

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

Marsh Advantage Insurance Pty Ltd
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PAID

Invoice No. 030-1104628
Date 14 July 2021
Our Ref 142363
Client Code 030-RAIDAY
Policy No. 01R0927651
Class **Padlock Insurance Product - Renewal**
Insured Rainy Day Super Bare Pty Ltd atf the Rai
Period 22/07/2021 to 22/07/2022
Situation As per schedule
Insurer Insurance Australia Ltd t/as CGU
Sydney NSW

Your Adviser/s

Tyler Raymond

Premium	2,082.20
FSL/ESL	0.00
Fee	250.00
GST	233.25
Stamp Duty	206.16

TOTAL DUE AUD \$2,771.61

The above Premium amount includes our broking commission.
Refer overleaf for information about statutory notices, terms and conditions

Renewal of Padlock Insurance for period 22.07.2021 to 22.07.2022

PAYMENT OPTIONS

PAY IN FULL NOW	
Total Due AUD \$2,771.61 by 28/07/2021	
*BPAY and Card payments are limited to \$50,000 per transaction	
	Billers Code: 3269 Ref: 880 358 7875 <small>®Registered to BPAY Pty Ltd ABN 69 079 137 519</small>
Telephone or Internet Banking - BPAY® Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More Info: www.bpay.com.au .	
	Visa/MasterCard/Amex – www.marsh.com/au/payonline Payment reference 880 358 7875. A 1% surcharge fee (including GST) applies
EFT ONLY	Bank: Commonwealth Bank BSB: 066-774 Acct: 80 358 7875 Ref: 030-RAIDAY
	Cheque – Mail with completed Payment Slip overleaf

OR

PAY BY THE MONTH	
	
To proceed, complete your Application online at: https://hpf.online/6d5r41352g	
10 monthly instalments of \$300.25 Initial instalment \$345.25 Includes an application fee of \$45.00 Total Amount Payable \$3,047.49 Includes application fee and interest charges	
Application No. 70162604	

IMPORTANT INFORMATION

Your Insurance Contract

DUTY OF DISCLOSURE

Before you enter into an insurance contract, you have a duty of disclosure under the Insurance Contracts Act 1984. You have a duty to tell us anything that you know, or could reasonably be expected to know, may affect the insurer's decision to insure you and on what terms. You have this duty until the insurer agrees to insure you. You have the same duty before you renew, extend, vary or reinstate an insurance contract.

If we ask you questions that are relevant to the insurer's decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions.

Also, we may give you a copy of anything you have previously told us and ask you to tell us if it has changed. If we do this, you must tell us about any change or tell us that there is no change. If you do not tell us about a change to something you have previously told us, you will be taken to have told us that there is no change.

You do not need to tell us anything that reduces the risk insured, is common knowledge, the insurer knows or should know as an insurer or the insurer waives your duty to tell them about.

IF YOU DO NOT TELL US SOMETHING

If you do not tell us anything you are required to, the insurer may cancel your contract or reduce the amount it will pay you if you make a claim, or both. If your failure to tell us is fraudulent, the insurer may refuse to pay a claim and treat the contract as if it never existed.

DUTY OF DISCLOSURE - OTHER CONTRACTS

In relation to policies which are not governed by the Insurance Contracts Act 1984 such as marine insurance (other than marine inland transit insurance and pleasure craft insurance) and insurance required by statute, the insured still owes a duty of disclosure to the insurer. This is a duty to disclose to the insurer before the contract is concluded, every material circumstance which is known to the insured. Every circumstance is material which would influence the judgment of a prudent insurer in fixing the premium or determining whether they will take the risk. The insurer may avoid the contract from inception if the insured fails to make such disclosure. In the case of insurance required by statute, such as compulsory third party motor vehicle insurance, the insurer may have rights of recovery against the insured in the event of misrepresentation, misstatement or non-disclosure.

DUTY OF DISCLOSURE - SUBSIDIARY AND ASSOCIATED COMPANIES

Cover which is arranged for subsidiary and/or associated companies in addition to named insureds.

If you enter into a contract of insurance on behalf of any subsidiary and/or related company of the named insured, that subsidiary and/or related company has the same duty of disclosure as the named insured. We recommend that you ensure that each subsidiary and/or related company is made aware of the duty of disclosure and given an opportunity to make any necessary disclosures.

ESSENTIAL READING OF POLICY WORDING

We will provide you with a full copy of your policy as soon as it is received from the insurer.

It is essential that you read this document without delay and advise us in writing of any aspects which are not clear or where the cover does not meet with your requirements.

CHANGE OF RISK OR CIRCUMSTANCES

It is vital that you advise the insurer of any changes to your company's usual business. For example, insurers must be advised of any

- mergers or acquisitions,
- changes in occupation or location,
- new products or services, or
- new overseas activities.

Please contact us if you are in doubt as to whether to notify your insurer of a change in business operations.

Your duty to disclose applies also when you amend, alter, vary or endorse a policy.

HOLD HARMLESS AGREEMENTS, CONTRACTING OUT, REMOVAL OF SUBROGATION OF RIGHTS

You may prejudice your rights to a claim if, without prior agreement from your insurer, you make any agreement that could prevent the insurer from recovering the loss from a third party. These 'hold harmless' clauses are often found in leases, licences and contracts for maintenance, supply, construction and repair.

Rainy Day Super Bare Pty Ltd atf the Rai

The Premium shown on the tax invoice includes commission received from the insurer.

Marsh & McLennan Agency

The policy has not been signed by the insurer as it was issued through the Internet. Under the operation of an agreement between Marsh & McLennan Agency and your insurer, the allocation of the policy number by the insurer confirms the insurer's acceptance of the policy subject to full payment of the premium.

IF YOU REQUIRE A FURTHER EXPLANATION FOR ANY THE ABOVE INFORMATION, PLEASE CONTACT US IMMEDIATELY.

PLACING SCHEDULE

Attaching to and forming part of Policy No: 01R0927651

The Schedule and Policy wording are to be read together as one contract.

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, 2021
To: 4.00 p.m. on 22 July, 2022
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	

Insured Sections:

Insured Sections:		Insured/Not Insured Excess	
Section 1	Property	Insured	\$500
Section 2	Loss of Income	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
Total Sum Insured	\$ 515,000

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

Section 2 - Loss of Income

Annual Rental	\$ 69,525
Sub Total	\$ 69,525
Accountants' Fees	\$ 25,000
Total Loss of Income	\$ 94,525

Indemnity Period	12 months
Optional Extensions	
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
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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
Additional Benefits as per policy wording or as amended below:	Limit
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
Damage to Goods in your Possession or Legal control	\$ 100,000
Excess	\$ 500 Property Damage claims only

Policy Form: CV476_REV2-1014_CID0192-1214

Endorsements: Endorsements, if applicable, are as specified herein.

Insurer: Insurance Australia Limited trading as CGU Insurance

ABN: 11 000 016 722

FSL: 227681

Participation: 100%

Endorsements

This Policy is amended by the following Endorsements, subject to the terms, conditions and exclusions of the Policy except to the extent that the Policy is expressly or necessarily amended by the Endorsements.

If any ambiguity exists between any of the Policy wording, the following Endorsements and the Insurance Contracts Act 1984 (as amended), the interpretation most beneficial to the Insured will prevail.

Employers' Liability (Workers' Compensation) Amendment

Section 7 - Liability, of Your Policy is amended as follows:

Exclusion 1. Employers' liability (Workers' Compensation) is deleted and replaced by:

1. Employers' Liability (Workers' Compensation)

a) Any liability in respect of which You are or should be entitled to indemnity under any fund, scheme, policy of insurance or self insurance pursuant to or required by any legislation relating to workers compensation, whether or not such fund, scheme or insurance has been effected. However, this Policy will respond to the extent that Your liability would not be covered under any such policy, fund, scheme or self insurance arrangement had it complied with its obligations pursuant to such law. For the purpose of exclusion a) the term 'worker' means any person deemed to be employed by You pursuant to any Workers Compensation law or legislation. Voluntary workers and unpaid work experience students are not deemed to be Your workers.

b) Any liability imposed by the provisions of any industrial award or agreement or determination where such liability would not have been imposed in the absence of such industrial award or agreement or determination.

c) Any liability relating to Employment Practices.

Employment Practices means any wrongful or unfair dismissal, denial of natural justice, defamation, misleading representation or advertising, sexual harassment or discrimination in respect of employment or prospective employment by You.