

**INVOICE / TAX INVOICE**

Payment Reference 61 0236 9304 9

Dale Bennett  
Rainy Day Super Bare Pty Ltd atf the Rai  
14 Placid Court  
Bundaberg QLD 4670

Marsh Advantage Insurance Pty Ltd  
ABN 31 081 358 303  
GPO Box 1229  
MELBOURNE, VIC 3001  
Ph: 1300 413 484  
Fx: (03) 9670 8581

Contact:  
Tyler Raymond  
(9603) 2815

Invoice No. 2369304-1  
Date 08 Jul, 2020  
Our Reference 61 3422155 2020304406  
Class GC PADLOCK INSURANCE  
PRODUCT  
Insurer (\*) Listed overleaf  
Policy No.  
Period 22 Jul, 2020 to 22 Jul, 2021

Premium 1,983.05  
Fees 200.00  
Document Charge 50.00  
Subtotal (ex GST) 2,233.05  
GST (\*) 223.31  
Stamp Duty 196.33

\$2,429.38

(\*) Refer to important information overleaf >>

**Total Payable \$ 2,652.69**

**TRANSACTION DESCRIPTION**

Renewal of Property Owners Insurance for period 22.07.2020 to 22.07.2021

PAID

**PAYMENT SLIP**

Refer overleaf for payment details.

Our Ref 61 3422155 2020304406  
Issue Date 08 Jul, 2020  
Terms Total Due and Payable in 14 days

If paying by Mail, complete reverse side of slip, detach,  
and send with remittance to:

Tran Code 831 User Code 066821 CRN / Payment Reference 61 0236 9304 9

Marsh Pty Ltd  
Locked Bag 312  
SILVERWATER, NSW 2128

**TOTAL \$ 2,652.69**

<0000265269> <066821> <000061023693049> >

Tyler Raymond  
Authorised Representative

Marsh Advantage Insurance Pty Ltd  
ABN 31 081 358 303  
727 Collins Street  
DOCKLANDS VIC 3008  
Tel 0433 612 980 Fax 61 9670 8581  
Tyler.Raymond01@marshadvantage.com  
www.marshadvantage.com.au

Dale Bennett  
Rainy Day Super Bare Pty Ltd atf the Rai  
14 Placid Court  
Bundaberg QLD 4670

8 July 2020

Dear Dale,

## RENEWAL OF INSURANCE RAINY DAY SUPER BARE PTY LTD ATF THE RAI

We are pleased to offer renewal details and terms as set out in the attached documentation.

### Terms of Insurance

CLASS OF INSURANCE	INSURER	PERIOD OF INSURANCE	TOTAL COST*
GC Padlock Insurance	CGU Insurance	22 July 2020 - 22 July 2021	\$2,652.69
<b>Total</b>			<b>\$2,652.69</b>

Insurers Terms are valid for 30 Days & or expiration date.

\*Inclusive of FSL/ESL, Statutory Charges and Fees.

REFER TO THE ATTACHED 'INFORMATION FROM THE NSW EMERGENCY SERVICES LEVY INSURANCE MONITOR' THAT PROVIDES A RENEWAL PREMIUM COMPARISON FOR POLICY(S) CONTAINING A NSW ESL COMPONENT.

### Marketing & Premium Negotiations

In relation to Padlock policy(s) we have only approached the insurer(s) as shown on the coverage summary(s) and no other. Details of our negotiations are as follows:

### Your Circumstances

The cover summarised in the attached documentation is provided on the basis of information about your business previously supplied by you and may contain information that is inaccurate or incomplete. Carefully review all aspects in particular the insured name; locations; situation and/or premises insured; sums and/or limits insured; sub-limits applicable to policy coverage extensions; your business activity and product descriptions; classes of insurance and insured sections selected; period of insurance; and excesses to ensure that it is accurate.

Please read the Important Notices attachment carefully. These outline your rights and obligations in relation to entering into an insurance contract. In particular, we draw your attention to the Duty of Disclosure. Please ensure that you have told us about anything you know that could affect your insurer's decision to insure you or that you may have previously overlooked.

### Loss History

Your history of losses suffered and claims are one of the principal matters to be disclosed to your insurer(s). The insurers terms are based on the claims history as attached.

Although you have confirmed that no claims have been recorded in the last 5 years on any of your insurance policy(s), it is essential that you advise us immediately of any claims so that we have an up to date history.

Marsh Advantage Insurance treats your personal and private information in accordance with the Australian Privacy Act 1988 (Cth). Our Privacy Policy is accessible via [www.marshadvantage.com.au](http://www.marshadvantage.com.au).

YOUR INSURANCE ADVANTAGE 

 MARSH & McLENNAN  
COMPANIES

# COVERAGE SUMMARY

This Coverage Summary is prepared as a brief outline of the proposed cover. It is not a complete description of all the policy's terms, conditions and exclusions which determine coverage for a claim

**Class of Insurance:** Padlock Insurance Policy

**Insured:** Rainy Day Super Bare Pty Ltd ATF The Rainy Day Super Bare Trust and its subsidiary and related bodies corporate, as defined in the Corporations Act 2001, (including those acquired or incorporated during the Period of Insurance) for their respective rights, titles and interests.

**Period of Insurance:**

(a) From: 4.00 p.m. on 22 July, 2020  
To: 4.00 p.m. on 22 July, 2021  
Local time at the Insured's head office

(b) Any subsequent period for which the Insured has requested and the Insurer has accepted renewal.

**Business Description:** Property Owner of Situation(s) as specified in the Placing Schedule

## Situation of Risk:

Sit.#	Address	Post Code	Occupied as	Construction
1	35 Princess Street BUNDABERG	4670	retail tile store	

## Security and Risk Management:

	Smoke Detectors	Hose Reels	Sprinklers	Extinguishers	Fire alarms
1		yes		yes	

## Details of Property to be Insured:

Sit.#	Walls	Frame	Roof	Floors	Age	Stories	Floor area
1	brick		tin	concrete		1	640sqm

## Insured Sections:

Section 1 Property  
Section 2 Loss of Income

## Insured/Not Insured Excess

Insured \$500  
Insured \$500

Section 3 A	Theft	Insured	\$500
Section 3 B	Money	Insured	\$500
Section 3 C	Rent Default	Insured	\$500
Section 4	Glass	Insured	\$500
Section 5	Taxation Audit	Insured	\$ nil
Section 6	Legal costs for OH&S breaches	Insured	\$ nil
Section 7	Liability	Insured	\$ 500 Property Damage claims only
Section 8	Machinery	Not Insured	

### Section 1 - Property

Buildings and Contents	\$ 465,000
Works of art, antiques and curios	\$ 50,000
<b>Total Sum Insured</b>	<b>\$ 515,000</b>

### Additional Benefits as per policy wording or as amended below:

	Limit
Rewriting of records	\$ 50,000
Temporary protection and Security guards	\$ 25,000
Exploratory costs	\$ 25,000
Government fees	\$ 25,000
Fire extinguishment costs	\$ 50,000
Property insured temporarily removed	\$ 25,000
Landscaping and playing surfaces	\$ 50,000
Home Office contents	\$ 25,000
Additional premises	\$ 250,000
Additional removal of debris	\$ 100,000
Extra Cost of Reinstatement	\$ 350,000

### Optional Extensions

Flood Included	No
Underinsurance/Average Deleted	No
Right Cover Included	Yes

35 Princess Street BUNDABERG
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### Section 2 - Loss of Income

Annual Rental	\$ 69,525
Other Income	\$
Sub Total	\$ 69,525
Accountants' Fees	\$ 25,000
<b>Total Loss of Income</b>	<b>\$ 94,525</b>
Indemnity Period	12 months
<b>Optional Extensions</b>	

Underinsurance/Average Deleted

No

### Section 3 - Theft, Money and rent default

#### Section 3A - Theft

Building and Contents	\$ 465,000
Limits as per policy wording, except as amended below:	
Works of art, antiques and curios	\$ 50,000

#### **Additional Benefits as per policy wording or as amended below:**

**Limit**

Rewriting of Records	\$ 50,000
Home Office Contents	\$ 25,000

#### Section 3B - Money

Money while contained in private residence	\$ 5,000
Money on the Premises outside Business Hours	\$ 5,000
All Other	\$ 50,000

#### Section 4 - Glass

Breakage of Glass at the Situation	\$ Replacement Value
<b>Additional Benefits as per policy wording or as amended below:</b>	<b>Limit</b>
Additional Expenses:	\$ 5,000

- (i) Sign writing or ornamentation affixed to broken glass
- (ii) Alarm tape or wiring affixed to broken glass
- (iii) Temporary shuttering, boarding up or other protection
- (iv) Window frames and tiled shop fronts

#### Section 5 - Taxation audit

Taxation audit or investigation costs	\$ 5,000
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#### Section 6 - Legal costs for Occupational Health and Safety breaches

Legal costs and expenses incurred under OH&S legislation	\$ 100,000
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#### Section 7 - Liability

Public Liability - any one Occurrence	\$ 20,000,000
Products Liability any one Occurrence/anyone Period of Insurance	\$ 20,000,000

#### **Additional Benefits as per policy wording or as amended below:**

**Limit**

Loss of Goods in your Possession or Legal control	\$ 100,000
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to Goods in your Possession or Legal control  
ess

\$ 100,000  
\$ 500 Property Damage claims  
only

**Underwriting Information**

Is the property professionally managed? NO  
Is each situation serviced by an operational fire brigade? YES  
Is each property under a heritage or national trust or other protection order? NO

**Brokerage:** Gross

**Large Loss Details:** None

**Policy Form:** CV476\_REV2-1014\_CID0192-1214