



PSC COAST WIDE INSURANCE BROKERS

ACN 010 342 980

AFSL 247 417

ABN 82 010 342 980

Suite 2 / 47 Ashmore Road, Bundall, QLD 4217
PO Box 5025, Gold Coast Mail Centre, QLD 9726

Telephone (07) 5539 0088 Fax (07) 5539 0188

STATEMENT OF ACCOUNT AS AT 10/08/2021

To: JAY ELPITIYA
Jaystransport@optusnet.com.au

Our Reference: ELPI J
Acct. Manager: KATHERINE OXNARD

IMPORTANT: We bring to your attention the current situation of the policies listed below. Recent legislation indicates that Underwriters may disallow claims occurring after the renewal date, where premiums remain unpaid. ***
PLEASE ADVISE US IF THESE COVERS ARE NO LONGER REQUIRED. **

Page 1 of 2

Invoice Date	Invoice	Class of Insurance	Due Date	Premium	Status	Balance	
8/06/2021	150292	TRW Business	23/06/2021	\$27,642.54	PART PAID	\$460.00	
	PN: 15T5205129	- Insurance Australia Limited (T/as CGU)					

Handwritten note:
Paid 11/08/21
\$460.00
Fb9 4746 4669

N/B = New Policy
LAP = Lapse Advice

RWL = Renewal
CLN = Cancellation

TRW = Transfer Renewal
MCN = Mid-term Cancellation

END = Endorsement

ADJ = Adjustment

TOTAL	\$460.00
Premium GST	\$2,305.47

(A processing fee applies for Credit Card payments)



Please turn over for further payment methods and instructions



Billir Code: 20362
Ref: 40084682918608



Pay by credit card (Visa, Mastercard, Amex or Diners)
at www.deft.com.au or
Call 1300 78 11 45. A surcharge may apply.
DEFT Reference Number: 40084682918608



*498 400846 00082918608



For payments by cheque see reverse.

PSC Coast Wide Insurance Brokers
Our Reference: ELPI J
Statement Date: 10/08/2021

AMOUNT DUE	\$460.00
Premium GST	\$2,305.47

+400846 82918608 <

000046000<4+

rodmaule@bigpond.com

From: Alisha Wilson <alisha@pscocoastwide.com.au>
Sent: Tuesday, 10 August 2021 3:51 PM
To: rodmaule@bigpond.com
Subject: RE: Insurance Renewal - Maule Superannuation Fund; Valo Holiday Pty Ltd T/as Reef Palms Motel - 23rd June 2021
Attachments: PSCCoastwide 20210810 Client Statement - ELPI J.pdf

Hi Rod,

I hope you are well.

I am pleased to advised that Jay has remitted his portion of the premium.

Please see the attached statement reflecting total amount owing of \$460.00 being the difference in premium for the indexed building sum insured.

Kind Regards,

Alisha Wilson | Account Executive

Based in the office : Mon-Thurs



PSC Insurance Brokers (Gold Coast) | ABN 82 010 342 980 | AFS Licence No. 247417
Suite 2, 47 Ashmore Road, Bundall QLD 4217 | PO Box 5025, Gold Coast MC Q 9726
Telephone: + 61 (07) 5539 0088 | Email: alisha@pscocoastwide.com.au | Website: www.pscinsurance.com.au

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From: rodmaule@bigpond.com <rodmaule@bigpond.com>
Sent: Wednesday, 21 July 2021 9:53 AM
To: Alisha Wilson <alisha@pscocoastwide.com.au>
Subject: RE: Insurance Renewal - Maule Superannuation Fund; Valo Holiday Pty Ltd T/as Reef Palms Motel - 23rd June 2021

Hi Alisha,

OK thanks, please go ahead with that.

Regards,
Rod Maule

From: Alisha Wilson <alisha@pscocoastwide.com.au>
Sent: Wednesday, 21 July 2021 8:54 AM
To: rodmaule@bigpond.com
Subject: RE: Insurance Renewal - Maule Superannuation Fund; Valo Holiday Pty Ltd T/as Reef Palms Motel - 23rd June 2021

Hi Rod,

I appreciate your reply.

Jay will likely have a problem with this. In order to resolve this, may I advise Jay that you will pay the \$460 so we can move forward with the funding payments?

In regards to providing a separate invoice this might prove difficult.

I can send a receipt for the amount paid which will reflect Maule Super Fund.

Kind Regards,

Alisha Wilson | Account Executive

Based in the office : Mon-Thurs



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From: rodmaule@bigpond.com <rodmaule@bigpond.com>

Sent: Tuesday, 20 July 2021 4:58 PM

To: Alisha Wilson <alisha@pscocoastwide.com.au>

Subject: RE: Insurance Renewal - Maule Superannuation Fund; Valo Holiday Pty Ltd T/as Reef Palms Motel - 23rd June 2021

Hi Alisha,

Could you please accept the recommended \$3,387,464 building cover. If Jay has a problem with the (approximate) \$460 would you mind making up a separate invoice for the Maule Super Fund and send to me please.

Thanks,
Rod maule

From: Alisha Wilson <alisha@pscocoastwide.com.au>

Sent: Tuesday, 20 July 2021 3:33 PM

To: rodmaule@bigpond.com

Subject: RE: Insurance Renewal - Maule Superannuation Fund; Valo Holiday Pty Ltd T/as Reef Palms Motel - 23rd June 2021

Hi Rod,

Further to Katherine's email below, we await your confirmation with regards to the building sum insured.

Upon your confirmation we will follow Jay up for payment.

Kind Regards,

Alisha Wilson | Account Executive

Based in the office : Mon-Thurs



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From: Katherine Oxnard <katherine@pscocoastwide.com.au>

Sent: Tuesday, 20 July 2021 10:21 AM

To: rodmaule@bigpond.com

Cc: Alisha Wilson <alisha@pscocoastwide.com.au>

Subject: RE: Insurance Renewal - Maule Superannuation Fund; Valo Holiday Pty Ltd T/as Reef Palms Motel - 23rd June 2021

Hi Rod,

It's about \$460.

Kind regards,

Katherine

Katherine Oxnard | Managing Principal



PSC Insurance Brokers (Gold Coast) | ABN 82 010 342 980 | AFS Licence No. 247417
Suite 2, 47 Ashmore Road, Bundall QLD 4217 | PO Box 5025, Gold Coast MC Q 9726
Mobile: +61 412 819 353 | Telephone: + 61 (07) 5539 0088
Email: katherine@pscocoastwide.com.au | Website: www.pscinsurance.com.au

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From: rodmaule@bigpond.com <rodmaule@bigpond.com>

Sent: Tuesday, 20 July 2021 10:19 AM

To: Katherine Oxnard <katherine@pscocoastwide.com.au>

Subject: RE: Insurance Renewal - Maule Superannuation Fund; Valo Holiday Pty Ltd T/as Reef Palms Motel - 23rd June 2021

Hi Katherine,

Can I ask what is the premium saving by keeping the value at \$3,288,800?

Regards,
Rod Maule

From: Katherine Oxnard <katherine@pscocoastwide.com.au>

Sent: Monday, 19 July 2021 5:48 PM

To: rodmaule@bigpond.com

Subject: RE: Insurance Renewal - Maule Superannuation Fund; Valo Holiday Pty Ltd T/as Reef Palms Motel - 23rd June 2021

Hi Rod,

You need to ensure the Building sum insured is adequate for replacement and if you are unsure we suggest you source a replacement valuation from a qualified person. If the sum insured is too low the averaging clause may apply. This simply means an Insurer may short pay your claim by the percentage you have underinsured by.

Insurers cannot set this value. Although the sum insured is increased yearly, this is simply to avoid a situation where the sum is stagnant year on year, which will likely lead you to an underinsurance circumstance.

Kind regards,

Katherine

Katherine Oxnard | Managing Principal



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From: rodmaule@bigpond.com <rodmaule@bigpond.com>

Sent: Monday, 19 July 2021 4:47 PM

To: Katherine Oxnard <katherine@pscocoastwide.com.au>

Subject: RE: Insurance Renewal - Maule Superannuation Fund; Valo Holiday Pty Ltd T/as Reef Palms Motel - 23rd June 2021

Hi Katherine,

Thank you for your email.

I believe the current level of cover is adequate provided the insurers continue to treat the buildings as fully insured. If, on the other hand, the insurers were to take the view that the building was under-insured and as a result any future (partial loss) payout would be reduced, I would be against not increasing the amount as per their recommendation.

If there is no risk of the above, please go ahead with the existing value as per Jay's request.

If this is not the case, can you please come back to me so as I can take the matter up with Jay.

Regards,
Rod Maule

From: Katherine Oxnard <katherine@pscocoastwide.com.au>

Sent: Monday, 19 July 2021 2:12 PM

To: rodmaule@bigpond.com

Cc: Alisha Wilson <alisha@pscocoastwide.com.au>

Subject: RE: Insurance Renewal - Maule Superannuation Fund; Valo Holiday Pty Ltd T/as Reef Palms Motel - 23rd June 2021

Hi Rod,

I hope you're well.

The Building sum insured was increased by 3% on renewal (from \$3,288,800 to \$3,387,464). Jay has asked to keep the value at \$3,288,800. Are you able to advise if this is in order?

Kind regards,

Katherine



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From: rodmaule@bigpond.com <rodmaule@bigpond.com>

Sent: Friday, 9 July 2021 12:23 PM

To: Alisha Wilson <alisha@pscocoastwide.com.au>

Subject: RE: Insurance Renewal - Maule Superannuation Fund; Valo Holiday Pty Ltd T/as Reef Palms Motel - 23rd June 2021

Hi Alisha,

Thank you for the information.

Should the cover at any stage become at risk at any stage because of non-payment of the premium or instalments, I would appreciate it if you can contact me.

Regards,
Rod Maule

From: Alisha Wilson <alisha@pscocoastwide.com.au>

Sent: Friday, 9 July 2021 11:16 AM

To: rodmaule@bigpond.com

Subject: RE: Insurance Renewal - Maule Superannuation Fund; Valo Holiday Pty Ltd T/as Reef Palms Motel - 23rd June 2021

Hi Rod,

I hope you are well.

Further to the correspondence below, I can confirm the following;

- (1) Jay Elpitiya (Valo Holiday) did in fact accept the CGU proposal for the Reef Palms Motel
Jay has not accepted the CGU proposal however policies are always automatically renewed therefore acceptance is not required
- (2) That there has been no changes to the policy as offered in the attachment to your email
The only changes are as follows;
Building sum insured has increased by 3% to allow for rising construction costs.
Business Interruption sum insured has been increased to \$657,000 to fall in line with the report provided by Sedgewicks during the assesement of your claim. In the aforementioned report, Sedgewicks advised that you were 24% underinsured. Other levels of cover remain unchanged
- (3) That the premium of \$27,642.54 has been paid, or Jay has otherwise committed to the 10 monthly payments of \$3,974.47 and that the first instalment has been paid.
The premium has not been paid nor has monthly instalments been accepted. I will email Jay today attaching a statement and funding contract

Kind Regards,

Alisha Wilson | Account Executive

Based in the office – Tuesday, Wednesday, Friday



Suite 2, 47 Ashmore Road, Bundall QLD 4217 | PO Box 5025, Gold Coast MC Q 9726

Telephone: + 61 (07) 5539 0088

Email: alisha@pscocoastwide.com.au | Website: www.pscinsurance.com.au

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From: Christine Dunne <cdunne@pscocoastwide.com.au>

Sent: Tuesday, 6 July 2021 12:14 PM

To: rodmaule@bigpond.com

Cc: Alisha Wilson <alisha@pscocoastwide.com.au>

Subject: RE: Insurance Renewal - Maule Superannuation Fund; Valo Holiday Pty Ltd T/as Reef Palms Motel - 23rd June 2021

Hi Rod,

Following our conversation I've checked with Premium Funding who have confirmed that the instalment option has not been accepted by Jay as of yet.

Alisha is back in the office Friday 9th July so I'll get her to touch base with Jay, possibly offering a manual funding contract as sometimes clients can't navigate the instalment option via the Invoice.

Hope this helps.

Kind regards,

Christine Dunne | Internal Account Executive



Suite 2, 47 Ashmore Road, Bundall QLD 4217 | PO Box 5025, Gold Coast MC Q 9726

Telephone: + 61 (07) 5539 0088 |

Email: cdunne@pscocoastwide.com.au | Website: www.pscinsurance.com.au

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From: rodmaule@bigpond.com <rodmaule@bigpond.com>

Sent: Monday, 5 July 2021 11:43 AM

To: Alisha Wilson <alisha@pscocoastwide.com.au>

Subject: RE: Insurance Renewal - Maule Superannuation Fund; Valo Holiday Pty Ltd T/as Reef Palms Motel - 23rd June 2021

Hi Alisha,

Thank you for your email 8 June 2021.

When convenient, would you mind confirming:

- (1) Jay Elpitiya (Valo Holiday) did in fact accept the CGU proposal for the Reef Palms Motel
- (2) That there has been no changes to the policy as offered in the attachment to your email
- (3) That the premium of \$27,642.54 has been paid, or Jay has otherwise committed to the 10 monthly payments of \$3,974.47 and that the first instalment has been paid.

Regards,

Rod Maule

0407 155 320

From: Alisha Wilson <alisha@pscocoastwide.com.au>

Sent: Tuesday, 8 June 2021 1:55 PM

To: jay@valoholiday.com.au; Rod Maule <rodmaule@bigpond.com>

Subject: Insurance Renewal - Maule Superannuation Fund; Valo Holiday Pty Ltd T/as Reef Palms Motel - 23rd June 2021

Hi Jay & Rod,

I hope you have both been keeping busy and well.

Please note as you are both policyholders on this account, we are required to provide you both with this email.

Please find attached proposed renewal terms for your Business Pack Insurance policy for the coming year.

In accordance with our policy of insuring our client's assets with Underwriters who provide quality cover at a competitive premium, we recommend you transfer your policy to CGU Insurance for the following 12 months.

Your Building sum insured has increased by 3% to allow for rising construction costs. We recommend you hold a current building replacement valuation; sums insured should be in line with this.

In addition, your Business Interruption sum insured has been increased to \$657,000 to fall in line with the report provided by Sedgewicks during the assessment of your claim. In the aforementioned report, Sedgewicks advised that you were 24% underinsured. Other levels of cover remain unchanged

We remind you cover has not been selected for Flood, Burglary, Glass, Money, Machinery/Computer/Electronic Breakdown, Portable Property, Transit, Tax Audit, Corporate Travel, Management Liability (can include Statutory Liability, Employment Practices, Crime, Tax Audit etc), Cyber & Privacy Risks, Contractual Liability, Environmental/Pollution Liability and Clean Up

Costs, Product Recall, Professional Indemnity, Motor Vehicle/Plant, Household, etc. This is not an exhaustive list. Please let me know if you would like further information or a quotation on any of these additional covers.

Would you please check your schedule thoroughly to ensure cover scope and quantum remains accurate, and advise of any variances.

It's important that you read and understand the Product Disclosure Statement/Policy Wording. Providing this is acceptable, would you kindly complete/sign the attached proposal form, and return to our office, along with your remittance prior to 7th July 2021. The information contained within your proposal document forms the basis of your Insurance Contract. Although the document may be prepopulated, it is important you read it and advise us of any variations immediately. If you do not advise of any variations in writing or do not return the signed proposal form we will assume the information contained within the form is correct.

Your total annual premium is \$27,642.54 (last year \$18,410.80). Your standard excess is remains unchanged and you remain uninsured for Flood damage. We have waived our Broker Fee in an effort to alleviate some of the increase.

For interest, alternate quotes ranged:

Insurer	Standard excess	Flood & other cover options	Premium (inclusive of charges)
QBE renewal offer	\$1,000	Flood excluded	\$34,910.17

We approached a combination of 15 insurers and underwriting agencies to obtain alternate quotes. All 15 declined for various reasons, the majority being due to location.

Monthly premium payment option is available should you wish to preserve your cash flow. Please follow the "pay monthly" link on your invoice to select between a variety monthly payment options.

Thank you for engaging PSC Coast Wide to service your Insurance needs. We look forward to assisting you with your Insurance matters in the coming year.

Should you have any queries, please do not hesitate to contact me.

Kind Regards,

Alisha Wilson | Account Executive

Based in the office – Tuesday, Wednesday, Friday



Suite 2, 47 Ashmore Road, Bundall QLD 4217 | PO Box 5025, Gold Coast MC Q 9726

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rodmaule@bigpond.com

From: AC Electrics <a.c.electrics@bigpond.com>
Sent: Saturday, 27 April 2019 10:42 AM
To: 'Rod Maule'
Subject: RE: Electrical Repairs Reef Palms

Hi Rod, went to site Wednesday to check stove in 208, there were customers in room so Ben said to leave it till room is empty. We have found the supply for stove in room 212 after cutting access panel in back of wardrobe to gain roof access and reconnected it. Circuits have been run for rooms 230 and 221, cooktops installed and connected. We have not had access to room 237 yet but room 205 has a bit of an issue being on the ground floor getting cabling to it will be tricky. I think I might be able to come down the plumbing void which is visible from the ceiling but I am not sure about the switchboard end, we might have to connect it to the first floor switchboard if we can't get to the ground floor board. I will arrange a time this week if possible with ben to come and finish off the job. I will let you how how it all goes.

Regards Rob.

From: Rod Maule [mailto:rodmaule@bigpond.com]
Sent: Wednesday, 24 April 2019 11:59 AM
To: a.c.electrics@bigpond.com
Subject: FW: Electrical Repairs Reef Palms

Hi Rob,

When you get a chance could you check out the upright stove in Room 208 at the Reef Palms "the oven is sparking and we had to isolate" according to the manager Tanya.

Can you give me an update on where you are at with the four cooktops in Rooms 230, 205, 221 and 237?

Thanks
Rod Maule
0407 155 320
rodmaule@bigpond.com

From: Rod Maule [mailto:rodmaule@bigpond.com]
Sent: Tuesday, 19 March 2019 11:39 AM
To: 'a.c.electrics@bigpond.com' <a.c.electrics@bigpond.com>
Subject: FW: Electrical Repairs Reef Palms

Hi Rob,

I just got a call from Hervey Norman at 101 Spence St: the 4 x WESTINGHOUSE cooktops have arrived. Could you collect them and install when convenient please.

Thanks
Rod Maule

From: Rod Maule [mailto:rodmaule@bigpond.com]
Sent: Thursday, 28 February 2019 10:39 AM
To: 'a.c.electrics@bigpond.com' <a.c.electrics@bigpond.com>

Cc: 'Reef Palms Motel' <info@reefpalms.com.au>; 'Jay' <jay@valoholiday.com.au>
Subject: Electrical Repairs Reef Palms

Hi Rob,

As discussed, the Jobs at the Reef Palms are:

- Room 239 – Problems with the spa pump (pump is located in the wardrobe). Currently isolated. While the spa is not in use, it starts and stops intermittently and gets very hot.
- Room 212 – Upright stove not working. Please note that if required there is an identical stove in the shed which is surplus and if necessary could be substituted or ratted for parts.
- Room 230 – There is a WESTINGHOUSE 2-plate glass cooktop sitting loose in the bottom of the kitchen cupboard. Could you run a circuit for it and install it is the bench please.
- Rooms 205, 221 and 230 need circuits and cooktops installed. Room 237 already has a 2-plate cooktop of a different type which needs to be replaced (I'm not sure how it is being fed). For these 4 rooms I will need to source new cooktops and will come back to you when I've got them.

Please ring the managers Ben and Tanya 4051 2599 any time you are planning to go there to check if the rooms can be accessed.

Thanks,
Rod Maule
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