



B/Pay Paid 26/7/21 Ref # 405605213934854

Davkat Enterprises Pty Ltd T/As Northwest Insurance
CAR No. 254625
ABN 59 105 784 469
4b Targo Street
Bundaberg QLD 4670
Ph: 07 4151 6001
Email: info@northwestinsurance.com.au
Authorised Representative of Community Broker Network Pty Ltd
ABN 60 096 916 184 | AFSL 233750

RENEWAL TAX INVOICE

George Crowther
5 See Crescent
Avenell Heights QLD 4670

Date: 09/07/2021
Invoice Number: 1393485

Authorised Representative: Robert Appel - AR: 1249504

Please refer to the policy documents issued by the insurer for complete policy terms and conditions.
Please read carefully the important notices attached regarding your duty of disclosure

Type of Policy

Insured: George Crowther
Policy Description: CGU SCTP Business Insurance | 113 Bargara Road BUNDABERG EAST
Insurer: Insurance Aust Limited T/As CGU
Policy Number: 15T4558615
Period of Insurance: 14/08/2021 to 14/08/2022
Effective Date: 14/08/2021
Notes: Renewal | Business Insurance | 113 Bargara Road BUNDABERG EAST

Table with 7 columns: Premium, FSL, Underwriter Fee, Stamp Duty, Admin Fee, GST, Invoice Total. Values: \$3,089.76, \$0.00, \$0.00, \$305.89, \$54.83, \$314.47, \$3,765.00

Payment Options

\$3,450.53

split between Bargara Rd and Campbell St
\$1,725.26 each ex GST



Community Broker Network Pty Ltd

DEFT Reference Number
405605213934854

Pay by credit card at www.deft.com.au or phone 1300 78 11 45.
Payments by credit card may attract a surcharge.



Name: George Crowther
Client ID: 56942
Invoice No: 1393485

PROCESSED



\*498 405605 213934854

Payment Due Date: 14/08/2021

Payments can be made at any Post Office by cash (up to \$9,999.99), cheque or EFTPOS.



Billers Code: 20362
Ref: 405605213934854

Total Due:

\$3,765.00

\*Please refer to the second page for further payment methods and instructions.



COMMUNITY BROKER NETWORK





# DEFT<sup>®</sup>

PAYMENT SYSTEMS

DEFT is a service of Macquarie Bank



## Internet

Pay over the Internet from your credit card at [www.deft.com.au](http://www.deft.com.au)

Community Broker Network Pty Ltd accepts Visa & Mastercard payments"

\*Payments by credit card will attract a surcharge.



## Telephone

Pay by phone from your credit card.

Call **1300 78 11 45** to make a payment.

Community Broker Network Pty Ltd accepts Visa & Mastercard payments

The phone payment line is a 24-hour service. Calls are charged at the cost of a local call (mobiles extra).



Contact your participating bank, credit union or building society to make payment directly from your cheque or savings account.

You will be required to enter the Biller Code and BPAY reference number as detailed on the front of your invoice.



## In Person

Please present page intact at any Australia Post Office.

Payments may be made by cash, cheque or EFTPOS.

Please make any cheques payable to **'Community Broker Network Pty Ltd'**.



## Mail

Detach payment slip and mail with payment to:

**Davkat Enterprises Pty Ltd**  
**T/As Northwest Insurance**  
4b Targo Street  
Bundaberg QLD 4670

Please make cheques payable to **'Community Broker Network Pty Ltd'**.



COMMUNITY  
BROKER  
NETWORK



## Schedule of Insurance

**Policy Number** 15T4558615

**Period of Cover** 14/08/2021 to 14/08/2022 at 4pm

**Insured**  
Insured Name George Crowther  
Address 113 Bargara Road  
BUNDABERG EAST, QLD, 4670

### Policy Wording Steadfast

#### Cover Summary

Section	Taken
Public and Products Liability	Taken
General Property	Not Taken
Employee Dishonesty	Not Taken
Tax Audit	Not Taken

#### Situation: 113 Bargara Road BUNDABERG EAST QLD 4670 (Principal)

Section	Taken
Business Property	Taken
Business Interruption	Not Taken
Theft	Not Taken
Money	Not Taken
Machinery Breakdown	Not Taken
Electronic Equipment Breakdown	Not Taken
Glass	Not Taken

#### Situation: 5 Campbell Street BUNDABERG EAST QLD 4670

Section	Taken
Business Property	Taken
Business Interruption	Not Taken
Theft	Not Taken
Money	Not Taken
Machinery Breakdown	Not Taken
Electronic Equipment Breakdown	Not Taken
Glass	Not Taken

#### Claims Experience

Any claims in the last 3 years under the sections to be insured? No

### COVERS FOR ALL SITUATIONS

#### Public and Products Liability

##### Limit of Liability

Limit of Liability - Public & Products Liability \$ 10,000,000



**Additional Benefit**

Property in Physical &amp; Legal Control - Limit \$ 250,000

**Excess**

Property Damage Excess \$ 500

**Situation Details**

Situation: 113 Bargara Road BUNDABERG EAST QLD 4670 (Principal)

**Business Details**

Property Owner - Factory/Industrial

Turnover \$ 50,000

Tenant Business Bicycles Retailing

Tenant Business # 2 Used Car Wholesaling

**Situation Details****Construction**

Multiple Buildings on site No

Year built 1990

**Building Details**

No. of Storeys 1

Floors Concrete

Walls Concrete Tilt Slab

Roof Iron/Steel/Aluminium on wood

Expanded Polystyrene (EPS) 0%

Fire Protection Fire Extinguishers, Hose Reels

Security Protection Deadlocks on doors

**Interested Parties**

No Interested Parties noted

**Business Property****Sum Insured**

Building(s) Replacement Value \$ 350,000

Contents Replacement Value \$ Not Insured

Stock \$ Not Insured

Contents (Incl Stock) \$ Not Insured

Total Sum Insured \$ 350,000

Extra Cost of Reinstatement \$ As per wording

**Additional Benefits**

Removal of Debris \$ 100,000

Rewriting of Records \$ 25,000

Playing Surfaces \$ 50,000

**Optional Extension**

Strata title mortgagee(s) interest cover only Not Insured

Flood Not Insured

**Excess**

Property Damage \$ 500

**Imposed Conditions**

Condition # 1

Name Free Tax Audit Cover

Code PE01

## Wording

Section 1 Property - additional benefit 10. Taxation audit costs: subject to the terms and conditions of this additional benefit, 'Free Tax Audit cover applies'.

## Situation Details

**Situation:** 5 Campbell Street BUNDABERG EAST QLD 4670

### Business Details

Property Owner - Factory/Industrial

Turnover \$ 50,000

Tenant Business Fitness Centre

Tenant Business # 2 Panel Beating (Motor Body Repairing)

### Situation Details

#### Construction

Multiple Buildings on site No

Year built 1990

#### Building Details

No. of Storeys 1

Floors Concrete

Walls Concrete Tilt Slab

Roof Iron/Steel/Aluminium on steel

Expanded Polystyrene (EPS) 0%

Fire Protection Fire Extinguishers, Hose Reels

Security Protection Deadlocks on doors, Monitored base alarm

Monitored alarm type: Class 2 e.g. Digital Dialler

### Interested Parties

No Interested Parties noted

## Business Property

### Sum Insured

Building(s) Replacement Value \$ 350,000

Contents Replacement Value \$ Not Insured

Stock \$ Not Insured

Contents (Incl Stock) \$ Not Insured

Total Sum Insured \$ 350,000

Extra Cost of Reinstatement \$ As per wording

### Additional Benefits

Removal of Debris \$ 100,000

Rewriting of Records \$ 25,000

Playing Surfaces \$ 50,000

### Optional Extension

Strata title mortgagee(s) interest cover only Not Insured

Flood Not Insured

### Excess

Property Damage \$ 500

### Imposed Conditions

#### Condition # 1

Name Free Tax Audit Cover

Code PE01

Wording

Section 1 Property - additional benefit 10. Taxation audit costs: subject to the terms and conditions of this additional benefit, 'Free Tax Audit cover applies'.

Document template version: 02.39.00.00



## IMPORTANT NOTICES

We have prepared this document to assist you to understand important issues relating to your insurances. Please contact your Account Executive if you have any questions or require further advice/assistance.

### ESSENTIAL READING OF POLICY WORDING

The policy wordings for your insurances are essential reading to understand what is protected by each policy. Read them carefully as soon as possible and contact us if you have any concerns about the extent of your cover.

### YOUR DUTY OF DISCLOSURE

Before you enter into an insurance contract, you have a duty to tell the insurer anything that you know, or could reasonably be expected to know, may affect their decision to insure you and on what terms.

You have this duty until they 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 the insurer anything that:

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

If you do not tell the insurer something you are required to, they may cancel your contract or reduce the amount they will pay you if you make a claim, or both. If your failure to tell them is fraudulent, they may refuse to pay a claim and treat the contract as if it never existed.

### DUTY OF GOOD FAITH

Both parties to an insurance contract, the insurer and the insured, must act towards each other with the utmost good faith. If you fail to do so, the insurer can cancel your insurance. If the insurer fails to do so, you may be able to sue the insurer.

### AVERAGE OR CO-INSURANCE

Some policies contain an Average clause. This means that if you insure for less than the full value of the property, your claim may be reduced in proportion to the amount of the under-insurance. These clauses are also called "Co-Insurance" clauses.

#### A simple example is as follows:

Full (Replacement) Value	\$1,000,000
Sum Insured	\$500,000

Therefore you would be self insured for 50% of the Full Value

Amount of Claim, say	\$100,000
----------------------	-----------

Amount payable by Insurers as a result of the application of Average/Co-Insurance (ie: 50%)	\$50,000
---	----------

Some Business Interruption policies contain an Average/Co-insurance clause, but the calculation is different. Generally, the Rate of Gross Profit, Revenue or Rentals (as applicable) is applied to the Annual Turnover, Revenue or Rentals (as applicable) (after adjustment for business trends or other circumstances).

### CONTRACTS AND LEASES YOU SIGN

If you sign a contract with an indemnity, "hold harmless" or release, it can invalidate your insurance – unless you obtain the Insurer's consent in advance.

These clauses are often found in leases and other contracts you sign from time to time relating to your business. Do not sign a contract or lease without contacting us and/or taking legal advice as to whether the contract terms will prejudice your policy.

### Change or Alteration in Risk

It is our duty as brokers to give you sound professional advice, but that advice can only be sound and valid if we are kept properly informed of changes to your business, circumstances or products such as alteration of risk, changes in location, mergers and acquisitions or any new or changes

### ADDITIONAL INSURED AND NOTING INTERESTS

If a person is to be named on your policy or insured as a co-insured or joint insured, notify us immediately so we can request this in advance from the insurer. Your property and liability policies will not provide automatic cover for the insurable interest of other parties (e.g., mortgagees, lessors).

Check with us whether the insurer will include someone else as an insured or note their interests before you agree to this in a contract or lease. We cannot guarantee that an insurer will agree to include someone as an insured under your policy or to note their interests on your policy.

### CLAIMS OCCURRING POLICIES

Most of your policies do not provide indemnity in respect of events that occurred before the insurance commenced. They cover events that occur during the policy period.

### CLAIMS MADE POLICIES

Some policies (e.g. professional indemnity insurance) provide cover on a "claims made" basis. This means that claims first advised to you (or made against you) and reported to your insurer during the policy period are insured under that policy, irrespective of when the incident causing the claim occurred. If you become aware of circumstances which could give rise to a claim, notify the insurer during the policy period.

Report all incidents that may give rise to a claim against you to the insurers immediately after they come to your attention and before the policy expires.

### INSURER SOLVENCY

We do not warrant or guarantee the current or ongoing solvency or financial viability of the insurer because we have no control over the insurer's performance and this can be affected by many complex commercial and economic factors.

### UNAUTHORISED FOREIGN INSURERS

In limited cases, we may recommend that you insure with an unauthorised foreign insurer. An unauthorised foreign insurer is an insurer that is not authorised under the Insurance Act 1973 (**Act**) to conduct insurance business in Australia and is not subject to the system of financial supervision of general insurers in Australia that is monitored by the Australian Prudential Regulation Authority.

### LEASING, HIRING AND BORROWING PROPERTY

When you lease, hire or borrow property, make sure that the contract clearly identifies who is responsible for insuring the property.

Industrial Special Risks policies automatically cover property which you are responsible to insure, subject to the policy excess. Public liability insurance may assist you meet claims relating to property damage to property which you lease or hire. A sub-limit usually

If the insurer becomes insolvent, you will not be protected by the Federal Government's Financial Claims Scheme provided under Part VC of that Act.

### Non-Disclosure

Policies which are not governed by the Insurance Contracts Act 1984 such as marine, (other than marine inland transit insurance and pleasure craft) and insurance required by statute such as Compulsory Third Party (CTP) motor vehicle insurance and workers compensation, the Insurer may be able to recover against the Insured in the event of misrepresentation, misstatement or non-disclosure.

If you are uncertain as to whether particular information is relevant to the insurer's decision to insure, please contact us and we can help you identify whether the information should be disclosed to the insurer on the application or upon renewal or variation of the insurance.



### **Non Renewable Insurance**

Cover under your policies terminates on the date shown on our tax invoice or adjustment note.

While insurers will send renewal offers for most insurance policies, there are some which are not "renewable". For these, if you wish to effect similar insurance for a subsequent period, you will need to complete a further proposal form/declaration before the current policy expires so that we can seek terms of insurance and quotations on your behalf.

### **Refund of Premium**

If there is a refund or reduction of premium owed to you as a result of a cancellation or alteration to a policy, we will retain any broker fee we have charged you. CBN will retain any commission that was paid to them by the insurer for the policy and we may retain the portion of the commission that was paid to us by CBN. We may also charge you a cancellation fee.

### **Cancellation of Policy or Deficient Cover Due to Non Payment of Premium**

We shall not be held responsible for the cancellation of your policy, a deficiency in cover, or the denial of a claim by your Insurer where you have not paid, or did not pay, any amount of premium due to us or your Insurer, or instalments to your premium financier.

### **General**

Many areas of insurance are complex and some implications may not be evident to you. If there are **any** aspects of your insurances that you do not understand or you require further explanation, please contact us immediately.

---

### **General Advice Warning (GAW)**

This information may be regarded as general advice. That is, your personal objectives, needs or financial situations were not taken into account when preparing this information.

Accordingly, you should consider the appropriateness of any general advice we have given you, having regard to your own objectives, financial situation and needs before acting on it. Where the information relates to a particular financial product, you should obtain and consider the relevant product disclosure statement (PDS) before making any decision to purchase that financial product.