

David & Ann Bethell  
28-36 Krauss Drive  
MT COTTON QLD 4165

## New Cover TAX INVOICE

I0099411

Our Reference : CEM BRI B9833 0051835/000

Date : 29.08.2018  
Class : Business Insurance  
Placed with : CGU Insurance Ltd (BL)  
Policy No. :  
Period : 31.08.2018 to 31.08.2019

Premium 3,870.49

Stamp Duty 383.17

Broker Fee 390.27

Premium GST 387.05

Fee GST 39.02

GST Total 426.07

Total Amount 5,070.00

### IMPORTANT NOTES

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

Location : 270 Tingal Road, Wynnum Qld 4178

New Cover for : Commercial Property Owner Insurance

Your Account Contact is Marnie Peters

Email : marnie@cem.austbrokers.com

**TERMS - NET 14 DAYS -** Please forward your remittance to ensure cover. Please 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 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:  
PO Box 1434  
OXLEY QLD 4075  
made payable to Austbrokers C E McDonald Pty Ltd



Biller Code : 475152  
Reference : 000994110050

### Telephone & Internet Banking - BPAY

Contact your bank or financial institution to make this payment your cheque, savings, debit or transaction account. More info: [www.bpay.com.au](http://www.bpay.com.au)



Phone (07) 3423 6000  
or complete payment slip overleaf  
to pay using your Visa or Mastercard  
Client Ref.: CEM BRI B9833 Reference: I0099411

Please note: An administration fee inclusive of GST will be charged at 1.1% for Mastercard & Visa and 2.75% for Amex.

Total Due \$ 5,070.00



### 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.

### 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 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.

### Financial Ombudsman Service Australia

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 business days, you have the right to refer the matter to the Financial Ombudsman Service Australia ('FOS'). We will provide you with further details about FOS upon lodging your dispute with us, or at any time upon your request.

### 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.

Please debit my ☐ MASTERCARD ☐ VISA CARD

Card Number

Cardholders Name  CCV

Signature  Card Expiry Date  /

Reference  Phone No

(Found on the front of this invoice)

Invoice No: I0099411 Premium: \$ 5,070.00

Reference: CEM BRI B9833 0051835/000

**COVERAGE SUMMARY**

David & Ann Bethell  
Business Insurance

**PADLOCK INSURANCE POLICY**  
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INSURED: David & Ann Bethell, Jennifer Davenport & Lynda White

PERIOD OF  
INSURANCE: From 31st August 2018  
To 4:00pm 31st August 2019

BUSINESS  
DESCRIPTION : Property Owner of Commercial Buildings  
Building 1: Mechanic

INTERESTED  
PARTY: Nil Advised

SITUATION: 270 Tingal Road, Wynnum Qld 4178

COVERAGE: SECTIONS INSURED  
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- |                                |                     |
|--------------------------------|---------------------|
| 1) PROPERTY                    | \$ 1,050,000        |
| SPECIFIED ITEM:                | \$NOT INSURED       |
| EXCESS: \$400                  |                     |
| 2) LOSS OF INCOME              | \$ 72,000           |
| INCREASED COST OF WORKING      | \$ 50,000           |
| INDEMNITY PERIOD               | (12 ) months        |
| EXCESS: \$400                  |                     |
| 3A) THEFT                      | \$1,050,000         |
| EXCESS: \$400                  |                     |
| 3B) MONEY - ALL OTHER          | \$ 50,000           |
| 3B) MONEY - PRIVATE RESIDENCE  | \$ 5,000            |
| 3B) MONEY - O/S BUSINESS HOURS | \$ 5,000            |
| EXCESS: \$400                  |                     |
| 3C) RENT DEFAULT               | \$NOT INSURED       |
| 4) GLASS                       | \$REPLACEMENT VALUE |
| EXCESS: \$400                  |                     |
| 5) TAXATION INVESTIGATION      | \$ 10,000           |
| EXCESS: NIL                    |                     |
| 6) OH&S BREACHES               | \$ 100,000          |
| EXCESS: NIL                    |                     |
| 7) PUBLIC & PRODUCTS LIABILITY | \$ 20,000,000       |

# 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

EXCESS: \$500

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

NOTE:- This office must be advised immediately of any change in business  
operations or a change in occupancy of any property owned or occupied  
by you. FAILURE TO DO SO COULD RESULT IN A CLAIM BEING DENIED.

### FINANCIAL OMBUDSMAN SERVICE:

Clients who are not fully satisfied with our services should contact our  
Complaints Officer. Austbrokers CE McDonald also subscribes to the  
Financial Ombudsman Service, a free customer service and the General  
Insurance Brokers Code of Practice. Further information is available  
from our office.

### PRIVACY ACT:

Austbrokers CE McDonald Pty Ltd are committed to protecting your privacy.  
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:

Please refer to your Policy Document / Product Disclosure Statement  
for a full explanation of your policy terms, conditions and excesses  
applicable.


### IMPORTANT NOTE:-

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No coverage is provided by this policy if the premises have been left  
unoccupied for the period specified in your policy wording. No claims will  
be paid unless prior written consent to unoccupancy is obtained from your  
insurer.

PLACED WITH	POLICY NUMBER	PROPORTION
CGU Insurance		100.0000%
A.B.N. 11 000 116 722		
388 George Street		
SYDNEY NSW 2000		

PAID BY Owner

Property #	GM 99909 ✓	Date Entered	10/6/19
Date Paid	3/8/18 - 3/8/19 ✓	Date Paid	
Amount \$	4686.83 ✓	EXP. Code	302105 ✓
Amount \$	383.17 ✓	EXP. Code	302210 ✓
Amount \$		EXP. Code	
Description			
Approved 			

NO GST