Insurance Limited
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ABN 47 004 125 268
AFS Licence No. 234438
www.calliden.com.au

Owner Builder
Personal
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**Australian Owner Builders
Insurance Services Pty Ltd**

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