

Premium Notice 2011



ABN 40 577 162 756

Sam Cartell
RHC Workers Compensation Manager
PO Box 452
CAXTON BEACH QLD 4299

Accident Insurance Policy

Policy number: WNA102300489

Date of issue: 29 July 2011

Policy name: Mr Cartell

Your premium covers you for work-related injury claims. Your premium rate of 3.260% is below your industry rate of 3.548%. This means your claims experience is better than others in your industry - see last page.

Premium payable if received by 16 Sep 2011

\$8,725.55

Premium payable

Premium for year ending 30 June 2012

GST

Stamp duty

Total premium

Discount Offered (including GST and stamp duty):

Discounted premium Pay by 16 Sep 2011	Full premium Pay by 30 Sep 2011
\$7,554.59	\$7,788.24
\$755.46	\$778.82
\$415.50	\$428.35
\$8,725.55	\$8,995.41
\$269.86	

Your assessment was based on:

Actual wages for the year ending **30 June 2011**

\$172,000

Estimated wages for the year ending **30 June 2012**

\$172,000

This document will be a tax invoice/adjustment note for GST when you make a payment.

Payment methods

- OR
- Payment plan - monthly or quarterly by direct debit online at www.workcoverqld.com.au
 - Annual payment by BPAY®, credit card, EFT or cheque (*cash payments are not accepted*)

® Registered to BPAY Pty Ltd ABN 69 079 137 518

Workers Compensation and Rehabilitation Act 2003 Regulation 7



Billers Code: 182006

Ref: 2200 0006 0850 155 87

Credit Card - Visa or MasterCard

Pay online at www.workcoverqld.com.au
For premiums less than \$20,000



Electronic funds transfer (EFT) (not to be used for payment plans)

1. Email premiuoft@workcoverqld.com.au or fax 1300 651 387 your policy number, contact details and premium amount.
2. Deposit amount to BSB 064013 account number 10008320, quoting your policy number as the reference number on the bank deposit.

Policy number: WNA102300489
Reference number: E0005966671

To pay by **cheque**, please return this tear-off slip with your payment to:

WorkCover Queensland - Cheque Payments
GPO BOX 2772
BRISBANE QLD 4001

Full premium
pay by 30 Sep 2011

\$8,995.41

Discounted premium
pay by 16 Sep 2011

\$8,725.55

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Late payment

Late payment of your premium after 30 September 2011 will result in automatic late payment penalties of 5% of the outstanding premium amount. You will also be deemed uninsured and liable for any claims costs that arise during this financial year.

For more information

If you require more information about WorkCover Queensland or your Accident Insurance Policy, please contact WorkCover Queensland on **1300 362 128** or visit our website at www.workcoverqld.com.au

Cancelling a policy

If at any time you cease to employ workers and do not want to continue your policy, please contact WorkCover Queensland on **1300 362 128**.



Telephone & Internet Banking - BPAY®

Contact your bank or financial institution to make this payment from your cheque or savings account. More info: www.bpay.com.au

IMPORTANT NOTE: If you had a payment plan with WorkCover Queensland last year, you will automatically be placed on a payment plan this year. If you pay your annual premium by the due dates on the front of this notice we will cancel your payment plan.

Payment plan options

Premium instalment

GST

Stamp duty

Payment

	Monthly plan Nine payments due monthly 5 October to 5 June	Quarterly plan Four payments due 5 October, 5 December 5 March, 5 June
	\$865.36	\$1,947.06
	\$86.53	\$194.70
	\$47.59	\$107.08
	\$999.48	\$2,248.84

Payment plans can be paid only by **direct debit** from a bank account. To set up a new payment plan the **direct debit authority** below must be returned by 30 September 2011 using:

 Phone 1300 362 128	 Fax 1300 651 387 This page only	 Post WorkCover Queensland GPO BOX 2459 BRISBANE QLD 4001
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The direct debit client agreement is available at www.workcoverqld.com.au. Alternatively, you may telephone **1300 362 128** and a copy will be sent to you.

Monthly or quarterly payment method for new payment plans only

Direct debit authority

Policy number: WNA102300489

Please tick ✓ the required payment option monthly quarterly

I authorise WorkCover Queensland to debit payments from the account below.

I acknowledge and agree to the terms and conditions of the direct debit client agreement. I acknowledge it is a term of the agreement that if a payment is declined by my financial institution I may be uninsured.

Bank name _____	Branch _____
Account name/s _____	
BSB number _____	Account number _____
Signatory name(s) _____	Date _____
Account signature(s) _____	

Fax to 1300 651 387 or Post to GPO BOX 2459 BRISBANE QLD 4001

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Premium calculation summary

Accident Insurance Policy
 Policy number: WNA102300489
 Date of issue: 29 July 2011

Policy name: Mr Cartell

Period of insurance 1 July 2011 to 30 June 2012

Premium for 2011/2012	\$5,607.20
Premium adjustment for 2010/2011	\$2,181.04
Excess buyout for 2011/2012	\$0.00
Excess buyout adjustment for 2010/2011	\$0.00
Total premium for year ending 30 June 2012 (excluding GST and stamp duty)	\$7,788.24

Your premium is calculated by multiplying your wages by your premium rate. Your premium rate is influenced by your claims experience, your industry and your business size. Reducing the number and cost of your claims will help to reduce your premium rate. Comparing your premium rate to your industry rate will give you an indication of how your claims experience compares to others in your industry. For information on how to improve your claims experience, please call us on 1300 362 128.

Your wages and claims summary for WorkCover Industry Classification (WIC)

323109 - Plumbing Services

Year	Wages	*Statutory claims (\$)	*Common law claims (\$)
2010-2011	172,000	0.00	0.00
2009-2010	84,000	0.00	0.00
2008-2009	84,000	0.00	0.00
2007-2008	89,000	0.00	0.00
2006-2007	61,500	0.00	0.00

Your premium and industry rate comparisons

Your premium rate for 2011/2012 is 3.260% Your industry rate for 2011/2012 is 3.548%
 Your premium rate for 2010/2011 is 2.740% Your industry rate for 2010/2011 is 2.911%

Your **estimated premium** for the year ending 2011/2012 is \$5,607.20.

Your **actual premium** for the year ending 2010/2011 is \$4,712.80.

*Statutory and Common Law capping may apply for premium calculation purposes.