



# HATTE GILBERT INSURANCE BROKERS P/LTD

ABN 76 096 055 140 ACN 096 055 140 AFS Licence Number 237401  
Trading as HATTE GILBERT INSURANCE BROKERS  
Unit 2/218 Walker Street PO Box 1976  
Bundaberg Bundaberg QLD 4670

Tel: (07) 4152 9000  
Fax: (07) 4153 2260

Email: hgib@bigpond.net.au

You are reminded that the policy mentioned below falls due for renewal on 5/03/2021. To ensure your continued protection, payment must be received BY THIS DATE.

M Stephenson  
PO BOX 5311  
BUNDABERG WEST QLD 4670

*Entered  
mh*

## TAX INVOICE

This document will be a tax invoice for GST when you make payment

Invoice Date: 4/02/2021

Invoice No: 86580

Our Reference: STEP M

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

**Class of Policy:** Farm Combined  
**Insurer:** QBE Insurance (Australia) Limited  
ABN  
**The Insured:** MICHELLE STEPHENSON & D TARDA  
DAMSHELL INVESTMENTS  
ABN:

## RENEWAL

Policy No: 104A101977FAR

Period of Cover:

From 5/03/2021

to 5/03/2022 at 4:00 pm

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

**Covering:** Farm and Tractor

## YOUR DUTY OF DISCLOSURE

PLEASE READ IMPORTANT NOTICE OVERLEAF

### 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.

Clients who are not fully satisfied with our services should contact our customer relations/complaints officer.

HATTE GILBERT INSURANCE BROKERS P/LTD also subscribe to the Financial Ombudsman Service (FOS), a free customer service and follow the principles of the Insurance Brokers Code of Practice. Further information is available from our office, or visit [www.fos.org.au](http://www.fos.org.au).

### Your Premium:

Premium	UW Levy	Fire Levy	GST	Stamp Duty	Admin Fee
\$1,520.52	\$0.00	\$0.00	\$155.05	\$150.52	\$29.91

Commission earned on this invoice \$250.89

**TOTAL** \$1,856.00  
(Excluding Credit Card fee)

Credit Card fee (inc GST) is \$18.56

*INV-0040 - MH & D Tarda  
\$490-82*



Acct Name: HATTE GILBERT INSURANCE BROKERS  
BSB: 014515 Account: 199016447  
Reference: STEP M 86580

Our Reference: STEP M  
Invoice No: 86580  
Acct Man: JANICE FRANKS



Mail this portion with your cheque payable to:  
Hatte Gilbert Insurance Brokers  
Po Box 1976  
Bundaberg Qld 4670



To pay with your Mastercard or Visa (add 1% credit card fee)  
Call 0741529000



## PAY MONTHLY



12 MONTHLY PAYMENTS OF \$176.57

To proceed, click the button below or go to [pbtm.com.au](http://pbtm.com.au)

Username:STEP M

Password:86580

View and Accept Online



12 MONTHLY PAYMENTS OF  
or AMOUNT DUE

\$176.57  
\$1,856.00

**Schedule of Insurance**

**Class of Policy:** Farm Combined  
**The Insured:** MICHELLE STEPHENSON & D TARDA  
 DAMSHELL INVESTMENTS

**Policy No:** 104A101977FAR  
**Invoice No:** 86580  
**Our Ref:** STEP M

QBE Insurance (Australia) Limited  
 ABN 78 003 191 035  
 AFS Licence No. 239545 of Level 5, 2 Park Street Sydney

PERIOD OF COVER : 05/03/2021 TO 05/03/2022

INSURED : MICHELLE STEPHENSON & D TARDA  
 DAMSHELL INVESTMENTS

ABN :

**SITUATIONS:**  
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Situation 261 MCDONALDS ROAD  
 Address NORTH ISIS QLD 4660

**FARM LIABILITY**

Risk No. : 001

Farm Size : 15 ha

Engaged in Host

Farming Activities : No

Engaged in Farm Contracting -

>25% of Avg Turnover? : No

Aerial Spraying? : No

DESCRIPTION	SUM INSURED	EXCESS
Limit of Liability	\$ 10,000,000	\$ 250
Goods in your Physical and Legal Control - Animal	\$ 100,000	

Goods in your Physical and Legal Control - Other	\$ 250,000	
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Labour Hire Payments \$ Not Insured

State : QLD

Postcode : 4660

Premium \$610-00 + \$61-00 + \$60-39

**FARM PROPERTY/BUSINESS INTERRUPTION**

Risk No. : 002

SITUATION : 261 MCDONALDS ROAD  
 NORTH ISIS  
 QLD 4660

Occupation : SUGAR CANE GROWING

**FARM PROPERTY**  
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**BUILDING ITEM DETAILS:**

DESCRIPTION	SUM INSURED	EXCESS
Total Building	\$ 23000	\$ 250

**SCHEDULE OF BUILDING ITEM DETAILS:**

Building Desc : TRACTOR SHED

**Schedule of Insurance**

<b>Class of Policy:</b> Farm Combined	<b>Policy No:</b> 104A101977FAR
<b>The Insured:</b> MICHELLE STEPHENSON & D TARDA DAMSHELL INVESTMENTS	<b>Invoice No:</b> 86580
	<b>Our Ref:</b> STEP M

Year Built : 1970  
 Construction : Iron on timber  
 Reinstatement : Yes  
 Building Sum Insured \$ 18,000  
 Contents Sum Insured \$

Building Desc : PUMP SHED  
 Year Built : 1990  
 Construction : Iron on timber  
 Reinstatement : Yes  
 Building Sum Insured \$ 5,000  
 Contents Sum Insured \$

**BUSINESS INTERRUPTION**

DESCRIPTION	SUM INSURED
Increased Cost Of working details	\$ 0
Gross Profit	\$ 0
Payroll	\$ 0
Claim Preparation Cost	\$ 0
Rewriting of Records	\$ 0
Additional Incr. Cost of Working	\$ 0
Outstanding Accounts received details	\$ 0
Indemnity Period	: 0 months

Premium \$501-16 + \$50-12 + \$49-61

**FARM MACHINERY BREAKDOWN AND DETERIORATION OF STOCK**

Risk No. : 005  
 SITUATION : 261 MCDONALDS ROAD  
 NORTH ISIS  
 QLD 4660

Occupation : SUGAR CANE GROWING  
 Type of Farm : Cropping



**MACHINERY BREAKDOWN**

DESCRIPTION	SUM INSURED	EXCESS
Machinery Breakdown	\$ 5,000	\$ 250
Limit per Item	\$ 5,000	
Any one Loss	\$ 75,000	

Premium \$239-01 + \$23-90 + \$23-66

**FARM COMMERCIAL MOTOR VEHICLE**

Risk No. : 001  
 Cover Type : Comprehensive  
 Vehicle : Tractors - farm use  
 Year of Manufacture : 1985  
 Not Registered? : Yes  
 Registration Number :

## Schedule of Insurance

**Class of Policy:** Farm Combined  
**The Insured:** MICHELLE STEPHENSON & D TARDA  
DAMSHELL INVESTMENTS

**Policy No:** 104A101977FAR  
**Invoice No:** 86580  
**Our Ref:** STEP M

Description : FORD 6600  
Engine Number : TBA 01  
Model Number : TBA 02  
Postcode Garaged : 4660  
No Claim Bonus : 60%  
Finance Type : Fully Owned  
Kilometer Radius : NA  
Contracting Use : NA  
Sum Insured \$ 13,000 or Market Value  
whichever is lesser

Third Party Liability \$ Not Insured

	EXCESSES
STANDARD	\$ 300
Drivers Under 21	\$ 800
Drivers Between 21 and 25	\$ 600
Drivers Over 25 and Licenced Less Than 2 Yrs	\$ 600

A loyalty discount applies to this risk.

NOTE: SEE SCHEDULE OF CLAUSES BELOW

Clauses Applicable:

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ACC : ACCESSORIES

The following accessories are included in the sum insured:

Description	Sum Insured
2018 6FT SLASHER	\$3,700

Premium \$170-35 + \$17-04 + \$16-86

Home and Contents	- NOT INSURED
Equine / Working Dogs	- NOT INSURED
Tax Audit and Transit	- NOT INSURED
Electronic Equipment	- NOT INSURED
Portable Motor	- NOT INSURED
Personal Accident and Illness	- NOT INSURED
Pleasurecraft	- NOT INSURED
Theft	- NOT INSURED

### IMPORTANT NOTICE

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This coverage summary has been prepared for general reference only, nothing contained herein prevails over the terms conditions and exclusions of the policy wording. This is an important document. You should read it carefully and ensure that you understand it. If you do not understand anything please do not hesitate to contact our office. You have a minimum of 14 days to cancel your policy. You will find the details of the cooling-off period in your policy documents.

### GENERAL ADVICE WARNING

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In this instance we only provide a "general advice" service. This means that whilst we may generally recommend the products we distribute, we do not consider whether the product is appropriate for your own personal objectives, financial situation and needs in making the recommendation.

You need to consider the appropriateness of any information (in particular any policy documentation and relevant Product Disclosure Statement) or general advice we give you, having regard to your personal situation, before acting on our advice or buying any product.

**Schedule of Insurance**

**Class of Policy:** Farm Combined  
**The Insured:** MICHELLE STEPHENSON & D TARDA  
DAMSHELL INVESTMENTS

**Policy No:** 104A101977FAR

**Invoice No:** 86580

**Our Ref:** STEP M

Thank you for entrusting your insurance need to us. Please call us if you have any questions or queries.



# TAX INVOICE

MH Stephenson & D Tarda  
PO Box 5311  
BUNDABERG WEST QLD 4670  
ABN: 85979009909

**Invoice Date**  
20 Mar 2021

**Invoice Number**  
INV-0040

**Reference**  
FARM INSURANCE

**ABN**  
52 268 949 785

DAMSHELL  
INVESTMENTS PTY LTD  
PO Box 5311  
BUNDABERG WEST QLD  
4670  
AUSTRALIA

Description	Quantity	Unit Price	Amount AUD
FARM MACHINERY BREAKDOWN	1.00	286.57	286.57
FARM COMMERCIAL MOTOR VEHICLE	1.00	204.25	204.25
		Subtotal	490.82
		<b>TOTAL AUD</b>	<b>490.82</b>

**Due Date: 20 Mar 2021**  
Damshell Investments Pty Ltd  
BSB: 034-633  
Acct: 15-2552

## PAYMENT ADVICE

To: DAMSHELL INVESTMENTS PTY LTD  
PO Box 5311  
BUNDABERG WEST QLD 4670  
AUSTRALIA

**Customer** MH Stephenson & D Tarda  
**Invoice Number** INV-0040

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**Amount Due** 490.82  
**Due Date** 20 Mar 2021

**Amount Enclosed**

Enter the amount you are paying above