



28 July 2021

Mr P L & Mrs D K Melville
50 Smiths Road
AVOCA QLD 4670

Go paperless!

Send us your email address to
clientservice@wfi.com.au to start
receiving your documents via email.

RENEWAL SCHEDULE

Please be advised that your current policy will expire at midnight on the due date above.

Please find attached our offer to renew your policy on the basis of the details shown above and on the enclosed certificate(s).

If any changes to the certificate(s) are required, please let us know, if we are not advised of any changes, we will assume the details shown on the certificate(s) are accurate.

Please arrange to make payment for this policy using the payment options listed below. If you do not pay on time your policy may be cancelled. We reserve the right to alter our offer to continue cover and the terms of our renewal offer if changes to the certificate(s) are required or new information comes to light.

If you would like to cancel your policy from the date of expiry, please contact us on 1300 934 934 to arrange this.

Your WFI Contact

Jason Staier
P 0427 429 686
E clientservice@wfi.com.au
P 1300 934 934 F 1300 797 544
WFI
Reply Paid 16213
COLLINS STREET WEST VIC 8007

TYPE OF INSURANCE	
COMMERCIAL PLAN	
PERIOD OF INSURANCE (EXPIRES MIDNIGHT)	
30 July 2021 to 30 July 2022	
CLIENT NAME	
Mr P L & Mrs D K Melville	
CLIENT NUMBER	PREMIUM
C307929	\$3,482.58
POLICY NUMBER	ESL/FSL
01 CPL 3606990	\$.00
Tax Invoice When payment is made, this schedule can be used as a Tax Invoice for Australian GST purposes. *If you are registered for GST purposes, your input tax credit entitlement is or is based on the GST amount shown. Please note that, in accordance with the GST law relating to insurance premiums the GST amount may be less than 1/11th of the Total Amount Payable*.	GST
	\$348.27
	GOVERNMENT STAMP DUTY
	\$345.15
TOTAL AMOUNT PAYABLE	\$4,176.00
DUE DATE	30/07/21

Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as WFI (WFI)

WFI Payment Slip Please do not remit cash by post.

	Billers code	172171		
	Ref:	36069904		
Use BPay to pay from your bank account, credit or debit card.				
Mr P L & Mrs D K Melville <small>CLIENT NAME</small>				
<small>CLIENT NUMBER</small>	<small>POLICY NUMBER</small>	<small>DUE DATE</small>	<small>TOTAL AMOUNT PAYABLE</small>	
C307929	01 CPL 3606990	30/07/21	\$4,176.00	
WFI Office Use Only: REN: 03 AM: 4243 AGENT: 01 9999901				

replaced + flood
online 29/7/20
R 4203424419



CERTIFICATE
01 CPL 3606990

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Important Notes

To help you understand how your renewal premium compares to last year, we have included a comparison below.

Premium Comparison

	Last Year *	This Year
Premium	\$3037.30	\$3482.58
ESL/FSL	\$.00	\$.00
GST	\$303.74	\$348.27
Government Stamp Duty	\$300.96	\$345.15
Total	\$3642.00	\$4176.00

* Last year's premium represents the amount you were charged for your insurance policy at the beginning of the last policy term plus or minus any changes you made throughout the policy term.

Changes to your premium

Your premium is based on the possibility of a claim against your policy, and may change if the general cost to protect our customers changes. For information on how your insurance premium is calculated, please contact us to discuss.

To learn more about general premium calculations you may refer to the Insurance Council of Australia website.

<http://understandinsurance.com.au/premiums-explained>



CERTIFICATE
01 CPL 3606990

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Location: 52 Newton Street

MONTO 4630

Risk: 001/001 Business property damage Effective: 30/07/21

Excess: \$675 or as shown in the policy, whichever is greater

Insured: PL & DK Melville ATF Norbrook Superannuation Fund

Business: Property Owner NAB Bank

Property insured:

Sum insured:

Buildings:

Building

\$173,891 (replacement)

Total sum insured for Buildings

\$173,891

Special conditions:

Optional Benefit:

Flood Cover included

Premium	\$430.31
GST	\$43.03
Government Stamp Duty	\$42.66
Total Amount Payable	\$516.00

Risk: 001/002 Business legal liability Effective: 30/07/21

Excess:

Damage to property

\$750

Insured: PL & DK Melville ATF Norbrook Superannuation Fund

Business: Property Owner NAB Bank

Important Note

WFI will now require You to estimate payments for the services of contractors/sub-contractors or labour hire that may be engaged by You in your Business. Your estimate does not need to include payments arising out of the activities of contractors/sub-contractors or labour hire engaged by You for the purpose of maintaining Your Business equipment or Business Premises.

Please review current estimated payments shown above and contact WFI to make appropriate amendments if required.

Limit of Indemnity:



CERTIFICATE
01 CPL 3606990

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Limit any one Occurrence	\$10,000,000
Property in Your physical or legal control	\$250,000
Aggregate limit for product liability	NO COVER
Aggregate limit for pollution liability	\$10,000,000

Special conditions:

No cover for product liability

Premium	\$270.99
GST	\$27.10
Government Stamp Duty	\$26.91
Total Amount Payable	\$325.00

Risk: 001/003 Glass breakage Effective: 30/07/21

Excess: \$500 or as shown in the policy, whichever is greater

Insured: PL & DK Melville ATF Norbrook Superannuation Fund

Business: Property Owner NAB Bank

Property insured: Sum insured:

Building: Fixed glass forming part of a building Replacement value

Contents: Fixed glass forming part of contents Replacement value

Premium	\$174.29
GST	\$17.43
Government Stamp Duty	\$17.28
Total Amount Payable	\$209.00



CERTIFICATE
01 CPL 3606990

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Location: 1 Newton Street

MONTO 4630

Risk: 002/001 Business property damage Effective: 30/07/21

Excess: \$500 or as shown in the policy, whichever is greater

Insured: PL & DK Melville ATF Norbrook Superannuation Fund

Business: PROPERTY OWNER CAFE, OFFICE & HAIRDRESSER

Property insured:

Sum insured:

Buildings:

Building	\$412,000 (replacement)
Total sum insured for Buildings	\$412,000

'Location includes 7-9 Newton St, building on one deed'.

'Location includes Lot 219 Newton Street'

Special conditions:

Optional Benefit:
Flood Cover included

Premium	\$1946.56
GST	\$194.66
Government Stamp Duty	\$192.78
Total Amount Payable	\$2334.00
