

David & Ann Bethell  
9 Sleeth Street  
ORMISTON QLD 4160

## Renewal of Cover TAX INVOICE

10737552

Our Reference : CWT BRI B9833 0051835/002

Premium 4,072.55

Invoice Date : 19.08.2019

Premium GST 407.26

Class : Business Insurance

Stamp Duty 403.19

Insurer : CGU Insurance (EDI)

Broker Fee 415.45

Policy No. : 01R3946502

Fee GST 41.55

Cover Period : 31.08.2019 to 31.08.2020

Total Amount 5,340.00

### PLEASE READ THE IMPORTANT DISCLOSURES BEFORE PROCEEDING WITH THIS COVER

DYA SUPER FUND

Insured: David & Ann Bethell, Jennifer Davenport & Lynda White

Location: 270 Tingal Road, Wynnum Qld 4178

Cover: Commercial Property Owner Insurance

Your Account Manager is Marnie Peters

Internal Broker

Please forward payment within 14 days from the effective date. Also refer to your DUTY OF 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.

### PAYMENT OPTIONS

Total Due \$ 5,340.00



#### Credit Card

abcountrywide.com.au/payment  
Client Reference: CWTBRI B9833  
Invoice Reference: 10737552  
A surcharge will apply to all Card payments



#### EFT- Internet Banking

BSB: 083-032 Account: 592471411  
Reference: 107375529



Biller Code: 297531  
Reference: 107375529

#### BPay - Telephone & Internet Banking

Contact your bank or financial institution to make this payment from your cheque, savings, debit or transaction account.  
More info: www.bpay.com.au



#### Cheque

Post cheque and payment slip to: PO Box 9055 Scoresby Vic 3179  
Made payable to Austbrokers C E McDonald Pty Ltd



### Pay Monthly

We can assist with your premium:-

Should you wish to obtain a Funding Quote for this invoice, please contact your Account Manager on 07 3423 6000

## 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.

### Financial Service Guide

We provide our financial services under the terms and conditions noted in our Financial Services Guide which incorporates our Privacy Collection Notice.

If you do not have one of these documents, please call us on (03) 9835 1300 or visit our website [www.abccountrywide.com.au](http://www.abccountrywide.com.au).

You must read this document 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 (APPs). For information about our privacy practices including how we collect, use or disclose information, how to access or seek correction to your information or how to lodge a complaint in relation to a breach of the Australian Privacy Principles and how such a complaint will be handled, please refer to our Privacy Policy available on our website or by contacting us for a copy. By providing us with personal information you and any other person you provide personal information for, consent to our privacy practices unless you tell us otherwise. If you wish to withdraw your consent, including things such as receiving information on products and offers by us or persons we have an association with, please contact us.

The pages to follow, 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.

**Any errors identified in the summary must be reported to your Account Manager for amendment.**

### Make sure you comply with your Duty of Disclosure

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.

The duty requires you to tell the insurer certain matters which will help them decide whether to insure you and, if so, on what terms.

You have this duty 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.

The type of duty that applies can vary according to the type of 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 obligations.

### Avoid making misrepresentations or not telling the insurer something

If you (or anyone who is an insured, or a proposed insured, under the policy) make a misrepresentation, or if you do not tell the insurer something that you are required to tell them, 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, 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.

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

You need to tell us if you have made 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).

### Underinsurance

It is the responsibility of the Insured to ensure that the sums insured under this policy are adequate. Underinsurance may cause reduced benefits payable by an Insurer at the time of a loss. If you would like to review the sums insured under this policy, please contact your Account Manager.

### 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 45 days, you have the right to refer the matter to the Australian Financial Complaints Authority (AFCA):  
Online: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto: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 payment based on the interest earned on the premium funding by Hunter each month;
- a commission which is a percentage of the amount of funding provided to you;
- a payment based on a percentage of all outstanding loans less any cancelled or terminated loans; and
- 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**

David & Ann Bethell  
Business Insurance

PADLOCK INSURANCE POLICY

DYA BETHELL SUPER FUND

INSURED: David & Ann Bethell, Jennifer Davenport & Lynda White

PERIOD OF

INSURANCE: From 31st August 2019  
To 4:00pm 31st August 2020

BUSINESS

DESCRIPTION : Property Owner of Commercial Buildings  
Building 1: Mechanic AUTOHAUS DIETER

INTERESTED

PARTY: ~~Nil Advised~~ NAB STRATHPINÉ

SITUATION: 270 Tingal Road, Wynnum Qld 4178

COVERAGE: SECTIONS INSURED

1) PROPERTY	\$ 1,050,000
SPECIFIED ITEM:	\$NOT INSURED
EXCESS: \$500	
2) LOSS OF INCOME	\$ 72,000
INCREASED COST OF WORKING	\$ 50,000
INDEMNITY PERIOD	(12 ) months
EXCESS: \$500	
3A) THEFT	\$1,050,000
EXCESS: \$500	
3B) MONEY - ALL OTHER	\$ 50,000
3B) MONEY - PRIVATE RESIDENCE	\$ 5,000
3B) MONEY - O/S BUSINESS HOURS	\$ 5,000
EXCESS: \$500	
3C) RENT DEFAULT	\$NOT INSURED
4) GLASS	\$REPLACEMENT VALUE
EXCESS: \$500	
5) TAXATION INVESTIGATION	\$ 10,000
EXCESS: NIL	
6) OH&S BREACHES	\$ 100,000
EXCESS: NIL	
7) PUBLIC & PRODUCTS LIABILITY	\$ 20,000,000

**COVERAGE SUMMARY**

David & Ann Bethell  
Business Insurance

EXCESS: \$500

8) MACHINERY \$ 100,000  
EXCESS: \$500

**FINANCIAL OMBUDSMAN SERVICE:**

**PRIVACY ACT:**

Austbrokers Countrywide is covered by the Federal Privacy Act & its National Principals (NPPs), which set out standards for the collection, use disclosure and handling of personal information.

The Privacy Policy applies to any personal information we collect, use or disclose after 21 December, 2001.

We are committed to protecting your privacy. We use the information you provide to advise about and assist your insurance and financial planning. Austbrokers CE McDonald Pty Ltd are committed to protecting your privacy. choose to deal (and their representatives). We do not trade, rent or sell your information.

If you don't provide us with full information, we can't properly advise you and you could breach your duty of disclosure. You can check the information we hold about you at any time. For more information about our Privacy Policy, ask us for a copy.

We only provide your information to third parties who we believe are necessary to assist in managing your insurance needs. If you don't provide us with full information, we may not be able to properly advise you and you could breach your duty of disclosure. For more information about our Privacy Policy, please contact our Privacy Officer.

**REFER POLICY DOCUMENT:**

**IMPORTANT NOTE:-**

INSURER	POLICY NUMBER	PROPORTION
CGU Insurance (EDI) A.B.N. 11 000 016 722 CGU Centre 181 William Street MELBOURNE VIC 3000 Web : www.cgu.com.au	01R3946502	100.0000%

**Premium Details :**

**Austbrokers C E McDonald Pty Ltd**  
PO Box 1434  
OXLEY QLD 4075

Phone: 07 3423 6000  
Fax: 07 3423 6010

**COVERAGE SUMMARY**

David & Ann Bethell  
Business Insurance

Premium	4,072.55
Stamp Duty	403.19
Broker Fee	415.45
GST	448.81
TOTAL	5,340.00

