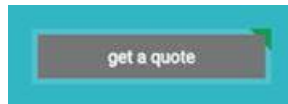




Welcome to Pacific Indemnity's email newsletter

This newsletter contains the following:

- ▶ Information regarding the NSW Small Business Stamp Duty Exemptions
- ▶ Revised Pacific Indemnity Wordings – effective 8th December 2017
- ▶ Greetings for a Happy & Safe Holiday season



NSW Small Business Stamp Duty Exemptions

From 1 January 2018 eligible small businesses (generally with less than \$2million turnover) will not be required to pay duty on certain types of insurance, including:

- **Occupational indemnity insurance (or professional indemnity)** - covering liability arising out of the provision of professional or other services (other than medical indemnity insurance)
- **Product and public liability insurance** - insurance covering liability for personal injury or property damage occurring in connection with, or arising out of the products or services of, a business.
- Commercial vehicle insurance - for a motor vehicle used primarily for business purposes

For a small business to receive the exemption from paying stamp duty on an insurance contract, they need to complete the [exemption declaration](#) (also attached) and returned.

Note: quotes may be issued exempt of NSW stamp duty without receipt of the declaration, however the policy cannot be processed as an exempt policy until the completed exemption declaration has been received. NSW stamp duty will be charged.

What is a small business?

You are a small business for the current year if:

- you carry on a business in the current year; and
- one or both of the following applies:
 - i. you carried on a business in the previous year and your aggregated turnover for that previous year was less than \$2million;
 - ii. your aggregated turnover for the current year is likely to be less than \$2million.

More information regarding stamp duty exemption for small businesses can be found by visiting the NSW Government website: www.revenue.nsw.gov.au/taxes/insurance

New Policy Wordings

With effect 8th December 2017, we are issuing new versions of our policy wordings.

Many of the changes to these wordings are for clarification of existing cover. The optional extensions have been removed, however these may still be added via endorsement, where required.

For full details of the changes to the wordings, please follow this [link](#).

To view the latest wordings, please click this [link](#).

Greetings for a Happy Holiday Season

We would like to wish you all a Happy and Safe holiday season.

We are open but with reduced staff numbers between the Christmas and New Year public holidays.

If you need to speak to anyone during this time, please contact either:

- ▶ Steven Duckworth – 0431 796 953 (Wednesday to Friday)
- ▶ Jun Acance – 0401 712 017 (Wednesday to Friday)
- ▶ Andrea Skan – 0419 237 270 (Friday only)

Did you know???



Your **Renewals** can be transacted via the **Portal**. **Expiring details** are **pre-populated** for you, all you have to do is **update where required**.

Username
Password
[FORGOT PASSWORD](#) submit

Forgotten Your Password?

Click [FORGOT PASSWORD?](#), enter and submit the requested details to get an email to reset your password

Don't have a Portal login?

Click [CONTACT US](#) or Email the following details to underwriting@pacificindemnity.com.au:

- Your Full Name
- Brokerage Name & branch (if relevant)
- Email address
- Contact Phone Number

Want to know more?



Visit our website...

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Kind regards,

The Team at Pacific Indemnity

underwriting@pacificindemnity.com.au

Please note the best way to contact us is via our mobile phones

Wishing you a Happy & Safe Holiday Season.





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