



# Information on the NSW Emergency Services Levy

## Information

The Emergency Services Levy (ESL) is a charge that has previously been added to the cost of your property insurance to fund fire and emergency services agencies in New South Wales.

On 30 May 2017, the NSW Government announced that it had deferred its policy of funding fire and emergency services through a property levy collected by councils. The Government continues to require insurance companies to provide funding for the emergency services, which Longitude will reclaim by collecting an ESL on property insurance premiums on behalf of Chubb Insurance Australia Limited ABN 23 001 642 020, AFSL 239687 (Chubb).

The legislation reintroducing the obligation on insurance companies to collect the ESL became effective on 1 July 2017. As such, the purchase of this insurance includes a charge for ESL.

The ESL component of your insurance premium may be higher after 1 July 2017 than in previous years.

This reflects:

- the decision to commence the phasing out of the ESL in the final months of 2016/17 financial year in line with the expected abolition of an insurance based funding scheme for fire and emergency services. During the phasing out you may have paid a lower or nil ESL rate.
- the continuation of the insurance-based funding scheme for fire and emergency services in the 2017/18 financial year commencing 1 July 2017, may result in significantly higher levels of ESL charges than was the case in the 2016/17 financial year.

## NSW ESL Rates

The ESL rate has been calculated at a rate sufficient to meet Chubb's contribution requirements and may be reviewed from time to time.

Premiums are regularly reviewed and take into account risk factors such as location, construction and claims history. In addition, our premiums take into account business expenses, including operating and reinsurance costs. Any changes to our premiums are independent of changes to the ESL.

## The Insurance Monitor

The Insurance Monitor was established in June 2016 as an independent body. One of its functions is to monitor the prices for the issue of regulated contracts of insurance. Professor Allan Fels AO and Professor David Cousins AM were appointed by the NSW Government as the Emergency Services Levy Insurance Monitor and Deputy Monitor, respectively.

## If you would like further information

If you have any ESL queries or concerns you can contact your broker alternatively you can contact the ESL Insurance Monitor's Office on 1300 607 723 or at [enquiries@eslinsurancemonitor.nsw.gov.au](mailto:enquiries@eslinsurancemonitor.nsw.gov.au).

Information about the Insurance Monitor can be found at: [www.eslinsurancemonitor.nsw.gov.au](http://www.eslinsurancemonitor.nsw.gov.au).

## About Longitude

This policy is issued by Longitude Insurance Pty Ltd (ABN 86 152 337 267), as an Authorised Representative (AR 424 867) of Austagencies Pty Ltd (ABN 76 006 090 464 AFSL 244584) (Austagencies). Austagencies have binding authority from Chubb Insurance Australia Limited ABN 23 001 642 020, AFSL 239687). This means that when issuing this Policy, Austagencies and Longitude will be acting as an agent for the Insurers, not for You.

### Our contact details are:

Level 14 / 141 Walker Street  
North Sydney NSW  
P.O. Box 1813  
North Sydney 2059  
Telephone: 1300 442 676

## About The Insurer

This insurance is underwritten by Chubb Insurance Australia Limited, ABN: 23 001 642 020 AFS Licence Number: 239687.

### Chubb

Chubb is the world's largest publicly traded property and casualty insurer. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. The company is distinguished by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength, underwriting excellence, superior claims handling expertise and local operations globally.

Chubb is an insurance company authorised under the Insurance Act to carry on general insurance business in Australia by the Australian Prudential Regulation Authority (APRA) and is subject to the prudential requirements of the Insurance Act.

### Chubb Insurance Australia Limited contact details are:

Grosvenor Place  
Level 38, 225 George Street  
Sydney NSW 2000  
Telephone: +61 2 9335 3200  
<https://www.chubb.com/au>