

**NEW BUSINESS TAX INVOICE**Mr MA & Mrs AJ Koolen  
Perfect Earth  
P O Box 7621  
SIPPY DOWNS QLD 4556Date: 21/08/2020  
Invoice Number: 059532  
Account Manager: Laura Carr

Thank you for using our services to arrange this insurance cover.

Brief details of cover arranged on your behalf are given below. You should refer to the policy documents issued by the insurer for complete policy terms and conditions.

Please read carefully the important notices attached regarding your duty of disclosure. Do not hesitate to contact us with any questions you may have.

Type of Policy	SVU Business Pack
Insured	MA Property Group Pty Ltd ATF Lifesaver Superannuation Fund
Policy Description	Unit 17 24 Hoopers Road Kunda Park
Policy Number	GA700944377BUSP
Period of Insurance	21/08/2020 to 28/08/2021
Effective Date	21/08/2020
Insurer	Hollard Commercial Insurance Pty Ltd

Premium	FSL	Underwriter Fee	Stamp Duty	Broker Fee	GST	Invoice Total
\$761.74	\$0.00	\$55.00	\$75.41	\$232.88	\$104.97	<b>\$1,230.00</b>

**Payment Options****Account Name:** Your Insurance Broker Pty Ltd  
**BSB:** 084484 **Account Number:** 761538649  
**Payment Reference:** 059532**Premium Finance** is available.  
Call 07 5491 9000 or 1300 139 931 to arrange a quotation.  
*Finance and administration charges apply.*Mail this portion with your cheque payable to:  
Your Insurance Broker Pty Ltd  
P O Box 1444  
Caloundra, QLD 4551Name: Koolen Family Investments Pty Ltd  
Client ID: 6157  
Invoice No: 059532Please call 07 5491 9000 or 1300 139 931 to pay  
by credit card.**Total Due:****\$1,230.00**

**Notes:** Unit 17 24 Hoopers Road Kunda Park

**Policy Number** GA700944377BUSP  
**Period of Cover** 21/08/2020 to 28/08/2021 at 4pm  
**Insured**  
 Insured Name MA Property Group Pty Ltd ATF Lifesaver Superannuation Fund  
 ABN 89 658 702 064  
 Address Unit 17 24 Hoopers Road  
 KUNDA PARK, QLD, 4556

**Policy Wording**  
 HCi Steadfast Client Trading Platform Business Insurance PDS and Policy Wording HCi SCTP BI 0320  
 Effective Date 6 March 2020

**Cover Summary**

**Situation: Unit 17 24 Hoopers Road KUNDA PARK QLD 4556 (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

**Claims Experience**

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

**Endorsements**

**Endorsement # 1**

**Name** POLICY WORDING  
**Code** S900

**Wording**

HCi Steadfast Client Trading Platform Business Insurance PDS and Policy Wording dated 6 March 2020 applies to this Policy.

**Situation Details**

**Situation:** Unit 17 24 Hoopers Road KUNDA PARK QLD 4556 (Principal)

**Business Details**

Selected Occupation Property Owner (Commercial and/or Residential tenant/s)  
 Business Description Property Owner of Unit Occupied by

Annual Turnover \$ 35,280  
 Tenant Business Electrician (incl. QLD Electricians)(incl. Non-Domestic)

**Situation Details**  
**Construction**

Multiple Buildings on site No  
 Year built 2010

**Building Details**

No. of Storeys 1  
 Floors Concrete  
 Walls Concrete Tilt Slab  
 Roof Concrete  
 Expanded Polystyrene (EPS) 0%

**Fire Protection**

None

**Security Protection**

Deadlocks on doors, Locks on all external windows without bars, Local alarm

**Other Details**

Is there an ATM on premises No  
 Premises Location Within an Industrial Complex  
 Premises connected to town water Yes  
 Type of Fire Brigade Professional Manned 24 hours  
 Store Flammable Goods No

**Interested Parties**

No Interested Parties noted

**Property Damage cover section**

**Property Damage Information**

Is your premises more than 50% vacant No  
 Is the building heritage or national trust listed No

**Sum Insured**

Buildings \$ Not Insured  
 Method of Settlement Reinstatement or replacement  
 Contents \$ 70,000  
 Method of Settlement Reinstatement or replacement  
 Stock \$ Included in Contents  
**Specified Items**  
 Not Insured  
 Limit of Liability \$ 84,000  
 Extra cost of reinstatement \$ As per policy wording  
 Removal of debris \$ 100,000  
 Rewriting of records \$ 50,000  
 Playing surfaces \$ 50,000

**Optional covers**

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

**Applicable Excess**

Excess \$ 250

**Business Interruption cover section**

Cover Type Annual Revenue  
 Indemnity Period (months) 12

**Sum Insured**

Annual Revenue \$ 35,280  
 Additional increase in cost of working \$ 25,000  
 Accounts Receivable \$ 7,500  
 Claims preparation and proving expenses \$ 10,000  
 Documents \$ 15,556

**Optional cover**

Goodwill \$ Not Insured

**Public and Products Liability cover section**

General Liability and Products Liability **Limit of liability**  
 \$ 20,000,000

**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

**Designated Contracts**

Do you have any contracts to be designated No

**Hire Out Equipment or Staff**

Do you hire equipment or hire out equipment and/or staff No

**USA/Canada Exports**

USA / Canada Exports No

**Other Details (if applicable)**

**Additional benefit**

Property in Your physical or legal control \$ 250,000

**Applicable Excesses**

Property in Your physical or legal control \$ 500  
 All other Property Damage claims \$ 500

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Note: This invoice and schedule is only a summary which should be read in conjunction with your Policy Wording for the full scope of cover provided and exclusions that may apply.

#### **Refunds and Reservation of Remuneration**

If there is a refund of premium owed to you as a result of a cancellation or alteration to a policy (excluding cancellation within the cooling off period), we will retain any fee we have charged you and reserve the right to retain the full commission.

## IMPORTANT INFORMATION

**Please read this information carefully and contact us immediately if you have any queries.**

### **YOUR DUTY OF DISCLOSURE**

Before you enter into a Contract of general insurance with an Insurer, you have a duty under the Insurance Contracts Act 1984 to disclose to the Insurer every matter that you know, or could reasonably expect to know, is relevant to the Insurer's decision whether to accept the risk of insurance and if so, on what terms. You have the same duty to disclose those matters to the Insurer before you renew, extend, vary or reinstate a Contract of general insurance. Your duty however does not require disclosure of matter, that diminishes the risk to be undertaken by the Insurer, that is common knowledge, that your Insurer knows or, in the ordinary course of business, ought to know as to which the compliance with your duty is waived by the Insurer.

### **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. If you are not fully satisfied with our services, you should contact our customer relations/complaints officer.

### **YOUR INSURANCE BROKER PTY LTD**

We also subscribe to the Australian Financial Complaints Authority (AFCA), which is a free customer service and the General Insurance Brokers Code of Practice. Further information is available from this office or contact the AFCA on 1800 931 678 or go to [www.afca.org.au](http://www.afca.org.au)

### **Average Clause – Underinsurance**

Personal insurance (e.g. home and contents policies), and Business insurance (e.g. fire, business interruption, industrial special risks) often contain an average clause. Such clauses enable the insurer to reduce your claim settlement in proportion to the amount of any underinsurance. Therefore, you should always insure for full value, which may be replacement, indemnity or market value depending on the type of cover arranged.

### **Changes to your Risk and Change of your Circumstances**

Advise us immediately of any changes to the risk covered or your circumstances. Some examples of such changes are: change of location, risk, activity, insured names, values to be insured, installation or removal of smoke or burglar alarms and the like.

### **Claims**

To ensure any entitlement under your policy is protected, you must report all incidents that may give rise to a claim against you to the Insurers without delay after such incidents come to your attention and prior to the expiration of the policy period. Your attention is also drawn to the fact that your policies do not provide indemnity in respect of events that occurred PRIOR to commencement of the insurance contract.

### **Cooling Off Period**

This product is subject to a Cooling Off Period which means you are entitled to a minimum 14 day cooling off period during which time you may return the policy and receive a premium refund. We will return the commission to the Insurer, however we reserve the right to retain our fees. The cooling off period is subject to legal requirements and terms and conditions of the policy. You should check the relevant Product Disclosure Statement (PDS) for full details.

### **Insured Name and Interests of Other Parties**

Always ensure you advise us of every interested entity so that each can be properly advised to the insurer and noted as insured and/or for their respective rights and interests. Most policies will exclude indemnity to parties unless their interest is noted on the policy.

### **Leasing, Hiring and Borrowing Property**

When you lease, hire or borrow property, make sure that the contract clearly identifies who is responsible to insure the property. This will help avoid arguments after a loss and ensure that any claims are efficiently processed.

### **Premium Funding Non Payment**

In the event you fail to fulfil the requirements of a funding contract, the premium funder has full power of attorney over your policy(ies). The funder can request the Insurer to cancel your policy(ies) and the funder has the right to any refund of premium. In this instance we are obliged to act on the instructions of the Funder.

### **PDS/Product Disclosure Statement**

The PDS will be provided to you (or will be passed to you as soon as it is received from the Insurer). It is in your best interests to read this document without delay and advise us of any aspects which are not clear to you or where any aspect of the cover does not meet with your requirements.

### **Privacy**

We are committed to protecting your privacy. We use the information you provide to advise about and assist with your insurance needs. We provide your information to insurance companies and agents that provide insurance quotes and offer insurance terms to you or the companies that deal with your insurance claim (such as loss assessors and claims administrators). Your information may be given to an overseas insurer (like Lloyd's of London) if we are seeking insurance terms from an overseas insurer, or to reinsurers who are located overseas. We will try to tell you where those companies are located at the time of advising you. We also provide your information to the providers of our policy administration and broking systems that help us to provide our products and services to you. We do not trade, rent or sell your information. If you don't provide us with full information, we can't properly advise you, seek insurance terms for you, or assist with claims and you could breach your duty of disclosure.

For more information about how to access the personal information we hold about you and how to have the information corrected and how to complain if you think we have breached the privacy laws, ask us for a copy of our Privacy Policy or visit our website for more details.

### **Underwriting Agency or other Financial Services Provider**

If you instruct us to place your insurance with an Underwriting Agency or another Financial Services Provider, you are entitled to receive a Financial Services Guide (FSG) as issued by that provider. This can be provided to you on request.

### **Utmost Good Faith**

Every contract of insurance is subject to the doctrine of utmost good faith which requires that the parties to the contract should act toward each other with the utmost good faith. Failure to do so on your part may prejudice any claim or the continuation of cover provided by Insurers.