

BALL J
4/8/16

FIRST CROSS-CLAIM STATEMENT OF CROSS-CLAIM

COURT DETAILS

Court Supreme Court of New South Wales
Division Equity
Registry Sydney
Case number 2015/171592

FILED
20 JUN 2016

(TL)



TITLE OF PROCEEDINGS

Plaintiff **John Smith and Rosemary Smith**
Defendant **Australian Executor Trustees Limited**
ACN 007 869 794

TITLE OF THIS CROSS-CLAIM

First Cross-claimant **Australian Executor Trustees Limited**
Second Cross-claimant **IOOF Holdings Limited**
First cross-defendant **AXIS Specialty Europe SE**
Second cross-defendant **Willis Australia Limited**

FILING DETAILS

Filed for **Australia Executor Trustees Limited and IOOF Holdings Limited, Cross-Claimants**
Filed in relation to **Cross-claim**
Legal representative **Mark Wilks, Corrs Chambers Westgarth**
Legal representative reference **9116109**
Contact name and telephone **Mark Wilks, (02) 9210 6159**
Contact email **mark.wilks@corrs.com.au**

[on separate page]

RELIEF CLAIMED

- 1 A declaration that, in the events which have happened, the first cross-defendant, AXIS Specialty Europe SE (formerly AXIS Specialty Europe Limited) (**AXIS**), is liable to indemnify the first cross-claimant, Australian Executor Trustees Limited (**AET**), under financial institutions professional indemnity insurance policy number 311731 issued by AXIS for the period of insurance from 4pm on 30 November 2011 to 4pm on 31 October 2012, with respect to the plaintiffs' claims against AET in this proceeding.
- 2 In the alternative to prayer one, a declaration that, in the events which have happened, AXIS is liable to indemnify AET, under financial institutions professional indemnity insurance policy number 311731 issued by AXIS for the period of insurance from 4pm on 30 November 2014 to 4pm on 30 November 2015, with respect to the plaintiffs' claims against AET in this proceeding.
- 3 Damages.
- 4 Costs including interest on costs.
- 5 Interest pursuant to s. 100 of the *Civil Procedure Act 2005* (NSW).

PLEADINGS AND PARTICULARS

Parties

1. The first cross-claimant, Australian Executor Trustees Limited (**AET**), is and was at all material times:
 - (a) a corporation duly incorporated in accordance with the laws of Australia;
 - (b) a wholly owned subsidiary of the second cross-claimant, IOOF Holdings Limited (**IOOF**); and
 - (c) entitled to sue and be sued in its corporate name and style.
2. The second cross-claimant, IOOF, is and was at all material times:
 - (a) a corporation duly incorporated in accordance with the laws of Australia; and
 - (b) entitled to sue and be sued in its corporate name and style.
3. The first cross-defendant, AXIS Specialty Europe SE (formerly AXIS Specialty Europe Limited) (**AXIS**), is and was at all material times:
 - (a) a foreign corporation registered in accordance with the laws of Australia;
 - (b) entitled to sue and be sued in its corporate name and style; and

- (c) carrying on business in Australia as an insurer authorised to do so in accordance with the laws of Australia.
4. The second cross-defendant, Willis Australia Limited (**Willis**), is and was at all material times
- (a) a corporation duly incorporated in accordance with the laws of Australia;
 - (b) entitled to sue and be sued in its corporate name and style; and
 - (c) carrying on business as an insurance advisor and insurance broker.

Professional indemnity policies of insurance

5. On or about 3 February 2012, AXIS issued financial institutions professional indemnity insurance policy number 311731 for the period of insurance from 4pm on 30 November 2011 to 4pm on 31 October 2012 (**2011/2012 AXIS policy**).

Particulars

The 2011/2012 AXIS policy is in writing and a copy is available upon request.

6. AET is an insured under the 2011/2012 AXIS policy.

Particulars

The Insured named in the Schedule to the 2011/2012 AXIS policy is "IOOF Holdings Limited & Subsidiaries as defined in the Proposal Form dated 25 October 2011".

AET is a wholly owned subsidiary of IOOF.

AET was listed as a subsidiary of IOOF in attachment PI-1 of the Proposal Form dated 25 October 2011.

7. AET relies upon the terms of the 2011/2012 AXIS policy as if they were set out in full herein.
8. On or about 8 December 2014, AXIS issued financial institutions professional indemnity insurance policy number FLP-311731 for the period of insurance from 4pm on 30 November 2014 to 4pm on 30 November 2015 (**2014/2015 AXIS policy**).

Particulars

The 2014/2015 AXIS policy is in writing and a copy is available upon request.

9. AET is an insured under the 2014/2015 AXIS policy.

Particulars

The Insured named in the Schedule to the 2014/2015 AXIS policy is "IOOF Holdings Limited and its subsidiaries".

AET is a wholly owned subsidiary of IOOF.

10. AET relies upon the terms of the 2014/2015 AXIS policy as if they were set out in full herein.
11. On or about 7 March 2012, Liberty Mutual Insurance Company (**Liberty**) issued excess of loss professional indemnity insurance policy number FI-SY-SPC-11-502095 for the period of insurance from 4pm on 30 November 2011 to 4pm on 31 October 2012 (**2011/2012 Liberty policy**).

Particulars

The 2011/2012 Liberty policy is in writing and a copy is available upon request.

12. AET is an insured under the 2011/2012 Liberty policy.

Particulars

The Insured is defined by the 2011/2012 Liberty policy as “the Named Insured specified in the Schedule and as otherwise defined in the Primary Policy”.

The Named Insured specified in the Schedule is IOOF.

The Primary Policy is the 2011/2012 AXIS policy.

AET otherwise repeats the particulars to paragraph 6 above.

13. On or about 6 August 2015, Liberty issued excess of loss professional indemnity insurance policy number FI-ME-SPC-14-502095 for the period of insurance from 4pm on 30 November 2014 to 30 November 2015 (**2014/2015 Liberty policy**).

Particulars

The 2014/2015 Liberty policy is in writing and a copy is available upon request.

14. AET is an insured under the 2014/2015 Liberty policy.

Particulars

The Insured is defined by the 2014/2015 Liberty policy as “the persons or organisations insured under the Primary Policy”.

The Primary Policy is the 2014/2015 AXIS policy.

AET otherwise repeats the particulars to paragraph 9 above.

15. On or about 6 June 2012, Chubb Insurance Company of Australia Limited (**Chubb**) issued excess of loss professional indemnity insurance policy number 93256886 for the period of insurance from 4pm on 30 November 2011 to 4pm on 31 October 2012 (**2011/2012 Chubb policy**).

Particulars

The 2011/2012 Chubb policy is in writing and a copy is available upon request.

16. AET is an insured under the 2011/2012 Chubb policy.

Particulars

The Insureds are defined by the 2011/2012 Chubb policy as “those persons or organisations insured under the Primary Policy”.

The Primary Policy is the 2011/2012 AXIS policy.

AET otherwise repeats the particulars to paragraph 6 above.

17. On or about 4 April 2016, Chubb and AXIS issued excess of loss professional indemnity insurance policy number 93256886, in the proportions particularised below, for the period of insurance from 4 pm on 30 November 2014 to 4pm on 30 November 2015 (**2014/2015 Chubb/AXIS policy**).

Particulars

Chubb – 80%.

AXIS – 20%.

The 2014/2015 Chubb policy is in writing and a copy is available upon request.

18. AET is an insured under the 2014/2015 Chubb/AXIS policy.

Particulars

The Insured is defined by the 2014/2015 Chubb/AXIS policy as “the persons or organisations insured under the Primary Policy”.

The Primary Policy is the 2014/2015 AXIS policy.

AET otherwise repeats the particulars to paragraph 9 above.

19. On a date after 30 November 2014, SJ Catlin & Others, Syndicate 2003 at Lloyds (**Catlin**), Dual Australia Pty Ltd, on behalf of Certain underwriters at Lloyds (**Dual**), and Allianz Australia Insurance Limited (**Allianz**) issued excess of loss professional indemnity insurance policy number 1183227, in the proportions particularised below, for the period of insurance from 4 pm on 30 November 2014 to 4pm on 30 November 2015 (**2014/2015 Catlin/Dual/Allianz policy**).

Particulars

Catlin – 33.4%.

Dual – 33.3%.

Allianz – 33.3%.

The 2014/2015 Catlin/Dual/Allianz policy is in writing and a copy is available upon request.

20. AET is an insured under the 2014/2015 Catlin/Dual/Allianz policy.

Particulars

The Insured is defined by the 2014/2015 Catlin/Dual/Allianz policy as “the persons or organisations insured under the Primary Policy”.

The Primary Policy is the 2014/2015 AXIS policy.

AET otherwise repeats the particulars to paragraph 9 above.

Provident Capital Limited

21. At all material times since at least 24 November 2005, AET was the trustee for debenture holders in Provident Capital Limited (**Provident**) pursuant to Chapter 2L of the *Corporations Act 2001 (Cth)*.

Particulars

Deed of Amendment dated 24 November 2005.

A copy of the trust deed, and the amendments to the deed made from time to time, are available upon request.

22. On 29 June 2012, on the application of AET, the Federal Court of Australia made orders appointing receivers and managers to Provident.
23. Provident entered into voluntary administration on 18 September 2012 and liquidation on 24 October 2012.
24. On 10 June 2015, John Smith and Rosemary Smith commenced representative proceeding 2015/171592 against AET in this Court (**Smith proceeding**).
25. In the Smith proceeding, the plaintiffs allege, inter alia, that AET breached its duties as trustee for debenture holders in Provident pursuant to Chapter 2L of the *Corporations Act 2001 (Cth)*.

Claims for indemnity and damages against AXIS

2011/2012 AXIS policy

26. On 27 June 2012, AET (through Willis) notified AXIS of circumstances which might give rise to a professional indemnity claim against AET, relating to AET’s role as trustee for debenture holders in Provident.

Particulars

Section 40(3) of the *Insurance Contracts Act 1984* (Cth).

Email from Pegah Vaghaye of Willis to Olympia Samolis of AXIS dated 27 June 2012.

A copy is available upon request.

27. On 4 August 2014, AET (through Willis) notified AXIS of further circumstances which might give rise to a professional indemnity claim against AET, relating to AET's role as trustee for debenture holders in Provident.

Particulars

Email from Kelly Butler of Willis to Robyn Fraser of AXIS dated 4 August 2014.

A copy is available upon request.

28. On 28 August 2014, AET (through Willis) notified AXIS of further circumstances which might give rise to a professional indemnity claim against AET, relating to AET's role as trustee for debenture holders in Provident.

Particulars

Email from Kelly Butler of Willis to Robyn Fraser of AXIS dated 28 August 2014.

A copy is available upon request.

29. On 3 September 2015, AXIS informed AET that:
- (a) exclusion clause 3.16 of the 2011/2012 AXIS policy applied with respect to the Smith proceeding; and
 - (b) indemnity is not available to AET under the 2011/2012 AXIS policy with respect to the Smith proceeding.

Particulars

Letter from John Melville of AXIS to Andrew Dawson of Willis dated 3 September 2015.

A copy is available upon request.

30. Contrary to AXIS' communication pleaded in the previous paragraph:
- (a) on its proper construction, exclusion clause 3.16 of the 2011/2012 AXIS policy does not apply with respect to the Smith proceeding; and
 - (b) AXIS is liable to indemnify AET under the 2011/2012 AXIS policy with respect to the Smith proceeding.

31. Since 3 September 2015 to date and continuing, AXIS has declined to grant AET indemnity under the 2011/2012 AXIS policy with respect to the Smith proceeding.
32. By reason of AXIS' continuing declinature of indemnity under the 2011/2012 AXIS policy with respect to the Smith proceeding, AET has suffered and is continuing to suffer, or alternatively will suffer, loss and damage.

Particulars of loss

AET has, since 3 September 2015, incurred costs in the defence of the Smith proceeding.

2014/2015 AXIS policy

33. Further or in the alternative to paragraphs 26 to 32 above, if AET is not entitled to indemnity under the 2011/2012 AXIS policy with respect to the Smith proceeding, for the reasons pleaded in paragraphs 34 to 37 below, AET is entitled to indemnity under the 2014/2015 AXIS policy with respect to the Smith proceeding.
34. On 30 November 2015, pursuant to the 2014/2015 AXIS policy, AET (through Willis) notified AXIS of the claim against it in the Smith proceeding.

Particulars

Email from Andrew Dawson of Willis to Heather Ballantyne and Tony Hynes of AXIS dated 30 November 2015.

A copy is available upon request.

35. The prior notification pleaded in paragraph 26 above does not exclude indemnity under the 2014/2015 AXIS policy with respect to the Smith proceeding.

Particulars

Clause 1.6 and 3.10 of the 2014/2015 AXIS policy.

36. Since 30 November 2015 to date and continuing, AXIS has declined to grant AET indemnity under the 2014/2015 AXIS Policy with respect to the Smith proceeding.
37. Contrary to AXIS' conduct pleaded in the previous paragraph:
 - (a) on its proper construction, exclusion clause 3.11 of the 2014/2015 AXIS policy does not apply with respect to the Smith proceeding; and
 - (b) AXIS is liable to indemnify AET under the 2014/2015 AXIS policy with respect to the Smith proceeding.

38. By reason of AXIS' wrongful declinature of indemnity under the 2014/2015 AXIS policy with respect to the Smith proceeding, AET has suffered and is continuing to suffer, or alternatively will suffer, loss and damage.

Particulars of loss

AET has, prior to and since 30 November 2015, incurred costs in the defence of the Smith proceeding.

Alternative basis of claim under s. 54 of the *Insurance Contracts Act 1984 (Cth)*

39. Further or in the alternative, if, contrary to the allegations above, exclusion clause 3.16 of the 2011/2012 AXIS policy applies in relation to the claim against AET in the Smith proceeding, by reason of the matters pleaded in paragraphs 40 to 43 below, neither AXIS nor the other insurers referred to in paragraphs 11 and 15 above may refuse to indemnify AET with respect to the Smith proceeding in reliance upon that exclusion clause.
40. If, which is denied, on its proper construction, exclusion 3.16 of the 2011/2012 AXIS Policy applies with respect to the Smith proceeding, then the effect of that contract of insurance, and of the contracts of insurance referred to in paragraphs 11 and 15 above, is that the insurers of those contracts may refuse to pay AET for any claim directly or indirectly arising from the insolvency or external administration of any issuer of unlisted and/or unrated debentures.

Particulars

Exclusion clause 3.16 of the 2011/2012 AXIS policy;

41. Provident omitted to obtain a rating or a listing for the debentures it issued.
42. The omission pleaded in paragraph 41 above occurred after the 2011/2012 AXIS policy was entered into.
43. The omission pleaded in paragraph 41 above could not reasonably be regarded as being capable of causing or contributing to a loss in respect of which the aforesaid policies provide cover.
44. In the premises, AXIS may not refuse to pay AET's claim with respect to the Smith proceeding by reason only of the fact that the debentures issued by Provident were not rated or listed.

Particulars

Section 54 of the *Insurance Contracts Act 1984 (Cth)*.

Claims against Willis

Claim in respect of all policies

45. Further or in the alternative, if exclusion clause 3.16 of the 2011/2012 AXIS policy and/or exclusion clause 3.11 of the 2014/2015 AXIS policy operate to allow AXIS to decline to indemnify AET with respect to the Smith proceeding, AET makes the following claims against Willis.
46. On or about 25 August 2010, IOOF and Willis entered into an agreement pursuant to which Willis agreed to provide professional "financial lines" insurance broking services to IOOF and its subsidiaries for a fee (**Willis Retainer**).

Particulars

The terms of the Willis Retainer were partly express and partly implied.

To the extent that the terms of the Willis Retainer were express, they were in writing and were comprised of the following documents:

- (a) IOOF Financial Lines Invitation to Tender dated 17 May 2010;
- (b) Willis Tender Response dated 9 July 2010;
- (c) email to Gary Riordan of IOOF to John Grant of Willis dated 25 August 2010.

Copies of these documents are available upon request.

To the extent that a term of the Willis Retainer was implied, the implication arises by law.

47. The Willis Retainer included the following express terms:
- (a) Willis would regularly review and evaluate IOOF and its subsidiaries' exposure to insured and insurable risks against the level of coverage provided by IOOF's insurance policies;
 - (b) Willis would negotiate effective insurance coverage, including professional indemnity insurance coverage, for IOOF and its subsidiaries;
 - (c) Willis would procure insurance, including professional indemnity insurance, for IOOF and its subsidiaries which was, as far as possible, fit for purpose; and
 - (d) Willis would evaluate IOOF's current insurance coverage against the insurable risks identified through the insurance risk assessment process.

Particulars

Financial Lines Invitation to Tender dated 17 May 2010;

Willis Tender Response dated 9 July 2010;

Email from Gary Riordan of IOOF to John Grant of Willis dated 25 August 2010.

48. The Willis Retainer included an implied term that Willis would exercise reasonable care, skill and diligence in providing insurance broking and insurance advisory services to IOOF and its subsidiaries

Particulars

The term is implied by law.

49. At all material times Willis owed IOOF and its subsidiaries, including AET, a duty of care to exercise reasonable care, skill and diligence in providing insurance broking and insurance advisory services to IOOF and its subsidiaries (the **Willis Duty of Care**).
50. Pursuant to the Willis Retainer, Willis negotiated and procured on behalf of IOOF and its subsidiaries, inter alia, the following professional indemnity policies of insurance:
- (a) the 2011/2012 AXIS policy;
 - (b) the 2011/2012 Liberty policy;
 - (c) the 2011/2012 Chubb policy;
 - (d) the 2014/2015 AXIS policy;
 - (e) the 2014/2015 Liberty policy;
 - (f) the 2014/2015 Chubb/AXIS policy; and
 - (g) the 2014/2015 Catlin/Dual/Allianz policy.
51. Each of:
- (a) the 2011/2012 Liberty policy and the 2011/2012 Chubb policy was subject to the exclusions contained in the 2011/2012 AXIS policy, including the "Unlisted, Unrated Debenture Exclusion" in exclusion clause 3.16 of that policy; and
 - (b) the 2014/2015 Liberty policy, the 2014/2015 Chubb/AXIS policy, and the 2014/2015 Catlin/Dual/Allianz policy was subject to the exclusions contained in the 2014/2015 AXIS policy, including the "Unlisted, Unrated Debenture Exclusion" in exclusion clause 3.11 of that policy.
52. Each of AXIS, Liberty, Chubb, Catlin, Dual and Allianz has declined to grant indemnity to AET with respect to the Smith proceeding pursuant to those of the following professional indemnity policies of insurance to which they are party:
- (a) the 2011/2012 AXIS policy;
 - (b) the 2011/2012 Liberty policy;

- (c) the 2011/2012 Chubb policy;
- (d) the 2014/2015 AXIS policy;
- (e) the 2014/2015 Liberty policy;
- (f) the 2014/2015 Chubb policy; and
- (g) the 2014/2015 Catlin/Dual/Allianz policy,

and, in doing so, has relied upon the “Unlisted, Unrated Debenture Exclusion” in exclusion clause 3.16 of the 2011/2012 AXIS policy and/or exclusion clause 3.11 of the 2014/2015 AXIS Policy.

53. In breach of the express terms of the Willis Retainer pleaded in paragraph 47, Willis failed to:
- (a) perform any, or any adequate, review and evaluation of AET and IOOF’s exposure to insured and insurable risks against the level of coverage provided by IOOF’s insurance policies;
 - (b) negotiate insurance coverage, including professional indemnity insurance coverage for AET that was effective in obtaining coverage for liabilities incurred in the ordinary course of its business;
 - (c) procure insurance, including professional indemnity insurance for AET, that was, as far as possible, fit for purpose; and
 - (d) evaluate, or properly evaluate, AET’s current insurance coverage against the insurable risks identified through the insurance risk assessment process.
54. In breach of the implied term pleaded in paragraph 48 and the duty of care pleaded in paragraph 49, Willis failed to:
- (a) arrange or recommend professional indemnity insurance cover, or other alternative cover, for AET that was sufficiently adapted to the nature and extent of its business and its commercial and legal risks;
 - (b) exercise reasonable care and skill in negotiating and effecting insurance coverage for AET that did not include exclusions in the nature of the “Unlisted, Unrated Debenture Exclusion”;
 - (c) perform any, or any adequate, risk assessment of AET’s insurance risks taking into account the nature of its operations, including its role as trustee for debenture holders holding unlisted and/or unrated debentures;
 - (d) advise IOOF and/or AET of the effect, or possible effect, that the “Unlisted, Unrated Debenture Exclusion” would have in relation to its insurance coverage for

liabilities arising from its role as the trustee for debenture holders holding unlisted and/or unrated debentures and promissory notes; and

- (e) advise IOOF and/or AET to obtain and maintain an adequate level of professional indemnity insurance coverage for liabilities arising from its role as the trustee for debenture holders holding unlisted and/or unrated debentures and promissory notes.
55. The risk that AET would, by reason of the operation of the “Unlisted, Unrated Debenture Exclusion”, be exposed to harm in the form of an uninsured liability arising from its role as the trustee for debenture holders holding unlisted and/or unrated debentures and promissory notes:
- (a) was foreseeable;
 - (b) not insignificant; and
 - (c) in the circumstances, a risk in relation to which a reasonable person in the position of Willis would have taken the precautions pleaded in paragraph 54.

Particulars

Section 5B(1) of the *Civil Liability Act 2002* (NSW).

56. By reason of the breaches pleaded in paragraphs 53 and 54, AET has suffered and is continuing to suffer, or alternatively will suffer, loss and damage.

Particulars

In relation to the breaches pleaded in paragraph 67 above, s. 5D of the *Civil Liability Act 2002* (NSW).

AET entered into the said professional indemnity policies of insurance containing the “Unlisted, Unrated Debenture Exclusion” in exclusion clause 3.16 of the 2011/2012 AXIS policy and/or exclusion clause 3.11 of the 2014/2015 AXIS Policy, when it would not otherwise have done so.

Alternatively, AET lost the valuable chance to obtain professional indemnity policies of insurance which did not contain the “Unlisted, Unrated Debenture Exclusion” in exclusion clause 3.16 of the 2011/2012 AXIS policy and/or exclusion clause 3.11 of the 2014/2015 AXIS Policy.

AET has, since 10 June 2015, incurred costs in defence of the Smith proceeding in relation to which it has not been granted indemnity under any of the said professional indemnity policies of insurance.

SIGNATURE OF LEGAL REPRESENTATIVE

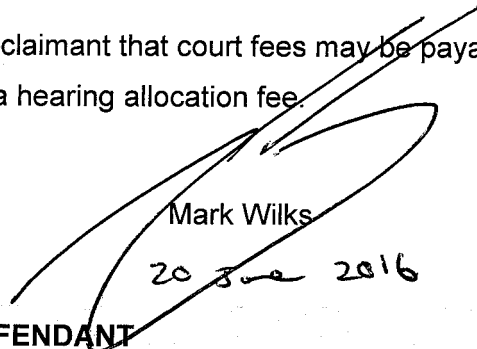
I certify under clause 4 of Schedule 2 to the Legal Profession Uniform Law Application Act 2014 that there are reasonable grounds for believing on the basis of provable facts and a reasonably arguable view of the law that the claim for damages in this statement of cross-claim has reasonable prospects of success.

I have advised the cross-claimant that court fees may be payable during these proceedings. These fees may include a hearing allocation fee.

Signature

Capacity

Date of signature


Mark Wilks
20 June 2016

NOTICE TO CROSS-DEFENDANT

If you do not file a defence you will be bound by any judgment or order in the proceedings so far as it is relevant to this cross-claim.

HOW TO RESPOND

Please read this statement of cross-claim very carefully. If you have any trouble understanding it or require assistance on how to respond to the cross-claim you should get legal advice as soon as possible.

You can get further information about what you need to do to respond to the claim from:

- A legal practitioner.
- LawAccess NSW on 1300 888 529 or at www.lawaccess.nsw.gov.au.
- The court registry for limited procedural information.

You can respond in one of the following ways:

- 1 If you intend to dispute the cross-claim or part of the cross-claim, by filing a defence and/or making a cross-claim.**
- 2 If money is claimed, and you believe you owe the money claimed, by:**
 - Paying the cross-claimant all of the money and interest claimed.
 - Filing an acknowledgement of the claim.
 - Applying to the court for further time to pay the claim.
- 3 If money is claimed, and you believe you owe part of the money claimed, by:**
 - Paying the cross-claimant that part of the money that is claimed.
 - Filing a defence in relation to the part that you do not believe is owed.

Court forms are available on the UCPR website at <http://www.ucprforms.justice.nsw.gov.au/> or at any NSW court registry.

REGISTRY ADDRESS

Street address	184 Phillip Street, Sydney
Postal address	Supreme Court of NSW, GPO Box 3, Sydney, 2001
Telephone	(02) 9230 8628

AFFIDAVIT VERIFYING

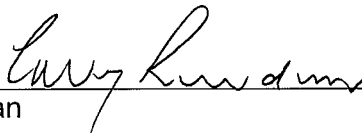
Name Gary Riordan
 Address Level 6, 161 Collins Street, Melbourne, Victoria
 Occupation General Counsel
 Date 15 June 2016

I say on oath:

- 1 I am the General Counsel of the first cross-claimant and the second cross-claimant and am authorised to make this affidavit on their behalf.
- 2 I believe that the allegations of fact in the statement of cross-claim are true.

SWORN at MELBOURNE

Signature of deponent



Name of witness

Mark Mittelman

Address of witness

Level 6/ 161 Collins Street, Melbourne VIC 3000

Capacity of witness

Solicitor

And as a witness, I certify the following matters concerning the person who made this affidavit (the **deponent**):

- 1 I saw the face of the deponent.
- 2 I have known the deponent for at least 12 months.

Not applicable

Identification document relied on (may be original or certified copy) †

Signature of witness



Note: The deponent and witness must sign each page of the affidavit. See UCPR 35.7B.

[* The only "special justification" for not removing a face covering is a legitimate medical reason (at April 2012).]

[† "Identification documents" include current driver licence, proof of age card, Medicare card, credit card, Centrelink pension card, Veterans Affairs entitlement card, student identity card, citizenship certificate, birth certificate, passport or see Oaths Regulation 2011.]