



ABN 85 073 305 039

Denmark Co-operative Company Ltd
Strickland Street

DENMARK WA 6333

PHONE (08) 9848 1200 FAX (08) 9848 1307

E-mail General.Manager@denmark-coop.com.au

12 November 2014

To our Members

Denmark Co-operative Company Limited is a sales associate for WFI, one of Australia's leading rural and business insurers.

As such, the Co-op receives a commission each time one of our members takes out or renews a qualifying insurance policy with WFI. These extra funds help us to continue to support the Co-op and its activities.

First Year Premium Rebate Offer

To celebrate this arrangement with WFI, the Co-op would like to offer you half of the commission received by us from WFI for the first year of each new insurance policy you take out. This means the Co-op could pay you a rebate of up to 5% of your first year's premium. See overleaf for the type of insurances included in this offer.

If you are interested in obtaining an obligation-free quote from WFI, contact your local Area Manager, Darrell Panizza on **9845 5100** or **0427 429496** or e-mail him on darrell.panizza@wfi.com.au.

In any event, please let me know if you intend to speak to WFI about your insurance or if you are already insured with WFI, so we can keep our records updated.

The Co-op itself has been insured by WFI continuously since 1991 and we have enjoyed a consistently excellent level of personalised service in all our insurance matters. It is on the strength of this positive corporate experience that the Co-op's Board and I have been happy to enter into such an arrangement with WFI and to circulate this offer to you and all our Members.

Please feel free to provide me with any direct feedback on your experiences with WFI. If you have any questions about how you can claim your rebate or if you have any comments to provide, you can contact me directly on 0429 202 962. Your attention is drawn to the important disclosure set out on the reverse of this letter.

Yours sincerely

Chris Langslow
Chief Executive Officer



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Important Disclosure

Denmark Co-operative Company Limited will be paid commission by WFI calculated as a percentage of the premiums received by WFI (exclusive of levies, taxes and charges) as specified in the table below:

Type of Insurance	Percentage of New Business	Percentage of Renewals
Workers Compensation	1%	1%
Motor Vehicle	10%	5%
Other (excluding "Farm")	10%	5%

The Co-op's entitlement to commission only arises when the contract of insurance has been entered into and the premium has been paid.

Since WFI is entitled to deduct commissions from the Co-op where insurance is cancelled mid-term, the Co-op will rebate to you 50% of the first year's commission received on new business only at the end of the first period of insurance.

The Co-op will not make subsequent rebates following the first period of insurance