



Enquiries: 13 10 10
 Claims: 13 14 46 (24/7 for new claims)
 gio.com.au

The Trustee For Darren Juric Group
 Superannuation Fund
 9 Plimsoll Street
 Sans Souci NSW 2219

Dear Policy Holder,

Thank you for insuring your Business Protect with GIO.

Your current policy expires at 4:00pm 28 March 2021 and we would like to invite you to renew with us for a further 12 months.

Enclosed is your Policy Schedule, Tax Invoice, Certificate of Currency and Product Disclosure Statement (PDS) and Supplementary Product Disclosure Statements (if any). It is important to review the information in the Policy Schedule carefully.

If you have any questions, further information to tell us, or any of your details are incorrect, please call us on 13 10 10. Please also check the amount of cover meets your needs.

Your instalment will be deducted automatically on or around the 28th of each month including at renewal, so your policy can automatically renew. Contact us if you do not want this.

Yours sincerely,

John Phillips
 Chief Underwriting & Portfolio Manager – Commercial Insurance



Business Protect

Payment details

Policy number	GPM000064563
Period of insurance	28 March 2021 to 4:00pm 28 March 2022
First debit date	28 March 2021
Debit date	on or around the 28th of each month
Monthly instalment	\$185.54
Last period's monthly instalment	\$182.65
Change on last period*	1.6%

*Why your premium may change

Each time you renew your insurance, your premium is likely to change, even if your personal or business circumstances have not. There are many factors that may change your premium in any given year, examples include the amount assets are insured for, your claims history, more accurate risk data, our claims experience and changes to repair/replacement costs. Your premium may also be impacted by changes to discounts.

Direct Debit Confirmation Certificate

Thanks for paying by direct debit.

This confirms your direct debit details based on the information you have previously provided to us. If any of the following information is incorrect please contact us.

Deductions will continue to be made in accordance with the details shown, subject to the terms of the Direct Debit Service Agreement.

You have authorised GIO, User ID Number 466856, to debit the amounts stated and all amounts payable to GIO in relation to your above policy and subsequent renewal to the account stated via the bulk electronic clearing system.

Instalment payments that have a debit due date within 14 days of the policy expiry date will result in the premium being debited over 11 instalments rather than 12. This will not impact your total amount payable.

Instalment details

Account name	JURIC NOMINEES
Financial institution	WESTPAC - NSW
BSB	XX2044
Account no.	XX0553
First instalment date	on or around the 28-03-2021
Ongoing instalment date	on or around the 28th of every month
Amount	\$185.54



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Issue Date: 22 February 2021



Business Protect

Policy number

GPM000064563

The premium comparison has been included to assist you in understanding the changes to your premium, including the impact of any taxes and charges. The premium shown includes any discounts.

Premises address: 3 Endeavour Road Caringbah NSW 2229

Property damage cover

	Base Premium	FSL/ESL	GST	Stamp Duty	Total Premium
Last Period	\$865.16	\$250.90	\$111.61	\$110.49	\$1,338.16
This Period	\$907.33	\$290.35	\$119.77	\$118.57	\$1,436.02

Glass cover

	Base Premium	GST	Stamp Duty	Total Premium
Last Period	\$121.12	\$12.11	\$11.99	\$145.22
This Period	\$115.08	\$11.51	\$11.39	\$137.98

Premises address: 3 Endeavour Road Caringbah NSW 2229

Business interruption cover

	Base Premium	FSL/ESL	GST	Stamp Duty	Total Premium
Last Period	\$67.03	\$19.44	\$8.65	\$8.56	\$103.68
This Period	\$68.37	\$21.88	\$9.03	\$8.94	\$108.22

Public and products liability cover

	Base Premium	GST	Stamp Duty	Total Premium
Last Period	\$504.41	\$50.44	\$49.93	\$604.78
This Period	\$453.96	\$45.40	\$44.94	\$544.30

When referring to an amount from 'last period' on this notice

If you have made a change to your policy in your latest period of insurance, when we refer to an amount from the 'last period', it may not be the amount you paid. To provide a more useful comparison, we are showing you an amount for your cover as of your most recent change. The amount from last period has been provided for comparison purposes only and should not be used for tax purposes.



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Tax Invoice

This notice becomes a tax invoice/receipt upon payment. Please retain a copy for your record.

Insured details

Insured: The Trustee For Darren Juric Group Superannuation Fund
Period of insurance: 28 March 2021 to 4:00pm 28 March 2022

Transaction summary

Transaction	Base Premium	FSL/ESL	GST	Stamp Duty	Total Paid (includes GST)
Renewal Invitation Notice	\$1,544.74	\$312.23	\$185.71	\$183.84	\$2,226.52