



# Peninsula Insurance

26 Taylor Street, Kadina SA 5554  
Authorised representative Number 000252665 of Insurance House Pty Ltd  
ABN 33 006 500 072 AFSL 240954

T: (08) 8821 1400  
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You have elected to pay this invoice by Monthly Instalments which will be deducted from your nominated financial institution account. Please ensure funds are available as unpaid instalments may result in cancellation of your cover.

## TAX INVOICE

This document is a tax invoice for GST

Kym & Suzanne Gregory  
21 Taylor Street  
KADINA SA 5554

Invoice Date: 23/07/2021  
Invoice No: 713141  
Our Reference: GREGKS

Should you have any queries in relation to this account, please contact your Account Manager  
Peninsula Insurance - Lindsay Allen

**Class of Policy:** Business Insurance  
**Insurer:** QBE Insurance (Australia) Limited  
G P O Box 4323, MELBOURNE VIC 3001  
ABN: 78 003 191 035  
**The Insured:** KS GREGORY FAMILY PTY LTD

**RENEWAL**  
**Policy No:** 161U414304BPK  
**Period of Cover:**  
From **28/08/2021**  
to **28/08/2022** at 4:00 pm

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

21 Taylor St

### Your Premium:

Premium	UW Levy	F&ES Levy*	GST	Stamp Duty	Broker Fee
\$1,629.94	\$0.00	\$0.00	\$164.80	\$197.20	\$18.06

\*Where ES relates to State Emergency Services (Applicable NSW only)

**TOTAL \$2,010.00**

(A processing fee applies for Credit Card payments)

You have chosen to pay this invoice by Monthly Instalments which will be deducted from your nominated account.

### The Insurance House Group

Our Reference: GREGKS  
Invoice No: 713141  
Due Date: 28/08/2021

Premium	\$1,629.94
U'writer Levy	\$0.00
F&ES Levy	\$0.00
GST	\$164.80
Stamp Duty	\$197.20
Broker Fee	\$18.06

**AMOUNT DUE \$0.00**

## Schedule of Insurance

<b>Class of Policy:</b> Business Insurance	<b>Policy No:</b> 161U414304BPK
<b>The Insured:</b> KS GREGORY FAMILY PTY LTD	<b>Invoice No:</b> 713141
	<b>Our Ref:</b> GREGKS

### QBE BUSINESS PACKAGE

Insured Name KS GREGORY FAMILY PTY LTD

### SITUATION 1 DETAILS

Business SERVICES TO PRINTING NOC  
Situation 21 TAYLOR ST KADINA SA 5554  
Interested Parties NAB  
GRAVES ST KADINA 5554

### PROPERTY SECTION - Fire and other insured events

Construction Brick Walls, Wood Floors  
Year Built 1950

Sprinklers Installed? No

	<b>Sum Insured</b>
Building	\$ 300,000
Contents	Not Insured

	<b>Excesses</b>
Building	\$ 500
Contents	Nil

Earthquake excess as per the policy wording

### BUSINESS INTERRUPTION SECTION

	<b>Sum Insured</b>
Consequential Loss, Trading Profits, Rent Receivable	\$ 36,400
Outstanding Accounts Receivable	Not Insured
Increased cost of working	Refer To Policy Wording
Payroll	Not Insured
Claims Preparation Costs	Refer To Policy Wording
Indemnity Period (Months)	24

	<b>Excesses</b>
Consequential Loss, Trading Profits, Rent Receivable	\$ 250
Outstanding Accounts Receivable	Nil

Interested Parties NAB  
GRAVES ST KADINA 5554

### GLASS SECTION

		<b>Sum Insured</b>
Glass cover?	Yes	Repl. Value
Number of Signs		Nil
Additional Benefits		Not Insured

	<b>Excess</b>
Excess	\$ 250

### BROADFORM LIABILITY SECTION

Property Owners Only? No

	<b>Limit of Liability</b>
Liability	\$20,000,000
Goods in Physical Control	As Per the Policy Wording
Annual Turnover	\$ 36,400

	<b>Excess</b>
Property Damage Excess	\$ 500

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### Note

The rating of this section is based on your business turnover being \$36400. If there is any change to this, you must notify the broker or the company.

<b>THEFT SECTION (resulting from forced entry to buildings)</b>	Not Insured
<b>MONEY SECTION</b>	Not Insured
<b>GENERAL PROPERTY SECTION</b>	Not Insured
<b>MACHINERY BREAKDOWN SECTION</b>	Not Insured
<b>ELECTRONIC EQUIPMENT BREAKDOWN SECTION</b>	Not Insured
<b>EMPLOYMENT PRACTICES SECTION</b>	Not Insured
<b>STATUTORY LIABILITY SECTION</b>	Not Insured
<b>EMPLOYEE DISHONESTY SECTION</b>	Not Insured
<b>TAX AUDIT SECTION</b>	Not Insured
<b>TRANSIT SECTION</b>	Not Insured
<b>CLAUSES APPLICABLE</b>	

### B64 YOUR BUSINESS

Your Business

Your Business specified in the Schedule is more fully described as: Digital photography, printing, screen printing, framing

### SFT POLICY WORDING QM485

APPLICABLE POLICY WORDING

When BUSINESS PACK INSURANCE is shown on the Policy Schedule Commercial/Retail/Industrial Policy wording QM485 applies. When TRADES PACK INSURANCE is shown on the Policy Schedule QBE

Trade Policy QM207 applies. When OFFICE PACK INSURANCE is shown on the Policy Schedule QBE Office Policy QM208 applies.

### TC3 CD & CYBER QM485 ET AL

COMMUNICABLE DISEASE EXCLUSION

Extra cover 3. Infectious disease, etc. under the Business interruption cover section of this

Policy is deleted and replaced as follows:

3. Infectious disease, etc. We will cover you for interruption to or interference with your business due to closure or evacuation of the whole or part of the premises during the period of insurance by order of a competent government, public or statutory authority as a result of:
  - a. bomb threat, vermin or pests or defects in the drains or other sanitary arrangements, occurring at the premises;
  - b. manifestation of infectious or contagious human diseases, which prevents access to the premises;
  - c. injury, illness or disease caused by the consumption of food or drink supplied at or from your premises during the period of insurance;
  - d. murder or suicide occurring at the premises; or
  - e. shark or crocodile attack occurring within a 20 kilometre radius of the premises during the period of insurance.

The following exclusion applies to the Business interruption cover section of this Policy. There is no cover for any loss, damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in

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connection with:

- a. Rabies;
- b. Cholera;
- c. Highly Pathogenic Avian Influenza in humans;
- d. any disease determined by the World Health Organisation to be a Public Health Emergency of International Concern (PHEIC);
- e. a 'listed human disease', or any disease the subject of a biosecurity emergency' or 'human biosecurity emergency', under the Biosecurity Act 2015 (Cth); irrespective of whether discovered at the location, or outbreaking elsewhere. A reference to the Biosecurity Act 2015 (Cth) includes any amendment, replacement, re-enactment or successor legislation. A reference to listed human disease, biosecurity emergency or human biosecurity emergency shall have the meaning found in any replacement definition, in any amendment, replacement, re-enactment or successor legislation, or where there is no replacement definition the term shall have the meaning of a term which is substantially similar in meaning as defined in or declared in any amendment, replacement, re-enactment or successor legislation.

The following exclusion applies to the Business Property cover section of this Policy.

CYBER  
 EXCLUSION This Policy does not provide cover for any loss, damage, liability, claim, cost or expense directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any Cyber Incident. However, we will provide cover for physical loss or damage to the property insured which is caused by an insured event under the Business Property cover section, including business interruption resulting therefrom, directly occasioned by a Cyber Incident. Notwithstanding the foregoing, in the event that hardware or Electronic Data storage device of a Computer system insured under the Business Property cover section sustains physical damage caused by an insured event directly occasioned by a Cyber Incident, which results in damage to or loss of Electronic Data stored on that hardware or Electronic Data storage device, then the damage to or loss of such Electronic Data shall be recoverable and the basis of settlement for the recovery of the damaged or lost Electronic Data shall only be the cost of reproducing Electronic Data. Such costs shall include all reasonable and necessary expenses incurred in recreating, gathering or assembling such Electronic Data, but does not include the value of the Electronic Data to you or any other party even if such Electronic Data cannot be recreated, gathered or assembled. For the purposes of this exclusion:

- a. Cyber Incident shall include:
  - i. unauthorised or malicious acts regardless of time and place, or the threat or hoax thereof;
  - ii. Malware or Similar Mechanisms;
  - iii. programming or operator error whether by you or any other person or persons;
  - iv. any unintentional or unplanned - wholly or partially - outage of your Computer System not directly caused by physical loss or damage; affecting access to, processing of, use of or operation of any Computer System or any Electronic Data by any person or group(s) of persons.
- b. Computer System means any computer, hardware, information technology and communications system or electronic device, including similar system or any configuration of the aforementioned and including any associated input, output or Electronic Data storage device, networking equipment or backup facility.
- c. Electronic Data means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.
- d. Malware or Similar Mechanisms means any programme code, programming instruction

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or other set of instructions intentionally constructed with the ability to damage, interfere with or otherwise adversely affect computer programmes, data files or operations (whether involving self-replication or not), including but not limited to "Virus", "Trojan Horses", "Worms", "Logic Bombs" or "Denial of Service Attack".

**SFG : STEADFAST COMMERCIAL WORDING APPL**

**SFT POLICY WORDING QM485**

APPLICABLE POLICY WORDING

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**S16 ADVERTISING MATTER EXCLUSION**

ADVERTISING MATTER EXCLUSION

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 directly or indirectly out of or caused by or in connection with the content of any advertising matter produced by You or on Your behalf.

**S24 CONTENT MATTER PRODUCED/PUBLISHED**

CONTENT MATTER PRODUCED/PUBLISHED

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 directly or indirectly out of or caused by or in connection with the content of any matter produced or published by You or on Your behalf.

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**TERRORISM INSURANCE ACT - APPLICATION TO THIS POLICY**

QBE Australia has determined that this policy (or part of it) is a policy to which the Terrorism Insurance Act 2003 applies. We have reinsured our liability under the Act with the Commonwealth Government reinsurer, the Australian Reinsurance Pool Corporation (ARPC). As a consequence, we are required to pay a premium to the ARPC and that amount (together with the cost of that part of the cover provided by us and administrative costs associated with the legislation) is reflected in the premium charged to you.

As with any other part of our premium, it is subject to Government taxes and charges such as GST, stamp duty and, where applicable, levies.

**TERRORISM EXCLUSION ENDORSEMENT**

Notwithstanding anything contained in this Policy or any endorsement attached to the contrary it is agreed that this Policy excludes death, injury, illness, loss, damage, liability, cost or expense directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with any act of terrorism, as defined herein, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

An act of terrorism includes any act, or preparation in respect of action, or threat of action designed to influence the government de jure or de facto of any nation or any political division thereof, or in pursuit of political, religious, ideological or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or de facto, and which:

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- 1) involves violence against one or more persons; or
- 2) involves damage to property; or
- 3) endangers life other than that of the person committing the action; or
- 4) creates a risk to health or safety of the public or a section of the public;  
or
- 5) is designed to interfere with or to disrupt an electronic system.

This Policy also excludes death, injury, illness, loss, damage, liability, cost or expense directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with any action in controlling, preventing, suppressing, retaliating against, or responding to any act of terrorism.

### ASBESTOS EXCLUSION ENDORSEMENT

This exclusion applies to the Public and Products Liability cover section. This policy does not cover Liability resulting from the existence, mining, handling, processing, manufacture, sale, distribution, storage or use of asbestos, asbestos products and/or products containing asbestos.

### OUR AGREEMENT

We agree to provide You with the insurance cover set out in each of the Policy sections which You select and which are listed in the Schedule. You have paid or agree to pay to us the Premium set out in the current Schedule.

The insurance cover is in force for the Period of Cover set out in the Schedule. We will cover You for loss, damage and liability occurring during that Period of Cover, subject to the provisions of the Policy. We will not pay any more than the sum insured or limit of liability for each section which is shown in the Schedule.

We will not pay the Excesses shown in the Schedule. If any loss or damage leads to a claim under more than one Section of this Policy, You must pay the highest applicable Excess, but You need to pay only one Excess.

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### INSTALMENT-PREMIUM OBLIGATIONS

Where the premium is paid by instalments:

- A) We will not pay a claim under this Policy if, at the time the claim occurred, any instalment of premium has remained unpaid for 14 days or more.
- B) If any instalment of premium has remained unpaid for 1 month, we may cancel this Policy. We will send you a notice giving you details of the action we intend to take and when any cancellation will become effective.
- C) We are entitled to deduct from any amount we pay you under a claim any unpaid premium or instalment of premium.

PLEASE READ THE ATTACHMENT FOR THE GST WORDINGS. THIS NOTICE WILL BECOME A 'TAX INVOICE' IN RELATION TO EACH INSTALMENT DEDUCTION WHEN THE DEDUCTION HAS BEEN PAID. SHOULD CHANGES BE MADE, THE NEW SCHEDULE ISSUED WILL BECOME YOUR TAX INVOICE.

Instalment	Deduction Date	Amount	GST	Status
1	28/08/2021	\$ 185.87	\$ 13.61	Unpaid
2	28/09/2021	\$ 165.83	\$ 13.58	Unpaid
3	28/10/2021	\$ 165.83	\$ 13.58	Unpaid
4	28/11/2021	\$ 165.83	\$ 13.58	Unpaid
5	28/12/2021	\$ 165.83	\$ 13.58	Unpaid
6	28/01/2022	\$ 165.83	\$ 13.58	Unpaid
7	28/02/2022	\$ 165.83	\$ 13.58	Unpaid
8	28/03/2022	\$ 165.83	\$ 13.58	Unpaid

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9	28/04/2022	\$	165.83	\$	13.58	Unpaid
10	28/05/2022	\$	165.83	\$	13.58	Unpaid
11	28/06/2022	\$	165.83	\$	13.58	Unpaid
12	28/07/2022	\$	165.83	\$	13.58	Unpaid

Total Premium: \$ 2,010.00

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### General Advice Warning

This advice has been prepared without taking into account your personal objectives, financial situation or needs. You should therefore consider the appropriateness of the advice, in light of your objectives, financial situation or needs before following the advice.

Please obtain a copy of, and consider the Product Disclosure Statement (PDS) applicable to the general insurance product before making any decision.