



HATTE GILBERT INSURANCE BROKERS P/LTD

ABN 76 096 055 140 ACN 096 055 140 AFS Licence Number 237401
Trading as HATTE GILBERT INSURANCE BROKERS
Unit 2/218 Walker Street PO Box 1976
Bundaberg Bundaberg QLD 4670
QLD 4670

Tel: (07) 4152 9000
Fax: (07) 4153 2260

Email: hgib@bigpond.net.au

You are reminded that the policy mentioned below falls due for renewal on 1/03/2022. To ensure your continued protection, payment must be received BY THIS DATE.

STEWART & SONS STEEL PTY LTD
11-17 PRODUCTION STREET
BUNDABERG QLD 4670

TAX INVOICE

This document will be a tax invoice for GST when you make payment

Invoice Date: 14/02/2022

Invoice No: 88976

Our Reference: STEWARTS

Should you have any queries in relation to this account, please contact your Account Manager
JANICE FRANKS

RENEWAL

Policy No: 104U594499BPK

Period of Cover:

From 1/03/2022

to 1/03/2023 at 4:00 pm

Class of Policy: Business Combined
Insurer: QBE Insurance (Australia) Limited
ABN
The Insured: STEWART & SONS (BDC) SUPER PTY LTD ATF THE STEWART
ABN:

Details: See attached schedule for a description of the risk(s) insured

FRONT & BACK 15 ENTERPRISE ST & ISLANDER RD

YOUR DUTY OF DISCLOSURE

PLEASE READ IMPORTANT NOTICE OVERLEAF

NON-DISCLOSURE

If you fail to comply with your duty of disclosure, the Insurer may be entitled to reduce the liability under the Contract in respect of a claim or may cancel the Contract. If your non-disclosure is fraudulent, the Insurer may also have the option of avoiding the Contract from its beginning.

Clients who are not fully satisfied with our services should contact our customer relations/complaints officer.

HATTE GILBERT INSURANCE BROKERS P/LTD also subscribe to the Financial Ombudsman Service (FOS), a free customer service and follow the principles of the Insurance Brokers Code of Practice. Further information is available from our office, or visit www.fos.org.au.

Your Premium:

Premium	UW Levy	Fire Levy	GST	Stamp Duty	Admin Fee
\$14,477.55	\$0.00	\$0.00	\$1,452.80	\$1,433.28	\$50.37

Commission earned on this invoice \$4,220.21

TOTAL \$17,414.00
(Excluding Credit Card fee)
Credit Card fee (inc GST) is \$174.14



Acct Name: HATTE GILBERT INSURANCE BROKERS
BSB: 014515 Account: 199016447
Reference: STEWARTS 88976

Our Reference: STEWARTS
Invoice No: 88976
Acct Man: JANICE FRANKS



Mail this portion with your cheque payable to:
Hatte Gilbert Insurance Brokers
Po Box 1976
Bundaberg Qld 4670

3M
5M X \$17,414.00



To pay with your Mastercard or Visa (add 1% credit card fee)
Call 0741529000

\$10,448.40

AMOUNT DUE \$17,414.00

Schedule of Insurance

Class of Policy: Business Combined
The Insured:

Policy No: 104U594499BPK

Policy Number 104U594499BPK

Period of Cover From 1/03/2022 to 1/03/2023 at 4pm

Insured
Insured Name STEWART & SON (BDC) SUPER PTY LTD ATF THE
STEWART & SONS SUPERANNUATION FUND
(SITUATION 1 &2)
SSS SUPER PTY LTD AS TRUSTEE FOR SSS
SUPERANNUATION FUND (SITUATION 3)

Address 15 Enterprise Street
SVENSSON HEIGHTS, QLD, 4670

Policy Wording
QM8166

Cover Summary

Situation: 15 Enterprise Street SVENSSON HEIGHTS QLD 4670 (Principal)

Cover	Taken
Property Damage	Taken
Business Interruption	Taken
Theft	Not Taken
Money	Not Taken
Machinery Breakdown	Not Taken
Electronic Equipment Breakdown	Not Taken
Public & Products Liability	Taken
Glass	Not Taken
General Property	Not Taken
Employee Dishonesty	Not Taken
Transit	Not Taken
Tax Audit	Not Taken

Situation: Shop 2 15 Enterprise Street SVENSSON HEIGHTS QLD 4670

Cover	Taken
Property Damage	Taken
Business Interruption	Taken
Theft	Not Taken
Money	Not Taken
Machinery Breakdown	Not Taken
Electronic Equipment Breakdown	Not Taken
Public & Products Liability	Taken
Glass	Not Taken
General Property	Not Taken
Employee Dishonesty	Not Taken
Transit	Not Taken
Tax Audit	Not Taken

Schedule of Insurance

Class of Policy: Business Combined	Policy No: 104U594499BPK
The Insured:	

Situation: 19 Islander Road PIALBA QLD 4655

Cover	Taken
Property Damage	Taken
Business Interruption	Taken
Theft	Not Taken
Money	Not Taken
Machinery Breakdown	Not Taken
Electronic Equipment Breakdown	Not Taken
Public & Products Liability	Taken
Glass	Taken
General Property	Not Taken
Employee Dishonesty	Not Taken
Transit	Not Taken
Tax Audit	Not Taken

Claims Experience

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

Situation Details

Situation: 15 Enterprise Street SVENSSON HEIGHTS QLD 4670 (Principal)

Business Details

Selected Occupation	Property Owner - Retail (Not arcades/Malls)
Annual Turnover	\$ 220,000
Tenant Business	Agricultural Machinery Repair Service
Tenant Business # 2	Trailer Mfg

Situation Details

Construction

Year built 1985

Building Details

Floors	Iron / Steel
Walls	Iron/Steel/Aluminium on steel
Roof	Iron/Steel/Aluminium on steel
Expanded Polystyrene (EPS)	0%

Fire Protection

Fire Extinguishers, Hose Reels

Security Protection

Deadlocks on doors

Other Details

Premises connected to town water Yes

Interested Parties

No Interested Parties noted

Schedule of Insurance

Class of Policy: Business Combined
 The Insured:

Policy No: 104U594499BPK

Property Damage cover section**Property Damage Information**

Is your premises more than 50% vacant

No

Is manufacturing equipment left operating when the site is unattended?

No

Buildings
 Method of Settlement
 Contents
 Method of Settlement
 Stock

Sum Insured

\$ 1,500,000
 Reinstatement or replacement
 \$ Not Insured
 Reinstatement or replacement
 \$ Not Insured
 Not Insured

Specified Items

Extra cost of reinstatement
 Removal of debris
 Rewriting of records
 Playing surfaces

\$ As per policy wording
 \$ As per policy wording
 \$ As per policy wording
 \$ As per policy wording

Optional covers

Strata title mortgagee(s) interest
 Flood cover

Not Insured
 Not Insured

Applicable Excess

Excess
 Earthquake, tsunami, volcanic eruption or subterranean fire

\$ 250
 \$20,000 or 1% of the Total Sum Insured, whichever is the lower amount.

Business Interruption cover section

Cover Type
 Indemnity Period (months)

Annual Revenue
 12

Sum Insured

\$ 220,000
 \$ 25,000
 \$ 7,500
 \$ 10,000
 \$ As per policy wording

Annual Revenue
 Additional increase in cost of working
 Accounts Receivable
 Claims preparation and proving expenses
 Documents Temporarily Removed

Optional cover

Goodwill

\$ Not Insured

Schedule of Insurance

Class of Policy: Business Combined
The Insured:

Policy No: 104U694499BPK

Public and Products Liability cover section

	Limit of liability
General Liability and Products Liability	\$ 10,000,000
Details of Business	
Property Owner Liability only	Yes
Contractors and Subcontractors	
Do you engage contractors and/or subcontractors in your business	No
Labour Hire	
Do you engage labour hire or hired in labour in your business	No
Additional benefit	
Property in Your physical or legal control	\$ 250,000
Applicable Excess	
All Property Damage claims	\$ 500

Endorsements**Endorsement # 1**

Name PROPERTY OWNERS EXCLUDING TRADE RIS
Code BPPS50
Wording

PROPERTY OWNERS EXCLUDING TRADE RISK

The Public and products liability cover section of this Policy does not cover liability in respect of Personal injury, Property damage or Advertising injury arising out of or in connection with any Business, Profession, Trade or Manufacturing Operations other than as owner of Property (the subject of this Indemnity) conducted by You.

Situation Details

Situation: Shop 2 15 Enterprise Street SVENSSON HEIGHTS QLD 4670

Business Details

Selected Occupation	Property Owner - Factory/Industrial
Annual Turnover	\$ 160,000
Tenant Business	Automotive Battery Retailing
Tenant Business # 2	Electricians - Commercial
Tenant Business # 3	Farm Supplies Wholesaling Noc

Situation Details**Construction**

Year built 2016

Building Details

Floors	Concrete
Walls	Concrete Tilt Slab
Roof	Iron/Steel/Aluminium on steel
Expanded Polystyrene (EPS)	0%
Fire Protection	Fire Extinguishers, Hose Reels

Other Details

Premises connected to town water Yes

Schedule of Insurance

Class of Policy: Business Combined
The Insured:

Policy No: 104U594499BPK

Interested Parties

No Interested Parties noted

Property Damage cover section

Property Damage Information

Is your premises more than 50% vacant

No

Sum Insured

\$ 1,500,000
Reinstatement or replacement
\$ Not Insured
Reinstatement or replacement
\$ Not Insured
Not Insured

Buildings
Method of Settlement
Contents
Method of Settlement
Stock

Specified Items

Extra cost of reinstatement
Removal of debris
Rewriting of records
Playing surfaces

\$ As per policy wording
\$ As per policy wording
\$ As per policy wording
\$ As per policy wording

Optional covers

Strata title mortgagee(s) interest
Flood cover

Not Insured
Not Insured

Applicable Excess

Excess
Earthquake, tsunami, volcanic eruption or subterranean fire

\$ 250
\$20,000 or 1% of the Total Sum Insured, whichever is the lower amount.

Business Interruption cover section

Cover Type
Indemnity Period (months)

Annual Revenue
12

Sum Insured

\$ 160,000
\$ 25,000
\$ 7,500
\$ 10,000
\$ As per policy wording

Annual Revenue
Additional increase in cost of working
Accounts Receivable
Claims preparation and proving expenses
Documents Temporarily Removed

Optional cover

Goodwill

\$ Not Insured

Schedule of Insurance

Class of Policy: Business Combined
The Insured:

Policy No: 104U594499BPK

Public and Products Liability cover section

	Limit of liability
General Liability and Products Liability	\$ 10,000,000
Details of Business	
Property Owner Liability only	Yes
Contractors and Subcontractors	
Do you engage contractors and/or subcontractors in your business	No
Labour Hire	
Do you engage labour hire or hired in labour in your business	No
Other Details (if applicable)	
Do you require cover for inspection reports and certificates (personal injury or property damage)	No
Do you require cover for inspection reports and certificates (financial losses only)	No
Additional benefit	
Property in Your physical or legal control	\$ 250,000
Applicable Excess	
All Property Damage claims	\$ 500

Endorsements**Endorsement # 1**

Name PROPERTY OWNERS EXCLUDING TRADE RIS
Code BPPS50
Wording

PROPERTY OWNERS EXCLUDING TRADE RISK
 The Public and products liability cover section of this Policy does not cover liability in respect of Personal injury, Property damage or Advertising injury arising out of or in connection with any Business, Profession, Trade or Manufacturing Operations other than as owner of Property (the subject of this Indemnity) conducted by You.

Schedule of Insurance

Class of Policy: Business Combined
The Insured:

Policy No.: 104U594499BPK

Situation Details

Situation: 19 Islander Road PIALBA QLD 4655

Business Details

Selected Occupation	Property Owner - Retail (Not arcades/Malls)
Annual Turnover	\$ 160,000
Tenant Business	Boats/Watercraft Retail
Tenant Business # 2	Fitness Centre
Tenant Business # 3	Medical Supplies

Situation Details

Construction

Year built 2005

Building Details

Floors	Concrete
Walls	Concrete Tilt Slab
Roof	Iron/Steel/Aluminium on steel
Expanded Polystyrene (EPS)	0%
Fire Protection	Fire Extinguishers, Hose Reels

Other Details

Premises connected to town water Yes

Interested Parties

No Interested Parties noted

Property Damage cover section

Property Damage Information

Is your premises more than 50% vacant No

Sum Insured

Buildings	\$ 2,000,000
Method of Settlement	Reinstatement or replacement
Contents	\$ Not Insured
Method of Settlement	Reinstatement or replacement
Stock	\$ Not Insured
Specified Items	Not Insured
Extra cost of reinstatement	\$ As per policy wording
Removal of debris	\$ As per policy wording
Rewriting of records	\$ As per policy wording
Playing surfaces	\$ As per policy wording

Optional covers

Strata title mortgagee(s) interest	Not Insured
Flood cover	Not Insured