

Ian Menzies
Bushell Engineering
114 Bowen St
WINDSOR QLD 4030

PAYMENT DUE: 23/10/2021

New Cover
TAX INVOICE

I0260719

Our Reference : COM BRI B6567 0328039/001

Date : 15.10.2021

Class : Hollard Select Business Package

Insurer : Hollard Insurance Company Pty Ltd

Policy No. : BES001027580BUS

Period : 23.10.2021 to 23.10.2022

Premium 3,288.37

Underwriting Agency Fee 200.00

Stamp Duty 325.55

Broker Fee 97.49

Premium GST 348.84

Fee GST 9.75

GST Total 358.59

NET = 3911.41

Total Amount \$ 4,270.00

IMPORTANT NOTES

Insured: MCMM Samford Pty Ltd ATF MCMM Superannuation Fund
Insured Property: 210 Days Road Grange Qld 4051
New Cover For: Business Insurance

Please review, complete, sign and return the attached Proposal Form to our office.

Your Insurance Adviser is Anthony Stein

TERMS - 14 DAYS

Please forward your remittance to ensure cover. Please refer to your DISCLOSURE obligations and other important notices overleaf. Claims must be notified immediately as late notification may cause denial of liability in some instances. Unless we tell you otherwise in writing, we receive commission in addition to any broker fee mentioned above. Please ask us for any further information.

METHODS OF PAYMENT:



Post cheque payments together with this payment slip to:
GPO Box 1476 Brisbane QLD 4001
made payable to Austbrokers Comsure



Biller Code : 342196
Reference : 002607190070

Telephone & Internet Banking - BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit or transaction account. More info: www.bpay.com.au
Registered to BPAY Pty Ltd ABN 69 079 137 518



BSB:014-245 Account No:322 639 034
Reference No:I0260719
Pay using Internet Banking by using the Reference No



Visit our website to pay using your Visa or Mastercard
www.comsure.com.au/pay-my-bill
Client Ref.: COM BRI B6567 Reference: I0260719

Please note: An Administration Fee inclusive of GST will be charged at 1% for payments by Visa or Mastercard

Total Due \$ 4,270.00



Pay Monthly

We can assist with your premium:-

please contact your Account Manager on 07 3434 7800

SOME IMPORTANT THINGS YOU NEED TO KNOW

It is essential that you carefully read and understand the following important notices. If you have any questions, please ask us.

Make sure you comply with your Duty of Disclosure or Duty not to Misrepresent

The Insurance Contracts Act 1984 requires that you, and everyone who is an insured under your policy, comply with the duty of disclosure. Make sure you explain the duty to any other insureds you may apply on behalf of. We do not do this unless specifically agreed in writing.

If your contract is not a consumer insurance contract, then you must tell the insurer certain matters which will help them decide whether to insure you and, if so, on what terms.

If your contract is a consumer insurance contract, then you have a duty to take reasonable care not to make a misrepresentation to the insurer when answering questions that the insurer will ask you and when you provide the insurer with information.

You have the above duties in relation to non-consumer insurance contracts and consumer insurance contracts (as applicable) until the insurer agrees to insure you and before the insurer agrees to renew your policy. You also have the same duty before you extend, vary or reinstate an insurance policy.

If you are responding for other insureds

If you are providing information for other insureds, you confirm you have their authority to do so and that the information provided is what they have told you in response to the duty of disclosure or duty not to misrepresent obligations (as applicable).

Avoid making misrepresentations or not telling the insurer something

If you (or anyone who is or proposed to be an insured, under the policy) do not take reasonable care not to make a misrepresentation to the insurer for consumer insurance contracts, or if you do not tell the insurer something that you are required to tell them for non-consumer insurance contracts, they may cancel your policy or reduce the amount they will pay you in the event of a claim, or both. If the misrepresentation or failure is fraudulent, the insurer may refuse to pay a claim and treat the policy as if it never existed.

If we act on behalf of the insurer, you need to refer to the policy which will set out the duty that applies. We will advise you when/if we act on behalf of the insurer.

If we act on your behalf, to assist us in protecting your interests, it is important that you tell us every matter that:

- you know; or
- a reasonable person in the circumstances could be expected to know, may be relevant to the insurer's decision whether to insure you and, if so, on what terms.

If in doubt it is better to tell us. We will then assist you in determining what needs to be disclosed to the insurer in order to meet your duty.

When you first apply for your policy, the insurer may ask you specific questions relevant to their decision whether to insure you.

Before an insurer agrees to renew your policy, you may again be asked specific questions by the insurer relevant to their decision whether to renew your policy.

When you answer any questions asked by the insurer for a non-consumer insurance contract, you must give honest and complete answers and tell the insurer, in answer to each question, about every matter that is known to you and which a reasonable person in the circumstances would include in answering the questions. Examples of matters that should be disclosed are:

- any claims you have made in recent years for the particular type of insurance;
- cancellation, avoidance of, or a refusal to renew your insurance by an insurer;
- any unusual feature of the insured risk that may increase the likelihood of a claim.
- circumstances which may give rise to a claim.

An insurer who is deciding whether they are prepared to renew your policy, may give you a copy of anything you have previously told them and ask you to tell them if anything has changed. If an insurer does this, you must tell them about any change or advise that there is no change. If you do not respond then this will be taken to mean there has been no changes.

When you answer any questions asked by the insurer for a consumer insurance contract, you must take reasonable care not to make a misrepresentation to the insurer when answering those questions. For example, it is important that you answer these questions fully and accurately, to the best of your knowledge.

Delay between final entry into the policy and original disclosure of information

You need to tell us if you have disclosure of information in the application process and something has happened that makes the information disclosed inaccurate, or new matters arise that would require disclosure under the duty. You must do this before the policy has been entered into (or renewed, varied, reinstated or extended as applicable).

Misstatement of Premium

We try to tell you the correct amounts of premium and statutory and other charges that apply to your insurance. In the event that we misstate that amount (either because we have made an unintentional error or because a third party has misstated the amount), we reserve the right to correct the amount. Where permitted by law, you shall not hold us responsible for any loss that you may suffer as a result of any such misstatement.

Change of Risk or Circumstances

You should carefully monitor and review that your insurance contract is adequate to cover your assets or business activities and seek a variation if it is not. Many policies require us to notify the insurer in writing of certain changes to the insured risk during the period of insurance. The insurer can then decide whether to cover the new risk. Examples are:

- For insurance covering property location changes, new business activities or any significant departure from your normal business operations.
- For insurance covering your liability to third parties changes to the nature of your business, and specifically in products liability, changes to your product range or your involvement in products not previously notified to insurers.

Interest of Other Parties

Many policies exclude cover for an interest in the insured property held by someone other than the insured, unless that interest is specifically noted in the policy. For example, if property is jointly owned, or subject to finance, the interest of a third

party such as the joint owner or financier may be excluded if it is not specifically noted on the policy. If you want the interest of any third party to be covered, please let us know, so that we can ask the insurer to note that party's interest on the policy.

Cancellation of your Policy

If a policy is cancelled before the expiry of the period of insurance, we reserve the right to refund the net return premium we received from the Insurer or have a cancellation fee charged to offset the Insurers deduction of commission. Please ask us for any additional information you require about our remuneration or cancellation policy.

The Australian Financial Complaints Authority

If you have any complaints about the service provided to you, you should contact us and tell us about your complaint. If the complaint cannot be resolved to your satisfaction within 30 days, you have the right to refer the matter to the Australian Financial Complaints Authority (AFCA):
Online: www.afca.org.au
Email: info@afca.org.au
Phone: 1800 931 678
Mail: Australian Financial Complaints Authority
GPO Box 3 Melbourne VIC 3001

Important Notice about your Austbrokers Broker and Hunter Premium Funding Agreement

Austbrokers role and remuneration

Your Austbrokers Broker and AUB Group Limited ('AUB') (ABN 60 000 000 715) have a preferred supplier arrangement with Hunter Premium Funding Pty Ltd ('Hunter') for the arrangement of premium funding. They do not act for Hunter and do not advise on whether Hunter's products or services are right for you or are most appropriate. You need to make your own decision based on the information provided.

If you use Hunter, your Austbrokers Broker receives:

- (a) a payment based on the interest earned on the premium funding by Hunter each month;
- (b) a commission which is a percentage of the amount of funding provided to you;
- (c) a payment based on a percentage of all outstanding loans less any cancelled or terminated loans; and
- (d) a payment based on a percentage on certain general insurance business placed by the Austbrokers Network with certain divisions of Allianz Insurance Ltd.

AUB receives certain upfront payments from Hunter for entering into (or renewing) a preferred supplier arrangement with Hunter. Your Austbrokers Broker is owned [partly/wholly] by AUB and benefits from any profit made by this entity due to this arrangement.

If your loan is cancelled, your Austbrokers Broker and AUB keep any payments received pursuant to the above arrangement with Hunter. If you need more information or explanation of the above, please ask us.

Cancellation of your Policy(ies) on request of Hunter

Your Loan Agreement with Hunter allows your Austbrokers Broker, on receipt of a notice from Hunter requesting cancellation of any policy specified in the Loan Agreement with Hunter, to cancel the policy and provide the relevant refund to Hunter. Your Austbrokers Broker will notify you of any such cancellation.

COVERAGE SUMMARY

Bushell Engineering
Hollard Select Business Package

IMPORTANT NOTICE

We provide our financial services under the terms and conditions noted in our Financial Services Guide and Privacy Collection Notice issued to you. If you do not have one of these documents, please call us on 07 3434 7800 or visit our website. You must read these documents before proceeding and by proceeding you represent and warrant you have received and read it. We are committed to protecting your privacy in accordance with the Privacy Act and the Australian Privacy Principles. Full details about our privacy practices can be found in our Privacy Policy available at our website or by contacting us for a copy. The following is a summary of cover only. For full terms and conditions including definitions, conditions, other limits and exclusions, please refer to your Policy Document or Product Disclosure Statement. We would like to remind you, that if this policy is cancellable and you cancel before the expiry date, we will refund the unused premium less our fee and commission. The Insurer or Agency may also impose a fee on Cancellation. **Any errors identified in the summary below must be reported to your Insurance Adviser for amendment.**

Business Insurance Certificate

Underwritten by	The Hollard Insurance Company Pty Ltd ABN 78 090 584 473 AFSL 241436
Policy Number :	BES001027580BUS
Policy Wording :	HSB_BIP_02/21
Period of Insurance	From 23/10/2021 To 23/10/2022 at 4.00pm
Effective From	23/10/2021
Insured Name	MCMM Samford Pty Ltd ATF MCMM Superannuation Fund and/or subsidiary related Corporations as defined under Australian Corporations Law and/or financiers and all parties named on this Insurance Certificate for their respective rights, interests and liabilities.
Insured Locations	
	210 DAYS ROAD, GRANGE QLD 4051
Tenant 1 occupation :	Vibe Physiotherapy
Tenant 2 occupation :	Cycle Culture Brisbane
Interested Parties	Bank of Queensland Limited

Summary of Coverages taken

Building and Contents	TAKEN
Business Interruption	TAKEN
Business Liability	TAKEN
Theft	As per Endorsement

Citycover (Aust) Pty Ltd T/as

Austbrokers Comsure
A.B.N. 99 010 699 537
GPO Box 1476
BRISBANE QLD 4000

Phone: 07 3434 7800
Fax: 07 3832 0194

COVERAGE SUMMARY

Bushell Engineering
Hollard Select Business Package

Money As per Endorsement

Glass TAKEN

General Property NOT TAKEN

Machinery Breakdown NOT TAKEN

Electronic Equipment NOT TAKEN

Goods in Transit NOT TAKEN

Employee Dishonesty NOT TAKEN

Taxation Audit NOT TAKEN

Building and Contents

210 DAYS ROAD, GRANGE QLD 4051

Buildings \$ 875,500

Contents including stock Not Taken

Removal of debris As per PDS

Total Sum Insured \$ 875,500

Flood Not Taken

Excess \$500 except for
earthquake and
tsunami,
subterranean
fire or
volcanic
eruption being
\$10,000 or 1%
of the total
Sum Insured at
the location
whichever is
the lesser

Building and Contents Endorsements

210 DAYS ROAD, GRANGE QLD 4051

CL1 COMMERCIAL PROPERTY OWNERS EXTENSION

See attachment

Glass

Citycover (Aust) Pty Ltd T/as

Austbrokers Comsure
A.B.N. 99 010 699 537
GPO Box 1476
BRISBANE QLD 4000

Phone: 07 3434 7800
Fax: 07 3832 0194

COVERAGE SUMMARY

Bushell Engineering
Holland Select Business Package

210 DAYS ROAD, GRANGE QLD 4051

Internal and external glass	Taken
Excess	\$ 250

Business Interruption

210 DAYS ROAD, GRANGE QLD 4051

Gross Rentals	\$ 87,717
Indemnity period	12 Months
Claims preparation costs	\$ 5,000
Additional Increase in cost of working	\$ 10,000
Rent Default	Not Taken
Excess	\$ 250

Business Liability

Limit of liability	\$20,000,000
Property in your physical or legal care, custody or control	\$ 250,000
Estimated annual turnover	Not Insured
Estimated value of payments to contractors, sub-contractors or labour hire personnel in the policy period	\$0
Excess	\$ 500

Business Liability Endorsements

L29 PROPERTY OWNERS EXCLUDING TRADE RISK

Where you have advised us that you are the property owner only of a building, the 'Business Liability' section of this policy does not cover liability arising out of, or caused by, or in connection with any business, profession, trade or manufacturing operations conducted by you, other than as owner of the property, the subject of this indemnity.

Premium Summary

Base Premium	\$ 3,288.37
ESL	\$ 0.00
GST	\$ 328.84

COVERAGE SUMMARYBushell Engineering
Hollard Select Business Package

Stamp Duty	\$	325.55
Policy Fee	\$	200.00
Policy Fee GST	\$	20.00
Total Payable	\$	4,162.76

Important Information

Please refer to the Financial Services Guide (FSG) which describes the insurance services offered and is designed to help you decide whether to use those services. The FSG explains how responsible parties are remunerated, how your personal information is protected and provides details of how any complaints and disputes will be dealt with as well as important contact details.

The insurer of this product is The Hollard Insurance Company Pty Ltd (ABN 78 090 584 473) (Hollard). Hollard is an insurance company authorised under the Insurance Act 1973 (Insurance Act) to carry on general insurance business in Australia by the Australian Prudential Regulation Authority (APRA).

This policy is issued by Hollard Select, a trading name of Hollard Commercial Insurance Pty Ltd (ABN 86 603 039 023, AFSL 474540) (HCi) acting under a binding authority given to it by Hollard to administer and issue policies, alterations and renewals. In all aspects of arranging the Policy, HCi acts as an agent for Hollard and not for You. HCi may charge a fee, which is set out in this Insurance Schedule.

Hollard holds an Australian Financial Services Licence 241436 under the Corporations Act 2001 (Cth) and is authorised to deal in and provide financial product advice in general insurance products. Hollard can be contacted on (02) 9253 6600.

This Insurance Certificate outlines details of your insurance and should be read in conjunction with the Product Disclosure Statement (PDS) which contains important information about the terms and conditions of the product. Please keep this Insurance Certificate and other policy documentation such as the PDS in a safe place. If you do not have the PDS please contact your broker.

Compensation Arrangements

Hollard is subject to the prudential requirements of the Insurance Act. The Insurance Act contains prudential standards and practices designed to ensure that, under all reasonable circumstances, financial promises made by Hollard are met within a stable, efficient and competitive financial system.

COVERAGE SUMMARYBushell Engineering
Hollard Select Business Package

The protection provided under the Federal Government's Financial Claims Scheme (the Scheme) applies in relation to Hollard and the policy.

If Hollard were to fail and were unable to meet their obligations under the policy, a person entitled to claim under insurance cover under the policy may be entitled to payment under the Scheme (access to the Scheme is subject to eligibility criteria).

Information about the Scheme can be obtained from the Government website at www.fcs.gov.au or the APRA hotline on 1300 558 849.

Hollard is exempt from the requirement to meet the compensation arrangements Australian financial services licensees must have in place to compensate retail clients for loss or damage suffered because of breaches by the licensee or its representatives of Chapter 7 of the Corporations Act.

Hollard has compensation arrangements in place that are in accordance with the Insurance Act.

Your Duty of Disclosure

Before you enter into an insurance contract, you have a duty of disclosure under the Insurance Contracts Act 1984. It is Your responsibility to tell us anything that you know, or could reasonably be expected to know, may affect our decision to insure you and on what terms.

Before you enter into an insurance contract, you have a duty of disclosure under the Insurance Contracts Act 1984. If we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know, or could reasonably be expected to know, may affect our decision to insure you and on what terms.

You have this duty until we agree to insure you. You have the same duty before you renew, extend, vary or reinstate an insurance contract

You do not need to tell us anything that:

- reduces the risk we insure you for; or
- is common knowledge; or
- we know or should know as an insurer; or
- we waive your duty to tell us about.

If you do not tell us something

If you do not tell us anything you are required to, we may cancel your contract or reduce the amount we will pay you if

COVERAGE SUMMARY

Bushell Engineering
Hollard Select Business Package

you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

Privacy of your personal information

We recognise that your privacy is very important to you. We are committed to protecting the privacy and security of your personal information in accordance with the Privacy Act, 1988. We generally collect personal information directly from you, or from someone authorised by you, in order to provide and administer the various products and services we offer, including marketing information regarding other products and services (of Ours or a third party). If we are unable to collect your personal information, we may not be able to assess your application or offer to issue the financial product or service to you. We may disclose your personal information to related parties, services providers and other third parties, including disclosure overseas (this can change from time to time and you should contact us for details and to see if this applies to you), in order to manage and administer the financial product or service or for other purposes as explained in Our Privacy Policy. You may reasonably obtain access to and ask us to correct your personal information that we hold. Our Privacy Policy can be viewed on our website www.hollard.com.au or a copy can be requested by phoning 02 9253 6600.

How do we resolve complaints

Please refer to the PDS for full details on the Complaints and Disputes Resolution process.

If your concern still remains unresolved to your satisfaction you may refer the matter to the Australian Financial Complaints Authority (AFCA) subject to its rules, which acts as the external dispute resolution scheme for all financial firms. AFCA is an independent body, established by the Federal Government and its service is free to you.

AFCA can be contacted on:

Call: 1800 931 678

Post: GPO Box 3, Melbourne, Victoria 3001

Website: www.afca.org.au

Email address: info@afca.org.au

This product is issued by Hollard Select, a trading name of Hollard Commercial Insurance Pty Ltd (ABN 86 603 039 023, AFSL 474540) (HCi) acting under a binding authority from The Hollard Insurance Company Pty Ltd ABN 78 090 584 473, AFSL 241436 (Hollard). Any advice provided by Hollard is general only and may not be right for you. You should carefully read

Citycover (Aust) Pty Ltd T/as

Austbrokers Comsure
A.B.N. 99 010 699 537
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BRISBANE QLD 4000

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COVERAGE SUMMARY

Bushell Engineering
Hollard Select Business Package

the relevant Product Disclosure Statement which contains the full policy terms and conditions (including the limits and exclusions), to ensure the product is right for you.

INSURER	POLICY NUMBER	PROPORTION
Hollard Insurance Company Pty Ltd A.B.N. 78 090 584 473	BES001027580BUS	100.0000%