

**Morgan Insurance Group**

ABN 22 166 392 516 AR 452128

75 Redfern St, Cowra NSW 2794

Mob: 0419 919 509

Email: jim@morganinsurance.com.au

**Authorised Representative of PSC Connect Pty Ltd**

ABN 23 141 574 914 AFS Lic No: 344648

You are reminded that the policy mentioned below falls due for renewal on 14/10/2020. To ensure your continued protection, payment must be paid by the due date above. Please call the office if you need extension. A cancellation fee may apply if policy cancelled after the due date.

Michael & Prudence Flannery  
"Spring Creek"  
880 Darby's Falls Road  
COWRA NSW 2794

**TAX INVOICE**

This document is a tax invoice for GST

**Invoice Date:** 6/10/2020**Invoice No:** 619127**Our Reference:** FLANNERY M

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

**Jim Morgan****RENEWAL****Policy No:** BRZ001003036BUS**Period of Cover:**From **14/10/2020**to **14/10/2021** at 4:00 pm**Class of Policy:** Business Insurance

**Insurer:** The Hollard Insurance Company Pty Ltd  
Level 12/465 Victoria Avenue Chatswood, NSW, 2067  
ABN: 78 090 584 473

**The Insured:** MJ & PJ Flannery Superfund**Details:** See below and attached schedule for a description of risk(s) insured.**Renewal Brisbane St****Your Premium:**

Premium	UW Fee	Fire Levy	GST	Stamp Duty	Admin Fee	Broker Fee
\$906.38	\$50.00	\$167.94	\$137.73	\$0.00	\$0.00	\$252.95

PSC receives commission (inc GST) of \$239.29

**TOTAL \$1,515.00**

(A processing fee applies for Credit Card payments)

**PLEASE READ IMPORTANT NOTICES:****NON-DISCLOSURE**

You have an obligation to disclose correct information about the risk to the Insurer at all times before and during the policy period. Please refer to the Important Information on your invoice for your specific obligations.

**DISPUTES**

Clients who are not fully satisfied with our services should contact our complaints officer. PSC Connect Pty Ltd is a member of the Australian

Financial Complaints Authority (AFCA) a free consumer service.

**PSC Connect Pty Ltd****Our Reference:** FLANNERY M**Invoice No:** 619127**Due Date:** 14/10/2020

<b>Premium</b>	<b>\$906.38</b>
<b>U'writer Levy</b>	<b>\$50.00</b>
<b>Fire Levy</b>	<b>\$167.94</b>
<b>GST</b>	<b>\$137.73</b>
<b>Stamp Duty</b>	<b>\$0.00</b>
<b>Broker Fee</b>	<b>\$252.95</b>
<b>Admin Fee</b>	<b>\$0.00</b>

**AMOUNT DUE****\$0.00**



## Schedule of Insurance

**Class of Policy:** Business Insurance  
**The Insured:** MJ & PJ Flannery Superfund

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Taxation Audit NOT TAKEN

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### Building and Contents

96 BRISBANE STREET, COWRA NSW 2794

Buildings	\$ 409,773
Contents including stock	\$ 25,750
Removal of debris	As per PDS
Total Sum Insured	\$ 435,523
Flood	Not Taken
Excess	\$500 except for Earthquake which will be the lesser of \$10,000 or 1% of the total Sum Insured at the location

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### Business Interruption

96 BRISBANE STREET, COWRA NSW 2794

Gross Rentals	\$ 26,300
Indemnity period	12 Months
Claims preparation costs	As per PDS
Excess	\$ 500

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### Business Liability

Limit of liability	\$20,000,000
Property in your physical or legal care, custody or control	\$ 250,000
Estimated annual turnover	Not Insured
Estimated value of payments to contractors, sub-contractors or labour hire personnel in the policy period	\$0
Excess	\$ 500

### Business Liability Endorsements

#### L29 PROPERTY OWNERS EXCLUDING TRADE RISK

Where you have advised us that you are the property owner only of a building, the 'Business Liability' section of this policy does not cover liability arising out of, or caused by, or in connection with any business, profession, trade or manufacturing operations conducted by you, other than as owner of the property, the subject of this indemnity.

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### Premium Summary

The following comparative information\* has been included to assist you in understanding your insurance premium.

	Last Year	This Year
Base Premium	\$ 852.31	\$ 906.38

## Schedule of Insurance

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Emergency Services Levy	\$ 127.92	\$ 167.94
GST	\$ 98.03	\$ 107.44
Stamp Duty	\$ 59.56	\$ 0.00
Policy Fee	\$ 50.00	\$ 50.00
Policy Fee GST	\$ 5.00	\$ 5.00
Total Payable	\$ 1,192.82	\$ 1,236.76

\* The price comparison is based on the cover that was current when renewal of this policy was initially issued by HCl. Any adjustments to cover made after that date are not reflected in the above comparison table.

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### INFORMATION FROM THE NSW EMERGENCY SERVICES LEVY INSURANCE MONITOR

#### Information

The Emergency Services Levy ("ESL") is an amount included by an insurance company in a premium payable for the issue of a regulated contract of insurance for the purpose of recouping emergency service contributions required to be paid by the insurance company and which are used to fund emergency services in NSW in the financial year in which the contract of insurance commences.

#### Your renewal premium comparison

The above comparative information has been included to assist you in understanding the impact of the ESL on your insurance premium.

#### The Insurance Monitor

The office of the Insurance Monitor was established, in June 2016, as an independent body. Among the functions of that office is to provide information and advice about emergency services levy reform and to monitor the prices for the issue of regulated contracts of insurance. Professor Allan Fels AO and Professor David Cousins AM were appointed by the NSW Government as the Emergency Services Levy Insurance Monitor and Deputy Monitor, respectively on 8 June 2016.

#### If you would like further information

Contact your broker in the first instance if you have questions about your policy. Information about the Insurance Monitor can be found at [www.eslinsurancemonitor.nsw.gov.au](http://www.eslinsurancemonitor.nsw.gov.au).

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#### Important Information

Please refer to the Financial Services Guide (FSG) which describes the insurance services offered and is designed to help you decide whether to use those services. The FSG explains how responsible parties are remunerated, how your personal information is protected and provides details of how any complaints and disputes will be dealt with as well as important contact details.

The insurer of this product is The Hollard Insurance Company Pty Ltd (ABN 78 090 584 473) (Hollard). Hollard is an insurance company authorised under the Insurance Act 1973 (Insurance Act) to carry on general insurance business in Australia by the Australian Prudential Regulation Authority (APRA).

This policy is issued by Hollard Select, a trading name of Hollard Commercial Insurance Pty Ltd (ABN 86 603 039 023, AFSL 474540) (HCl) acting under a binding authority given to

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it by Hollard to administer and issue policies, alterations and renewals. In all aspects of arranging the Policy, HCl acts as an agent for Hollard and not for You. HCl may charge a fee, which is set out in this Insurance Schedule.

Hollard holds an Australian Financial Services Licence 241436 under the Corporations Act 2001 (Cth) and is authorised to deal in and provide financial product advice in general insurance products. Hollard can be contacted on (02) 9253 6600.

This Insurance Certificate outlines details of your insurance and should be read in conjunction with the Product Disclosure Statement (PDS) which contains important information about the terms and conditions of the product. Please keep this Insurance Certificate and other policy documentation such as the PDS in a safe place. If you do not have the PDS please contact your broker.

#### Compensation Arrangements

Hollard is subject to the prudential requirements of the Insurance Act. The Insurance Act contains prudential standards and practices designed to ensure that, under all reasonable circumstances, financial promises made by Hollard are met within a stable, efficient and competitive financial system.

The protection provided under the Federal Government's Financial Claims Scheme (the Scheme) applies in relation to Hollard and the policy.

If Hollard were to fail and were unable to meet their obligations under the policy, a person entitled to claim under insurance cover under the policy may be entitled to payment under the Scheme (access to the Scheme is subject to eligibility criteria).

Information about the Scheme can be obtained from the Government website at [www.fcs.gov.au](http://www.fcs.gov.au) or the APRA hotline on 1300 558 849.

Hollard is exempt from the requirement to meet the compensation arrangements Australian financial services licensees must have in place to compensate retail clients for loss or damage suffered because of breaches by the licensee or its representatives of Chapter 7 of the Corporations Act.

Hollard has compensation arrangements in place that are in accordance with the Insurance Act.

#### Your Duty of Disclosure

Before you enter into an insurance contract, you have a duty of disclosure under the Insurance Contracts Act 1984. It is Your responsibility to tell us anything that you know, or could reasonably be expected to know, may affect our decision to insure you and on what terms.

Before you enter into an insurance contract, you have a duty of disclosure under the Insurance Contracts Act 1984. If we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know, or could reasonably be expected to know, may affect our decision to insure you and on what terms.

You have this duty until we agree to insure you. You have the same duty before you renew, extend, vary or reinstate an

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insurance contract

You do not need to tell us anything that:

- reduces the risk we insure you for; or
- is common knowledge; or
- we know or should know as an insurer; or
- we waive your duty to tell us about.

If you do not tell us something

If you do not tell us anything you are required to, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

Privacy of your personal information

We recognise that your privacy is very important to you. We are committed to protecting the privacy and security of your personal information in accordance with the Privacy Act, 1988. We generally collect personal information directly from you, or from someone authorised by you, in order to provide and administer the various products and services we offer, including marketing information regarding other products and services (of Ours or a third party). If we are unable to collect your personal information, we may not be able to assess your application or offer to issue the financial product or service to you. We may disclose your personal information to related parties, services providers and other third parties, including disclosure overseas (this can change from time to time and you should contact us for details and to see if this applies to you), in order to manage and administer the financial product or service or for other purposes as explained in Our Privacy Policy. You may reasonably obtain access to and ask us to correct your personal information that we hold. Our Privacy Policy can be viewed on our website [www.hollard.com.au](http://www.hollard.com.au) or a copy can be requested by phoning 02 9253 6600.

How do we resolve complaints

Please refer to the PDS for full details on the Complaints and Disputes Resolution process.

If your concern still remains unresolved to your satisfaction you may refer the matter to the Australian Financial Complaints Authority (AFCA) subject to its rules, which acts as the external dispute resolution scheme for all financial firms. AFCA is an independent body, established by the Federal Government and its service is free to you.

AFCA can be contacted on:

Call: 1800 931 678

Post: GPO Box 3, Melbourne, Victoria 3001

Website: [www.afca.org.au](http://www.afca.org.au)

Email address: [info@afca.org.au](mailto:info@afca.org.au)

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This product is issued by Hollard Select, a trading name of Hollard Commercial Insurance Pty Ltd (ABN 86 603 039 023, AFSL 474540) (HCi) acting under a binding authority from The Hollard Insurance Company Pty Ltd ABN 78 090 584 473, AFSL 241436 (Hollard). Any advice provided by Hollard is general only and may not be right for you. You should carefully read the relevant Product Disclosure Statement which contains the full policy terms and conditions (including the limits and exclusions), to ensure the product is right for you.