



ELDERS INSURANCE BAROSSA

ATTN:PAUL BERT
2/17 MURRAY STREET
NURIOOTPA SA 5355

20th April 2021

Phone 08 8565 8300
Fax 08 8565 8355

MANCAVE HOLDING PTY LTD
PO BOX 764
TANUNDA 5352

Dear Sir/Madam

As your insurance intermediary, I am pleased to confirm Renewal of your insurance through Elders Insurance (Underwriting Agency) Pty Limited.

The protection of your assets is important so please check the details on the renewal invoice carefully and notify me immediately if you have any questions or concerns.

To ensure you remain insured, it is important that we receive payment of your premium prior to 5/05/21 .

If payment is not received, your insurance will expire at 4pm on 5/05/21 , which will mean that you will not have any insurance cover in place.

Payment of your premium can be made easily via one of the following methods:

BPAY – a time and cost effective way to pay your premium

Pay your total premium via BPAY. Simply contact your participating financial institution to make this payment by either the Internet or telephone from your cheque or savings account. You will need to use the Reference Number located at the bottom of Page 1 of your schedule when making this payment.

Credit Card

You can pay your premium over the phone or in person with your Visa or Mastercard. Simply call into our office or provide your credit card details by telephone on 08 8565 8300

Cheque

Pay your total premium by sending us a cheque. Use the tear off slip from Page 1 of your schedule, make your cheque payable to **Elders Insurance (Underwriting Agency) Pty Limited** and send it to the address listed at the top of this page.

Premium Funding

Funding can be arranged for your insurance. Please contact me or our office to discuss this option.

Alternatively you can bring the slip at the bottom of Page 1 of your schedule into our office and pay your total premium by cash.

Elders Insurance understands the varying needs of our customers and are proud to provide local, face-to-face service. If I can help you with any further insurance needs, please contact me on 08 8565 8300 or drop into the office anytime and, I will be happy to discuss them with you.

Yours faithfully,

ELDERS INSURANCE BAROSSA



RENEWAL AND TAX INVOICE

Elders Insurance (Underwriting Agency) Pty Limited has arranged renewal of the following insurance cover. This notice becomes a tax invoice when payment is received with premium payable on the policy due date.

For Enquiries Telephone : 08 8565 8300

Client Address

Insurance Intermediary

MANCAVE HOLDING PTY LTD
PO BOX 764
TANUNDA 5352

ELDERS INSURANCE BAROSSA
ATTN:PAUL BERT
2/17 MURRAY STREET
NURIOOTPA SA 5355

ABN: 68 767 421 147

The Insured

This Policy is Insured By

MANCAVE HOLDINGS PTY LTD

QBE INSURANCE (AUSTRALIA) LTD

Our Reference No. Type of Insurance
QE.QSR.2032473 Industrial Special Risk

Period of Insurance
5/05/21 to 5/05/22 at 4:00pm

Underwriter's Ref/Policy No.
84A092749ISR ABN: 78003191035

You should read the Policy Wording carefully to ensure the Policy provides the cover you require. If you do not hold a copy of the current Policy Wording, please advise us and we shall arrange for you to receive a copy.

Nothing should be read as overriding the Terms, Conditions and Exclusions of the Policy wording. We recommend you read the Policy wording and discuss with us any matters that are unclear or of concern to you or which are not in accordance with your requirements.

IMPORTANT NOTICES

Please refer to the Important Notices on the last page of this Schedule.

Renewal 2021/2022

* Continued



Payment Advice

Charge my: Visa Mastercard

Card Number: _____ **Expiry Date:** ___ / ___

Cardholder's Name: _____

For the Amount of: \$ _____

Signed: _____ **Date:** ___ / ___ / ___

Our Reference No. Client No. Agent
QE.QSR.2032473 1019076 50.0051048

MANCAVE HOLDINGS PTY LTD

Total Premium Payable : \$22395.90

Forward Payment to:

PO BOX 100
NURIOOTPA SA 5355



Call your participating financial institution to make this payment from your nominated cheque or savings account via BPAY.

Billers Code: 38059 Reference: 220324735

***** POLICY DETAILS *****

Industrial Special Risk **Effective From: 5/05/21**

Location of Risk 001: 5 SAMUEL ROAD, WILLLAURA, 3379

PAYMENT IS NOW DUE

INDUSTRIAL SPECIAL RISKS FIRE & PROFITS

The Insured: Mancave Holdings Pty Ltd
 The Business: Principally Property Owners and any other activities incidental thereto
 Major Location: 5 Samuel Road Willaura 3379 and elsewhere in Australia where the insured has property or carries on business, has goods or other property stored, or being processed or has work done

DECLARED VALUES

SECTION 1:	
Property Insured	\$ 7,700,000
SECTION 2:	
Gross Profit	Not Insured
Insured Payroll	Not Insured
Gross Revenue	Not Insured
Gross Rentals	\$ 500,000
Claims Preparation Costs	\$ 250,000
Additional Increased Cost of Working	\$ 250,000
COMBINED:	
Total Declared Values	\$ 8,700,000

LIMITS OF LIABILITY

Section 1 AND Section 2 Combined \$10,000,000
 any one loss/any one location

SECTION 1 - SUB LIMITS OF LIABILITY:	
Accidental Damage	\$ 250,000
Theft or any attempt thereat	Not Insured
Theft of property in the open air	\$ 25,000
Money (In transit and/or night safe)	Not Insured
Money (On premises during normal business hours)	Not Insured
Money (On premises outside normal business hours)	Not Insured
Money (On premises in locked safe or strong-room)	Not Insured
Money (At authorised private residences)	Not Insured
Money (blanket cover)	Not Insured
Accidental breakage of fixed glass	Replacement Value
Extra cost of reinstatement	\$ 250,000
Removal of debris	\$ 500,000
Personal Property of Employees and others (any one event)	\$ 20,000
Landscaping	\$ 25,000
Legal liability to make Enquiries	\$ 25,000
Liability for Duty	\$ 50,000
Statutory Inquiries	\$ 25,000
Exploratory Costs	\$ 25,000
Expediting Expenses	\$ 100,000
Temporary Removal Exemption	\$ 100,000
Decorative Livestock (Fire cover only)	\$ 10,000
Decorative Animals/Birds/Fish	\$ 50,000
Customers goods	\$ 50,000

Unpacking Expenses	\$ 25,000
Costs of Clearing Drains	\$ 100,000
Locks and Keys	\$ 10,000
Leased Equipment - Residual Value	\$ 10,000
Cost of temporary protection	\$ 25,000
Prevention of imminent damage	\$ 25,000

SECTION 2 - SUB LIMITS OF LIABILITY:

Additional Increased Cost of Working	\$ 250,000
Claims Preparation Costs	\$ 250,000
Infectious and/or Contagious Disease; Vermin, Pests, or Defective Sanitary Arrangements; Food or Drink Poisoning; Murder and Suicide	\$ 250,000
Public Utilities	\$ 250,000
Premises in the Vicinity (prevention of access)	\$ 250,000
Unspecified suppliers' / Customers' premises (Australia wide)	\$ 250,000
Government incentives	\$ 100,000

SECTIONS 1 AND 2 - SUB LIMITS OF LIABILITY

Acquired Companies	\$ 2,000,000
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Public Utilities, Premises in the Vicinity, Prevention of Access, Infectious or Contagious Disease, Vermin, Pets, Defective Drains and Closure by Public Authority 72 hours

Unspecified suppliers' / Customers' premises (Australia wide) 72 hours

Earthquake, subterranean fire or volcanic eruption (a) \$20,000; or (b) an amount equal to 1% of the total Declared Values for Property Insured at the Situation where the loss occurs; whichever is the lesser.

All Other Claims \$1,000

CONSEQUENTIAL LOSS

Indemnity Period: 12 months
 Payroll Limits: Initial Period 100% for
 For Reminder of Indemnity Period 0%
 Consolidated Period

Uninsured Working Expenses

In the absence of the Uninsured Working Expenses being advised to the underwriters and in the event of a claim under Section 2 of this policy, the Gross Profit (difference method) calculation relative to the Period of Insurance that is the subject of the claim and the insured's statement of accounts for the 12 month period prior to the Period of Insurance which is the subject of the claim, will be provided for the purposes of determining the Uninsured Working Expenses applicable under the policy.

In the absence of these being provided to the Insurer(s) within 7 days of any damage occurring which could in consequence thereof interfere with or interrupt the Business, then it will be assumed that no Uninsured Working Expenses apply and the claim will be adjusted accordingly. The benefit under Item No. 1 of Section 2 is subject to a co-insurance provision and any adjustment of the loss in the absence "Uninsured Working Expenses", may have a impact on the amount payable in respect to any claim.

The words and expressions used herein shall have the meanings usually attached to them in the books and accounts of the Insured unless

otherwise defined in this Policy.

POLICY WORDING: Elders QM1634

ENDORSEMENTS:

QBE's updated Infectious Disease clause

The following standard QBE infectious disease endorsement applies to your policy. Should an existing clause/endorsement of this nature already exist in your Policy Wording, this clause/endorsement shall replace it.

vermin, pests or defective sanitary arrangements, food or drink poisoning; murder, suicide

Section 2 Endorsement:

Cover is provided for loss insured by this Policy resulting from interruption of or interference with the Business directly or indirectly arising from closure or evacuation of the whole or part of the Insured Premises (within Australia and New Zealand Only) by order of a competent public authority consequent upon:

- i. vermin or pests or defects in the drains or other sanitary arrangements at the Insured Premises;
- ii. poisoning directly caused by the consumption of food or drink provided on or from the Insured Premises;
- iii. murder or suicide occurring in or at the Insured Premises;

Indemnity under this endorsement shall not exceed the Sub Limit of Liability per event and in the annual aggregate expressed in the Schedule.

Changes to law

If any statute, regulation or regulatory guideline relevant to the construction of this policy is amended or replaced, this policy shall be read as though the amended or new statute, regulation or regulatory guideline were incorporated in it. If this produces any ambiguity, this document shall be construed so as to most nearly give effect to the intentions of the parties at the time it was executed.

The following standard QBE Sanctions Exclusion is to apply, should an existing exclusion of this nature already exist in the referenced Policy Wording, this exclusion shall take precedence.

SANCTIONS EXCLUSION

If any statute, regulation or regulatory guideline relevant to the construction of this policy is amended or replaced, this policy shall be read as though the amended or new statute, regulation or regulatory guideline were incorporated in it.

If this produces any ambiguity, this document shall be construed so as to most nearly give effect to the intentions of the parties at the time it was executed.

COMMUNICABLE DISEASE (ADDITIONAL PERILS EXCLUSION)

i. This policy, subject to all applicable terms, conditions and exclusions, covers losses attributable to direct physical loss or physical damage occurring during the period of insurance. Consequently and notwithstanding any other provision of this policy to the contrary, this policy does not insure any loss, damage, claim, cost, expense or other sum, directly or indirectly arising out of, attributable to, or occurring concurrently or in any sequence with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.

ii. For the purposes of this endorsement, loss, damage, claim, cost,

expense or other sum, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test:

- a. for a Communicable Disease, or
- b. any property insured hereunder that is affected by such Communicable Disease.

iii. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- a. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
- b. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
- c. the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property insured hereunder.

iv. This endorsement applies to all coverage extensions, additional coverages, exceptions to any exclusion and other coverage grant(s).

PROPERTY RISK CYBER EXCLUSION

Notwithstanding anything contained herein to the contrary, it is hereby agreed that the following Endorsement is made to the policy. This policy does not provide cover for any loss, damage, liability, claim, cost or expense directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any Cyber Incident.

However, this policy shall provide cover for physical loss or damage, to the property insured, which is caused by an insured peril, including business interruption resulting therefrom, directly occasioned by a Cyber Incident. Nevertheless, any loss, damage, destruction, distortion, erasure, corruption or alteration of Electronic Data directly occasioned by a Cyber Incident shall not be recoverable hereunder, nor be considered as physical loss or damage for the purposes of this exclusion clause.

Notwithstanding the foregoing, in the event that hardware or Electronic Data storage device of a Computer System insured under this policy, sustains physical damage caused by an insured peril noted under Property exclusion 18 and directly occasioned by a Cyber Incident, which results in damage to or loss of Electronic Data stored on that hardware or Electronic Data storage device, then the damage to or loss of such Electronic Data shall be recoverable hereunder and the basis of valuation for the recovery of the damaged or lost Electronic Data under this policy shall only be the costs of reproducing Electronic Data.. Such costs shall include all reasonable and necessary expenses incurred in recreating, gathering or assembling such Electronic Data, but does not include the value of the Electronic Data to the insured or any other party even if such Electronic Data cannot be recreated, gathered or assembled.

Definitions

(a) "Cyber Incident" shall include:

- (i) unauthorised or malicious acts regardless of time and place, or the threat or hoax thereof;
- (ii) Malware or Similar Mechanism;
- (iii) programming or operator error whether by the insured or any other person or persons;
- (iv) any unintentional or unplanned wholly or partially - outage of the insured's Computer System not directly caused by physical loss or damage;

(b) "Computer System" means any computer, hardware, information technology and communications system or electronic device, including

any similar system or any configuration of the aforementioned and including any associated input, output or Electronic Data storage device, equipment or back up facility.

(c) "Electronic Data" means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.

(d) "Malware or Similar Mechanism" means any programme code, programming instruction or other set of instructions intentionally constructed with the ability to damage, interfere with or otherwise adversely affect computer programmes, data files or operations (whether involving self-replication or not), including but not limited to "Virus", "Trojan Horses", "Worms", "Logic Bombs" or "Denial of Service Attack".

All other terms, conditions and exclusions of the policy remain the same.

THIS IS A SUMMARY ONLY AND IS SUBJECT OTHERWISE TO THE TERMS, CONDITIONS AND EXCLUSIONS OF THE POLICY.

YOUR INSURER IS:

QBE Insurance (Australia) Limited
2 Park Street, SYDNEY 2000

ABN: 78 003 191 035

Premium	FSL/ESL	G.S.T.	Stamp Duty	Serv. Fee	and GST
\$18,236.28	\$.00	\$1,823.63	\$2,005.99	\$300.00	\$30.00
Premium for this cover:					\$22,395.90

***** END OF POLICY DETAILS *****

IMPORTANT NOTICES

Please carefully read the following important information and contact your Insurance Intermediary if you require further assistance or explanation.

Your Duty of Disclosure

Before you enter into a contract of General Insurance with us you have a duty under the Insurance Contracts Act 1984, to disclose to us every matter that you know, or could reasonably be expected to know is relevant to our decision whether to accept the risk of insurance and, if so, on what terms.

You have the same duty to disclose those matters to us 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 us;

That is of common knowledge;

That we know or, in the ordinary course of our business, ought to know;

As to which compliance with your duty is waived by us.

Non-disclosure

If you fail to comply with your duty of disclosure, we may be entitled to reduce our liability under the contract in respect of a claim or may cancel the contract.

If your non-disclosure is fraudulent, we may also have the option of avoiding the contract from its beginning.

Your Duty of Disclosure applies to every person or organisation who is Insured under the policy.

Before you renew or alter this policy with us.

The information you must disclose includes (but is not limited to)

Changes of Address;

Criminal convictions;

Damage to or poor condition of any property covered by this policy;

Alterations to property which affects its safety or structural integrity;

Accidents that have occurred to the covered property in the previous 12 months;

Circumstances of any legal action that may have been made or threatened against you;

Threats of violence made against you or your property;

If you have covered a motor vehicle under this policy;

Convictions for driving under the influence of alcohol or a drug;

Physical impairments you have had in the past 12 months that will interfere with your ability to control a motor vehicle;

Change of regular drivers of the motor vehicles covered;

Additional modifications to motor vehicles.

If you do not disclose the above information we may be entitled to reduce our liability under the contract in respect of a claim or may cancel the contract. If you have fraudulently not disclosed the above information we may also have the option of avoiding the contract from its beginning.

Serv. Fee

The Intermediary Service Fee is invoiced for and on behalf of the Insurance Intermediary.

FSL/ESL

Where applicable, Fire Service Levy (FSL) is applied to each policy according to the respective laws of each state. For NSW policies only, this will include Emergency Services Levy (ESL) effective from 1 July 2009.