

For general enquiries please contact - Jye Walker-Swain
jye@searinsure.com.au

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Please check all details and advise of any changes to the risk.
You are reminded that the policy detailed will expire at 4pm on the from
date shown. Please ensure that your insurance is renewed by paying the total
amount due before the from date shown.

MURTAS SUPERANNUATION FUND
4/321 KELVIN GROVE ROAD
KELVIN GROVE QLD 4059

TAX INVOICE

This document will be a tax invoice
for GST when you make payment

Invoice Date: 16/01/2020

Invoice No: 33977

Our Reference: MURTAS D

Should you have any queries in relation to this account,
please contact your Account Manager

PATRICK SEAR

TRANSFER RENEWAL

Policy No: 157U578802BPK

Period of Cover:

From 20/01/2020

to 20/01/2021 at 4:00 pm

Class of Policy: SCTP BUSINESS PACKAGE

Insurer: Q B E Insurance (Australia) Ltd
GPO BOX 4323, MELBOURNE, VIC 3001
ABN: 78 003 191 035

The Insured: ANNA MURTAS & DANIEL JOHN MURTAS

Details: See attached schedule for a description of the risk(s) insured

Duty of Disclosure:

Before you enter into, renew or vary a contract of general insurance you
have a duty under the Insurance Contracts Act to disclose to the Insurer
every matter that you know, or could reasonably expect to know is relevant
to the Insurer's decision to accept the risk of Insurance and on what terms.
Contact us if you require further details or wish to discuss.

Non-Disclosure: If you fail to comply with your duty of disclosure, the
Insurer may be entitled to reduce the liability under the Contract in respect
of a claim or may cancel the Contract. If your non-disclosure is fraudulent,
the Insurer may also have the option of avoiding the Contract from its
beginning.

Clients who are not fully satisfied with our services should contact our
customer relations/complaints officer. Sear & Associates Insurance Brokers
P/L also subscribe to the Australian Financial Complaints Authority (AFCA),
a free customer service and part of the Insurance Brokers Code of Practice.
Further information is available from this office, or contact the AFCA on
1800 931 678.

Your Premium:

Premium	UW Levy	Fire Levy	GST	Stamp Duty	RM Levy	Broker Fee
\$1,474.63	\$0.00	\$0.00	\$167.46	\$145.99	\$0.00	\$200.00
TOTAL						\$1,988.08

PAID 29-01-2020

REC - 384076380



Acct Name: Sear & Associates Insurance Brokers P/L
BSB: 033364 Account: 943860
Reference: MURTAS D 33977

Our Reference: MURTAS D
Invoice No: 33977
Acct Man: PATRICK SEAR



Mail this portion with your cheque payable to:
Sear & Associates Insurance Brokers P/L
PO Box 7013
DANDENONG VIC 3175



To pay with your
Mastercard or VISA
Call 03 9797 2900

AMOUNT DUE

\$1,988.08

Schedule of Insurance

Class of Policy: SCTP BUSINESS PACKAGE
The Insured: ANNA MURTAS & DANIEL JOHN MURTAS

Policy No: 157U578802BPK
Invoice No: 33977
Our Ref: MURTAS D

POLICY NUMBER 157U578802BPK
PERIOD OF COVER 20/01/2020 TO 20/01/2021 AT 4PM
INSURED
INSURED NAME ANNA MURTAS & DANIEL JOHN MURTAS
 A/T/F THE MURTAS SUPERANNUATION FUND
ABN 46 143 341 660
ADDRESS UNIT 4 321 KELVIN GROVE ROAD
 KELVIN GROVE, QLD, 4059

POLICY WORDING
 QM8166

COVER SUMMARY

SITUATION: UNIT 4 321 KELVIN GROVE ROAD KELVIN GROVE QLD 4059 (PRINCIPAL)

COVER	TAKEN
PROPERTY DAMAGE	TAKEN
BUSINESS INTERRUPTION	TAKEN
THEFT	NOT TAKEN
MONEY	NOT TAKEN
MACHINERY BREAKDOWN	NOT TAKEN
ELECTRONIC EQUIPMENT BREAKDOWN	NOT TAKEN
PUBLIC & PRODUCTS LIABILITY	TAKEN
GLASS	TAKEN
GENERAL PROPERTY	NOT TAKEN
EMPLOYEE DISHONESTY	NOT TAKEN
TRANSIT	NOT TAKEN
TAX AUDIT	NOT TAKEN

CLAIMS EXPERIENCE

ANY CLAIMS IN THE LAST 3 YEARS UNDER THE SECTIONS TO BE INSURED? NO

SITUATION DETAILS

SITUATION: UNIT 4 321 KELVIN GROVE ROAD KELVIN GROVE QLD 4059 (PRINCIPAL)

BUSINESS DETAILS

SELECTED OCCUPATION PROPERTY OWNER - FACTORY/INDUSTRIAL
 ANNUAL TURNOVER \$ 42,214
 TENANT BUSINESS BUILDING MATERIALS DEALING NOC

SITUATION DETAILS**CONSTRUCTION**

YEAR BUILT 1988
 YEAR LAST REWIRED 1988

BUILDING DETAILS

FLOORS CONCRETE
 WALLS CONCRETE TILT SLAB
 ROOF IRON/STEEL/ALUMINIUM ON STEEL
 EXPANDED POLYSTYRENE (EPS) 0%

FIRE PROTECTION

FIRE EXTINGUISHERS, HOSE REELS, SMOKE DETECTORS -
 NON MONITORED, FIRE ALARM

SECURITY PROTECTION

DEADLOCKS ON DOORS, LOCKS ON ALL EXTERNAL WINDOWS
 WITHOUT BARS, LOCAL ALARM

OTHER DETAILS

PREMISES CONNECTED TO TOWN WATER YES

Schedule of Insurance

Class of Policy: SCTP BUSINESS PACKAGE
The Insured: ANNA MURTAS & DANIEL JOHN MURTAS

Policy No: 157U578802BPK
Invoice No: 33977
Our Ref: MURTAS D

INTERESTED PARTIES

NO INTERESTED PARTIES NOTED

PROPERTY DAMAGE COVER SECTION**PROPERTY DAMAGE INFORMATION**

IS YOUR PREMISES MORE THAN 50% VACANT

NO

BUILDINGS
 METHOD OF SETTLEMENT
 CONTENTS
 METHOD OF SETTLEMENT
 STOCK

SUM INSURED

\$ 250,000
 REINSTATEMENT OR REPLACEMENT
 \$ NOT INSURED
 REINSTATEMENT OR REPLACEMENT
 \$ NOT INSURED
 NOT INSURED

SPECIALIZED ITEMS

EXTRA COST OF REINSTATEMENT
 REMOVAL OF DEBRIS
 REWRITING OF RECORDS
 PLAYING SURFACES

\$ AS PER POLICY WORDING
 \$ AS PER POLICY WORDING
 \$ AS PER POLICY WORDING
 \$ AS PER POLICY WORDING

OPTIONAL COVERS

STRATA TITLE MORTGAGEE(S) INTEREST
 FLOOD COVER

NOT INSURED
 NOT INSURED

APPLICABLE EXCESS

EXCESS
 EARTHQUAKE, TSUNAMI, VOLCANIC ERUPTION OR
 SUBTERRANEAN FIRE

\$ 1000
 \$20,000 OR 1% OF THE TOTAL SUM INSURED,
 WHICHEVER IS THE LOWER AMOUNT.

BUSINESS INTERRUPTION COVER SECTION

COVER TYPE
 INDUSTRY PERIOD (MONTHS)

ANNUAL REVENUE
 12

ANNUAL REVENUE
 ADDITIONAL INCREASE IN COST OF WORKING
 ACCOUNTS RECEIVABLE
 CLAIMS PREPARATION AND PROVING EXPENSES
 DOCUMENTS

SUM INSURED

\$ 42,214
 \$ 25,000
 \$ 7,500
 \$ 50,000
 \$ AS PER POLICY WORDING

OPTIONAL COVER

GOODWILL

\$ NOT INSURED

Schedule of Insurance

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PUBLIC AND PRODUCTS LIABILITY COVER SECTION

GENERAL LIABILITY AND PRODUCTS LIABILITY	LIMIT OF LIABILITY \$ 20,000,000
DETAILS OF BUSINESS	
PROPERTY OWNER LIABILITY ONLY	YES
CONTRACTORS AND SUBCONTRACTORS	
DO YOU ENGAGE CONTRACTORS AND/OR SUBCONTRACTORS IN YOUR BUSINESS	NO
LABOUR HIRE	
DO YOU ENGAGE LABOUR HIRE OR HIRED IN LABOUR IN YOUR BUSINESS	NO

ADDITIONAL BENEFIT	
PROPERTY IN YOUR PHYSICAL OR LEGAL CONTROL	\$ 250,000

APPLICABLE EXCESSES	
ALL PROPERTY DAMAGE CLAIMS	\$ 500

ENDORSEMENTS
ENDORSEMENT # 1
NAME
CODE
WORDING

PROPERTY OWNERS EXCLUDING TRADE RISK
BPPS50

PROPERTY OWNERS EXCLUDING TRADE RISK
THE PUBLIC AND PRODUCTS LIABILITY COVER SECTION OF THIS POLICY DOES NOT COVER LIABILITY IN RESPECT OF PERSONAL INJURY, PROPERTY DAMAGE OR ADVERTISING INJURY ARISING OUT OF OR IN CONNECTION WITH ANY BUSINESS, PROFESSION, TRADE OR MANUFACTURING OPERATIONS OTHER THAN AS OWNER OF PROPERTY (THE SUBJECT OF THIS INDEMNITY) CONDUCTED BY YOU.

GLASS COVER SECTION

EXTERNAL GLASS	YES
INTERNAL GLASS	YES
SPECIFIED GLASS	NOT INSURED
ADDITIONAL BENEFIT - SIGNS	\$ 10,000
APPLICABLE EXCESS	
EXCESS	\$ 250



Payment receipt

Payment reference number is **384076380**

Date and time of request: **29 January 2020 19:27 (Sydney time)**

Amount **\$1,988.08**

From **Cash Management Account**
Anna Murtas & Daniel John Murtas Atf The Murtas Superannuation Fund
184-446 | 000121610695

To **Sear and Associates Insurance Br**
033-364 | 943860

When **Wednesday, 29 January 2020 (Sydney Time)**

Payment type **Funds transfer**

Description **Property Insurance**