

T 07 4634 7400 F 07 4633 2495 E rasqadmin@rasq.com.au
PO Box 18099 Clifford Gardens Q 4350
www.rasq.com.au

Proudly showing the Downs since 1860

### HERITAGE BANK TOOWOOMBA ROYAL SHOW 18<sup>th</sup>, 19<sup>th</sup> & 20<sup>th</sup> April 2024

**COMMITTEE PERSON IN CHARGE** 

Andrew Heron 0409 717 846 CHIEF STEWARD
Patricia Colbran
0408 587 909

**ENTRY FEE** 

\$6.00 FOR RASQ MEMBERS \$7.00 FOR NON RASQ MEMBERS

NO REFUNDS ALLOWED- Please complete your entry form carefully as this regulation will be strictly adhered to

#### **ENTRIES CLOSE**

WEDNESDAY 21ST FEBRUARY 2024

#### ENTRIES WILL ONLY BE ACCEPTED ONLINE (www.showdayonline.com)

NO FAX, EMAIL OR PAPER/POSTED ENTRIES WILL BE ACCEPTED NO LATE ENTRIES ACCEPTED AFTER 5.00 PM ON THE CLOSING DATE

#### **EXHIBITORS PASSES**

All exhibitors will need to purchase Exhibitor Passes at the discounted rate of \$15 to enter the grounds. Exhibitor Passes must be purchased and paid for when entering online. If not purchased with online entry, full gate ticket prices will apply. A limit of four Exhibitor Passes per entrant applies.

The issue of Exhibitor Passes is controlled by the RASQ. All queries are to be directed to the show office 4634 7400.

SECTION	DELIVERY OF EXHIBITS	JUDGING	REMOVAL/ COLLECTION
DAIRY GOATS	Saturday 20 <sup>th</sup> April 8:00 am	Saturday 20 <sup>th</sup> April at 9:00 am	Stock may not be removed until 4:00 pm Saturday 20 <sup>th</sup> April

**CAMPING** - \$35.00 per night per powered site. (Maximum of four (4) people per site) Camping must be indicated on the entry form and payment at the time of entry.

#### **PRIZEMONEY**

All prize money will be paid directly into the account nominated at time of entry by 31st May 2024.

#### **RULES AND REGULATIONS**

#### JOHNE'S DISEASE

Queensland is classed as a Protected Zone for Ovine Johne's Disease. Interstate exhibitors must check with their local Department of Agriculture to confirm their Johne's status and eligibility to enter Queensland.

A Health Certificate and Travelling stock Statements must be obtained prior to entry to Queensland

#### TICK ENTRY REQUIRMENTS

The Toowoomba Showground is situated in the cattle tick free area of Queensland. All stock entering these grounds must be tick free.

#### TICK INFECTED AREA

Must contact their local DAF at least two weeks in advance to ensure all required paperwork and cattle tick treatments are organised.

#### TICK RESTRICTED PROPERTIES

Exhibitors should contact their local stock office at least two weeks prior to the show to arrange necessary treatments and paperwork.

#### TICK FREE AREAS

Exhibitors require a completed waybill only

#### INTERSTATE LIVESTOCK EXHIBITORS

Exhibitors should contact their local Department of Agriculture at least two weeks in advance to confirm entry and exit requirements and obtain the necessary paperwork.

#### PLEASE NOTE:

All exhibitors are responsible for arranging their own public liability insurance and other insurances. You are covered under the showground's public liability in case of an accident to yourself, but you are not covered if your animal hurts, damages or injures a member of the public or their property.

Due to limited space in the pavilion, exhibit number may need to be capped.

#### **DAIRY GOATS**

Sponsored by

## HYFEEDS OLD BRANCH DGSA INC

Judging starts Saturday 20th April 2024 at 10:00 am



#### **PRIZE MONEY**

First prize - \$10; Second prize - \$5 (Second prize will only be paid if there are 3 or more entries in a class)

#### **CONDITIONS**

- 1. No restriction on the number of entries by one exhibitor in any class. Please note there will be a limited number of pens allocated to each section
- 2. CAPRINE RETRO VIRUS **All animals are from a completely accredited free herd.** CAE Accreditation or CAE Map Certificate to be supplied with entries.
- 3. The stewards reserve the right to reject any entry not up to Show standard and if required arrange for the same to be removed from the grounds before judging commences.
- 4. Feed will not be provided by the Society.
- 5. Separate exhibits in all classes
- 6. For all classes in which the age of the exhibit is a condition of the competition the entry form shall state the actual age, which will be attained on the Saturday and the exhibit shall be entered in the class accordingly.
- 7. Goats must be registered in a herd book recognised by the RASQ and proof of registration must accompany all entries for the show.
- 8. In the event of the judge deciding that the exhibits in any class or championship are not worthy of a prize, no prize shall be awarded.
- 9. The judge may request that does be presented in milk, then stripped out.
- 10. Kids are under twelve months of age.

#### Johnes Disease - for both BJD & OJD.

Goats must not be introduced unless they comply with the conditions for animals to enter Qld.

- 1. They are from a Check Tested (neg) (CT(n)), Monitored Negative 1 (MN1) or equivalent or better status herd established under the Market Assurance Program (MAP) for goats: or
- 2. Other The herd history to be provided to RASQ at the time of nomination. Each will be assessed by the RASQ Animal Health Committee.

#### **DAF** Regulations

- 1. NLIS All sheep goats on the grounds must be identified in an approved manner before leaving the property of origin.
- 2. Only tick free stock will be allowed entry to the grounds.
- 3. All Qld horses, cattle, sheep, goats, donkeys, angoras, alpacas, deer, camels & mules must be accompanied by a DAF Travel Permit endorsed with treatments performed (if necessary) and an owner waybill.
- 4. QUEENSLAND & NSW STOCK NOT ACCOMPANIED BY A DAF TRAVEL PERMIT & FULLY COMPLETED OWNER WAYBILL WILL BE REFUSED ENTRY TO THE GROUNDS.
- 5. Dairy goats from and returning to NSW -

Tweed Heads & Mt Lindsay crossings. Stock crossing at these crossings require:

- Qld Travel Permit
- Qld Certificate of Health/Waybill should be obtained from your local Department or Livestock Health & Pest Authority prior to the movement commencing.
- Owner declaration these will be sent out when nominations are confirmed.

Other Border crossings from Killarney west have closed. Stock crossing at these crossings require:

- Qld Certificate of Health/Waybill should be obtained from your local Department or Livestock Health & Pest Authority prior to the movement commencing.
- Owner declaration these will be sent out when nominations are confirmed.

### **DAIRY GOATS 2024**

CLASS 31001 - SAANEN VETERAN DOE, 6 years and over, in milk or dry.

CLASS 31002 - ANGLO NUBIAN VETERAN DOE, 6 years and over, in milk or dry.

CLASS 31003 - BRITISH ALPINE VETERAN DOE, 6 years and over, in milk or dry.

CLASS 31004 - TOGGENBURG VETERAN DOE, 6 years and over, in milk or dry.

CLASS 31005 - NIGERIAN DWARF VETERAN DOE, 6 years and over, in milk or dry.

**CLASS 31006 - ANY OTHER DAIRY GOAT BREED VETERAN DOE,** [Aust Melaan/Brown, Sable, Alpine, LaMancha], 6 years and over, in milk or dry.

**CLASS 31007 - SAANEN DOE**, 3 years and under 6 years, in milk.

CLASS 31008 - ANGLO NUBIAN DOE, 3 years and under 6 years, in milk.

**CLASS 31009 - BRITISH ALPINE DOE**, 3 years and under 6 years, in milk.

**CLASS 31010 - TOGGENBURG DOE**, 3 years and under 6 years, in milk.

CLASS 31011 - NIGERIAN DWARF DOE, 3 years and under 6 years, in milk.

**CLASS 31012 - ANY OTHER DAIRY GOAT BREED DOE**, [Aust Melaan/Brown, Sable, Alpine, LaMancha], 3 years and under 6 years, in milk.

**CLASS 31013 - SAANEN DOE**, 2 years and under 3 years, in milk.

**CLASS 31014 - ANGLO NUBIAN DOE**, 2 years and under 3 years, in milk.

**CLASS 31015 - BRITISH ALPINE DOE**, 2 years and under 3 years, in milk.

**CLASS 31016 - TOGGENBURG DOE**, 2 years and under 3 years, in milk.

**CLASS 31017 - NIGERIAN DWARF DOE**, 2 years and under 3 years, in milk.

**CLASS 31018 - ANY OTHER DAIRY GOAT BREED DOE,** [Aust Melaan/Brown, Sable, Alpine, LaMancha], 2 years and under 3 years, in milk.

**CLASS 31019 - SAANEN DOE**, 1 years and under 2 years, in milk.

**CLASS 31020 - ANGLO NUBIAN DOE**, 1 years and under 2 years, in milk.

**CLASS 31021 - BRITISH ALPINE DOE**, 1 years and under 2 years, in milk.

**CLASS 31022 - TOGGENBURG DOE**, 1 years and under 2 years, in milk.

**CLASS 31023 - NIGERIAN DWARF DOE**, 1 years and under 2 years, in milk.

**CLASS 31024 - ANY OTHER DAIRY GOAT BREED DOE,** [Aust Melaan/Brown, Sable, Alpine, LaMancha], 1 years and under 2 years, in milk.

**CLASS 31025 - TYPE AND PRODUCTION 1 DAY TEST.** Doe any age or breed. Proof of production MUST BE PROVIDED.

**CLASS 31026 - TYPE AND PRODUCTION HERD RECORDING.** Doe any age or breed. Proof of production MUST BE PROVIDED.

CLASS 31027 - BEST UDDER 1<sup>ST</sup> LACTATION. Any breed and any age doe. Must have been shown in age class.

CLASS 31028 - BEST UDDER 2<sup>ND</sup> LACTATION. Any breed and any age doe. Must have been shown in age class.

**BEST UDDER OF SHOW** TROPHY DONATED BY I MILLETT. PLUS SASH.

CLASS 31029 - SAANEN DOE, 2 years and under 6 years, dry.

CLASS 31030 - ANGLO NUBIAN DOE, 2 years and under 6 years, dry.

CLASS 31031 - BRITISH ALPINE DOE, 2 years and under 6 years, dry.

**CLASS 31032 - TOGGENBURG DOE**, 2 years and under 6 years, dry.

**CLASS 31033 - NIGERIAN DWARF DOE**, 2 years and under 6 years, dry.

**CLASS 31034 - ANY OTHER DAIRY GOAT BREED DOE,** [Aust Melaan/Brown, Sable, Alpine, LaMancha], 2 years and under 6 years, dry.

CLASS 31035 - SAANEN GOATLING, 1 year and under 2 years, dry.

**CLASS 31036 - ANGLO NUBIAN GOATLING**, 1 year and under 2 years, dry.

**CLASS 31037 - BRITISH ALPINE GOATLING**, 1 year and under 2 years, dry.

**CLASS 31038 - TOGGENBURG GOATLING**, 1 year and under 2 years, dry.

**CLASS 31039 - NIGERIAN DWARF GOATLING**, 1 year and under 2 years, dry.

**CLASS 31040 - ANY OTHER DAIRY GOAT BREED GOATLING,** [Aust Melaan/Brown, Sable, Alpine, LaMancha], 1 year and under 2 years, dry.

**CLASS 31041 - SAANEN DOE KID**, 6 months and under 12 months.

**CLASS 31042 - ANGLO NUBIAN DOE KID**, 6 months and under 12 months.

**CLASS 31043 - BRITISH ALPINE DOE KID**, 6 months and under 12 months.

**CLASS 31044 - TOGGENBURG DOE KID**, 6 months and under 12 months.

CLASS 31045 - NIGERIAN DWARF DOE KID, 6 months and under 12 months.

**CLASS 31046 - ANY OTHER DAIRY GOAT BREED DOE KID,** [Aust Melaan/Brown, Sable, Alpine, LaMancha], 6 months and under 12 months.

CLASS 31047 - SAANEN DOE KID, Under 6 months of age.

CLASS 31048 - ANGLO NUBIAN DOE KID, Under 6 months of age.

CLASS 31049 - BRITISH ALPINE DOE KID, Under 6 months of age.

CLASS 31050 - TOGGENBURG DOE KID, Under 6 months of age.

**CLASS 31051 - NIGERIAN DWARF DOE KID**, Under 6 months of age.

**CLASS 310052 - ANY OTHER DAIRY GOAT BREED DOE KID**, [Aust Melaan/Brown, Sable, Alpine, LaMancha], Under 6 months of age.

**CLASS 31053 - DAM AND DAUGHTER** Any age, both same breed. Both exhibits must have been shown in age classes. Not necessarily both owned by the exhibitor.

**CLASS 31054 - SIRE'S PROGENY** 2 does of same breed, not twins, any age, any breed, both must be shown in age classes. Not necessarily both owned by the exhibitor.

#### ALL BREED CHAMPION TROPHIES DONATED BY QLD BRANCH DGSA INC.

CHAMPION SAANEN DOE -TROPHY PLUS SASH RESERVE CHAMPION SAANEN DOE -SASH

CHAMPION ANGLO NUBIAN DOE -TROPHY PLUS SASH RESERVE CHAMPION ANGLO NUBIAN DOE -SASH

CHAMPION BRITISH ALPINE DOE -TROPHY PLUS SASH RESERVE CHAMPION BRITISH ALPINE DOE -SASH

CHAMPION TOGGENBURG DOE -TROPHY PLUS SASH RESERVE CHAMPION TOGGENBURG DOE -SASH

CHAMPION NIGERIAN DWARF DOE -TROPHY PLUS SASH RESERVE CHAMPION NIGERIAN DWARF DOE - SASH

CHAMPION AODGB DOE – TROPHY PLUS SASH RESERVE CHAMPION AODGB DOE – SASH

CHAMPION SENIOR DOE ALL BREEDS - TROPHY SPONSORED BY HYFEED, PLUS SASH RESERVE CHAMPION SENIOR DOE ALL BREEDS - SASH

JUNIOR CHAMPION DOE ALL BREEDS - TROPHY SPONSORED BY HYFEED PLUS SASH RESERVE JUNIOR CHAMPION DOE ALL BREEDS - SASH

#### CHAMPION DOE KID ALL BREEDS - TROPHY SPONSORED BY HYFEED PLUS SASH RESERVE CHAMPION DOE KID ALL BREEDS - SASH

#### **GRAND CHAMPION DOE ALL BREEDS**

TO BE SELECTED FROM THE BREED CHAMPIONS – TROPHY SPONSORED BY WAITARIE DAIRY GOATS PLUS SASH

### TYPE AND PRODUCTION HERD RECORDING AND 24 HR TEST TROPHY SPONSORED BY HYFEED

MOST SUCCESSFUL DAIRY GOAT EXHIBITOR - (AUTOMATIC ENTRY)

### QUEENSLAND CHAMBER OF AGRICULTURAL SOCIETIES SHOW RULES

#### RULES FOR SHOW SOCIETIES, STEWARDS, JUDGES, EXHIBITORS AND COMPETITORS AT AGRICULTURAL SHOWS.

- 1. This show is conducted subject to the rules of the Queensland Chamber of Agricultural Societies Inc., the constitution and rules of this Society and any other regulation, which appears within the Schedule for individual sections of this Show. Should there be any conflict between the rules of the Queensland Chamber of Agricultural Societies Inc, the constitution and rules of this Society and the regulations appearing in any schedule, the constitution, rules and regulations appearing in the schedule of this Society shall prevail.
- 2. The President, Steward and/or the Committee person in Charge of any section of this Show shall have the right to refuse any entry by an Exhibitor without expressing reason at any time up to the commencement of judging of the section to which that entry applies.
- 3. The Society reserves the right to refuse entry to any stallholder if the Society reasonably believes that it is necessary to do so in order to ensure that the standard, quality and safety of the Show is maintained.
- 4. The President, Committee person in Charge or Steward of any section shall have the right to alter or amend the programme or the time of any event.
- 5. This Society will not under any circumstances hold itself liable for any accident, loss, damage or non-delivery of livestock or other exhibits at the Society's Show, and it shall be a condition of entry that each exhibitor shall hold this Society blameless and indemnify it against any legal proceedings arising through any accident, loss, non-delivery or damage whatsoever.
- 6. Exhibitors must obey all lawful orders of the President, Secretary, and the Committee person in Charge or the Steward of the section in which the Exhibitor is entered. Failure to abide by any such order may incur a fine of an amount to be determined by the President of this Society or on the order of the President, the Exhibitor may be removed from the grounds together with the exhibit.
- 7. Stewards shall have the power to remove exhibitors or other persons from the vicinity of the Judge while judging.
- 8. The Judge's decision in any section shall be final.
- 9. Any protest by an Exhibitor must be lodged in writing with the Committee person or Steward in charge of any Section within 30 minutes of the completion of the event together with a fee of \$100.00. The fee will be forfeited if the protest is considered to be frivolous or vexatious. The protest shall be heard according to the rules of the natural justice by a Dispute Committee of three appointed by the President of this show and the decision of the Disputes Committee shall be final.
- 10. Ribbons will be awarded at the Judge's discretion notwithstanding that there may be provision in the schedule for the awarding of ribbons.
- 11. Exhibitors shall ensure that they and all animals are entered and shown in the correct class.
- 12. All exhibitors must present their exhibit for judging at the appointed time and place. Judging shall not be delayed for an Exhibitor who is not ready and the Committee person in Charge or Steward of the section shall have the right to exclude and disqualify the exhibitor competing in that section who does not present on time.
- 13. If, in the opinion of the Committee person in Charge or Steward of the section, any animal or exhibit is entered in the wrong class, the Committee person in charge or Steward of the Section shall have the power to enter the animal or exhibit in its correct class prior to the commencement of judging of that class.
- 14. Where there is an age limit on an Exhibitor, any of the following shall be accepted as proof of age:
  - A. A birth certificate
  - B. A Driver's Licence
  - C. Current passport
- 15. Exhibitors shall at all times behave in a proper and courteous manner to judges, Show Officials and other exhibitors. Should an exhibitor behave in an offensive or improper manner, the Committee person in Charge, or Steward of the section shall have the right to exclude and disqualify that Exhibitor from competing in the Section.
- 16. All Exhibitors and/or grooms entering the showground shall obey the lawful directions of the President, Committee, Stewards or Employees of the Show Society and failure or refusal to do so, shall entitle the President of this Society to disqualify the Exhibitor and/or his/her exhibit from competing at the show and may order the removal of the Exhibitor and /or his/her exhibit from the grounds.
- 17. A Judge shall not adjudicate at more than one show, where practical, within 60 days unless judging different sections where it can be reasonably anticipated a number of the same exhibits are to be judged.
- 18. Judging cards and performance records shall be completed by the Committee person in Charge, Steward and/or the Judge of a Section (if required) during or immediately after the judging of the Section or at the Judge's convenience.
- 19. Judges must be suitably attired when judging.
- 20. Competitors must be suitably attired when exhibiting.
- 21. If a Judge is unable to fulfil a judging commitment, the Judge shall notify the Show Society as soon as possible so replacement can be arranged.
- 22. A Judge shall not send a substitute Judge. All invitations to judge shall be sent by the Society.
- 23. A Society shall report to the Queensland Sub-Chamber of Agricultural Societies Inc. any Judge who fails to attend A show to which he or she has accepted an invitation to judge or, who has failed to judge at the time advertised for the commencement of the class provided that the failure to attend or appear is without reasonable cause.
- 24. A Judge may not officiate in one Section of a Show and compete or exhibit in another Section at the same show unless exceptional circumstances exist, such as sickness or unavailability of the appointed Judge.
- 25. An Exhibitor shall not compete in a section if the Exhibitor is a member of the Judge's immediate family.
- 26. An Exhibitor shall not compete nor show any animal in a section if the animal has been owned or leased by the Judge or a member of the Judge's immediate family or if the Judge is the Exhibitor's employer or business partner.
- 27. An Exhibitor shall not compete if the Exhibitor or any member of the Exhibitor's immediate family has provided accommodation for the Judge within three months prior to or during the holding of the Show.
- 28. An Exhibitor shall not compete if the Exhibitor or any animal being shown by the Exhibitor has been given tuition by the Judge's business partner within three months prior to or during the show.
- 29. An Exhibitor is ineligible to compete if the Exhibitor has employed or has been employed by or has been a business partner of the Judge of the Section within three months prior to or during the show.
- 30. An Exhibitor shall not compete if the Exhibitor has given tuition to the Judge or has fed or trained an animal owned or leased by the judge within three months prior to or during the show.
- 31. A Judge shall not visit the livestock-housing complex of the Show Society, nor the owners, nor inspect or discuss any animals entered in the Show prior to or during the judging of the relevant section.
- 32. No Exhibitor shall deface or alter registration papers or performance cards for any exhibit.
- 33. A Judge or Steward must not knowingly permit an ineligible Exhibit or Exhibitor to compete.
- 34. No Exhibitor nor a member of the Exhibitor's immediate family or anybody employed by the Exhibitor shall approach a Judge with regard to a decision made by the Judge unless they first obtain permission from the Committee person in Charge or Steward of the Section.
- 35. In Breed Classes, all animals must have current Registration and Ownership Certificate with the relevant Breed Society.
- 36. In Breed Classes, registration papers (where applicable) must be available at the Show as proof of registration.

- 37. An Exhibitor required by the Show Section Schedule or rules of this Society to parade an exhibit in the Grand Parade and who fails to do so, shall not be entitled to and shall forfeit any prize money or trophy to that Exhibitor and/or for that Exhibit.
- 38. The Exhibitor shall ensure that they and their exhibit comply with all statutes, regulations and by-laws applying to the showground at the time of the show including but not limited to all animal health requirements.
- 39. Exhibitors and Space Holders who bring electrical equipment into the showground must comply with current legislation.
- 40. Where animals are being led, worked and displayed, it is the responsibility of the owner/handler at the time to ensure the animal does not become a public safety liability.
- 41. Dogs, other than those owned by members of the Canine Control Council, must be kept in a closed float, a vehicle or on a short leash and must be suitably muzzled as to prevent it being able to injure or bite any person or other animal.
- 42. Any competitor who receives any physical or electronic communication aid during the judging of an event will have all nominations cancelled. The persons concerned may be asked to leave the showground.
- 43. Energised electric fences are prohibited on the Showground at any time unless in a specified area and suitably signed.
- 44. Rules for individual Sections shall be as per the attached Schedule/s and they shall be read in conjunction with the rules.
- 45. Every official, competitor and helper has the right to be treated with dignity and respect. In support of this right, the RASQ has zero tolerance for any form of bullying, harassment, discrimination and violence. Any person subjected to any of these forms of harmful conduct is encouraged to report it in writing to the RASQ Committee or Section Head Chief Steward. All reports will be handled promptly and confidentially.

#### ALCOHOL AND DRUG ABUSE POLICY

- 1. The Queensland Chamber of Agricultural Societies Inc. will not tolerate unacceptable behaviour from any judge, steward or person performing duties at an Agricultural Show or Show Committee organised function, who is affected by alcohol or drugs.
- 2. The Chamber considers that all persons assisting at a Show or function should be free of any intimidation or embarrassment caused by any person who is affected by alcohol or drugs.
- 3. The Executive of the Show Society or person in charge of the Event must ensure that any Judge, Steward or Person is not subject to any behaviour, which is a personal embarrassment to the Members of the Show Society or renders the Show Society in disrepute.
- 4. Any reports of alcohol or drug abuse will be treated seriously and action will be taken immediately to remedy the problem.
- 5. Disciplinary action may be taken against any person who is in breach of these protocols.
- 6. Any Judge, Steward or person affected by alcohol or drugs by their actions may be liable under the Workplace, Health and Safety Act.
- 7. Disciplinary action arising from any incident involving alcohol or drug abuse may involve a warning, dismissal or referral to authorities.

#### **IMPORTANT NOTICE**

Due to current changes to public liability the following clauses have been included in the Show Society's Rules and Regulations.

Please note: When you sign off on your entry form you will be agreeing to the following inclusions.

- Agree to compete/exhibit at the 2024 Royal Agricultural Society of Queensland Toowoomba Royal Show at my own risk.
- Agree not to make any claim against the Royal Agricultural Society of Queensland for any injury or loss sustained to me, my property or the livestock exhibit under my care at the 2024 Toowoomba Royal Show.
- Agree to compete/exhibit at my own risk and to indemnify and keep indemnified the Royal Agricultural Society of Queensland, together with any other
  organization or person involved in the conduct of any show against all claims, suits, actions, or demands, which may be brought in respect of any injury or
  other loss sustained to me, my property, or the livestock exhibit under my care in the course of competing/exhibiting at the show and agree to exonerate
  the committee of management of the Show Society together with any other organization or person involved in the conduct of any agricultural show from
  all loss or injury to me, my property or the livestock exhibit under my care whether due to alleged negligence or otherwise.
- Acknowledge that no insurance is provided on my behalf, and I am responsible for arranging my own public liability and all other insurances.



# People first. Always. Bank you very much!



Talk to us today

→ heritage.com.au