

The policy mentioned below falls due for renewal on 30/09/2021.
To ensure continued protection, payment must be received by this date.

Page 1 of 5

TAX INVOICE

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

Days Building Construction Pty Ltd
PO Box 60
MAYFIELD NSW 2304

Invoice Date: 23/08/2021
Invoice No: IG244016
Our Reference: DAYSBUILD

Should you have any queries in relation to this account,
please contact your Account Manager:
David Petkovski

Class of Policy: Business Pack Insurance
Insurer: Insurance Australia Ltd (t/as CGU)
CGU Centre, L7/181 William St, MELBOURNE VIC 3000
ABN: 11 000 016 722
The Insured: Day Bare Pty Limited

RENEWAL

Policy No: 15T0622234
Period of Cover:
From **30/09/2021**
to **30/09/2022** at 4:00 pm

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

Renewal - Property Owners Risk Only
Insured: Day Bare Pty Limited (5/7 Channel Road)

Your Premium:

Premium	UW Levy	F+ES Levy*	GST	Stamp Duty	Broker Fee
\$860.75	\$0.00	\$97.99	\$100.88	\$94.92	\$50.00

* Where ES Levy relates to State Emergency Services (Applicable in NSW only)

TOTAL \$1,204.54

(A processing fee applies for Credit Card payments)



Please turn over for further payment methods and instructions



Biller Code: 20362
Ref: 40183681912500618



Pay by credit card (Visa, Mastercard, Amex or Diners)
at www.mbib.com.au or
Call 1300 78 11 45. A surcharge may apply.
DEFT Reference Number: 40183681912500618



*498 401836 81912500618

Master Builders Insurance Brokers Pty Ltd

Our Reference: DAYSBUILD
Invoice No: IG244016
Due Date: 30/09/2021

Premium	\$860.75
U'writer Levy	\$0.00
F+ES Levy	\$97.99
GST	\$100.88
Stamp Duty	\$94.92
Broker Fee	\$50.00

AMOUNT DUE \$1,204.54

IMPORTANT INFORMATION FOR CLIENT

YOUR DUTY OF DISCLOSURE

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

You have the same duty to disclose those matters before you renew, extend, vary or reinstate a contract of general insurance.

Your duty however, does not require disclosure of a matter:

That diminishes the risk to be undertaken;

That is of common knowledge;

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

As to which compliance with your duty is waived by the underwriters.

NON-DISCLOSURE

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

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

RETAIL CLIENTS

Under the Corporations Act 2001 and associated regulations, Retail Clients are provided with additional levels of protection from other insurance purchasers. The Act defines Retail Clients as:

Individuals or a small manufacturing business employing less than 100 people or any other business employing less than 20 people;

AND that are being provided a financial service or product that relates to the following insurance covers:

Motor Vehicle (under 2 tonne), Home Building, Contents, Personal and Domestic, Sickness and Accident or Travel, Consumer Credit and other classes as prescribed by regulations.

PRIVACY

Our Privacy Policy explains how we use and disclose your personal information in accordance with the Australian Privacy Principles. For a copy of our Privacy Policy please refer to our website.

WHAT ADVICE IS BEING PROVIDED

(RETAIL CLIENTS ONLY)

If you are a RETAIL CLIENT (refer above) and a Statement of Advice has not been provided to you with this invoice then the advice that we are giving you related to this transaction is General Advice.

General Advice is advice that has been prepared without considering your current objectives, financial situation or needs. Therefore, before acting on this advice, you should consider the appropriateness of the advice having regard to your current objectives, financial situation or needs.

If the advice provided relates to the acquisition or possible acquisition of a new insurance policy and the insurer has prepared a Product Disclosure Statement (PDS) we will have attached the PDS for your review. You should consider the PDS prior to making the decision



DEFT is a service of Macquarie Bank



BPAY



Card



In Person

Contact your participating financial institution to make payment directly from your cheque or savings account.

Pay by credit or debit card at www.mbib.com.au or by phone on **1300 78 11 45**.

Please present page intact at any Australia Post Office.

Payments may be made by cash, cheque or EFTPOS.

You will be required to enter the Biller Code and BPAY reference number as detailed on the front of your invoice.

Master Builders Insurance Brokers Pty Ltd accepts Mastercard, Visa, American Express & Diners Club Cards.

Please make any cheques payable to 'DEFT Payment Systems for **Master Builders Insurance Brokers Pty Ltd**'.

The phone payment line is a 24-hour service. Calls are charged at the cost of a local call (mobile extra).

Schedule of Insurance

Class of Policy: Business Pack Insurance
The Insured: Day Bare Pty Limited

Policy No: 15T0622234
Invoice No: IG244016
Our Ref: DAYSBUILD

BUSINESS INSURANCE

Insured Name - Day Bare Pty Limited

RENEWAL PREMIUM COMPARISON

To help you understand how your renewal premium compares to last year, we have included a comparison below. Last year's premium represents the amount you were charged for your insurance policy at the beginning of the last policy term, plus or minus any changes you made throughout the policy term.

	Last Year	This Year
Premium	\$ 524.84	\$ 860.75
Emergency Services Levy	\$ 71.70	\$ 97.99
Goods and Services Tax	\$ 59.66	\$ 95.88
Stamp Duty	\$ 59.06	\$ 94.92
Total Premium	\$ 715.26	\$ 1,149.54

Changes to your premium

Your premium is based on the possibility of a claim against your policy, and may change if the general cost to protect our customers changes. For information on how your insurance premium is calculated, please contact us to discuss.

To learn more about general premium calculations you may refer to the Insurance Council of Australia website.
<http://understandinsurance.com.au/premiums-explained>

POLICY PREMIUM SUMMARY BY INSURANCE CLASS

Section	Total Premium
1 Property	\$587.46
2 Business Interruption	Not Insured
3 Part A Theft of Property	Not Insured
Part B Money	Not Insured
4 Glass	Not Insured
5 Public Liability	\$521.00
Products Liability	\$41.08
6 Employee Dishonesty	Not Insured
7 Machinery	Not Insured
Pressure Equipment	Not Insured
Goods in Cold Chambers	Not Insured
8 Part A Computer Systems /	
Electronic Equipment	Not Insured
Part B Business Interruption	Not Insured
9 General Property	Not Insured
10 Taxation Investigation	Not Insured

COVER DETAILS

STEADFAST BUSINESS INSURANCE PACKAGE

SECTION 1 - PROPERTY

Situation 1 - UNIT 14 5-7 CHANNEL ROAD, MAYFIELD WEST NSW
2304

Premises 1 - Building 1

Occupied As - PROPERTY OWNER OF: OFFICE SHOWROOMS INCL.
LOW-MEDIUM COMBUST

SUM INSURED

Schedule of Insurance

Class of Policy: Business Pack Insurance
The Insured: Day Bare Pty Limited

Policy No: 15T0622234
Invoice No: IG244016
Our Ref: DAYSBUILD

Contents \$60,000
Excess
Accidental Damage \$500
Earthquake As per Policy Wording
All Other Claims \$500

Variations and Extensions (refer to policy wording for cover details)

Replacement costs
Extra cost of replacement

The policy wording indicates whether you have automatic cover for Accidental Damage. If an amount is specified here for Additional Accidental Damage this amount is provided in addition to any automatic Accidental Damage cover provided in the wording.

SECTION 5 - LIABILITY

	LIMIT OF INDEMNITY -----
Public Liability	
The Business - Property Owner of: Office Showrooms incl. Low-Medium combustible storage, no manufacture	
Situation 1 - UNIT 14 5-7 CHANNEL ROAD, MAYFIELD WEST, NSW, 2304	
Limit of Indemnity	\$20,000,000
Property in Physical or Legal Control	\$250,000
Products Liability	
Limit of Indemnity	\$20,000,000
Property Damage Excess	\$500
Property in Physical or Legal Control Excess	\$500

POLICY VARIATIONS AND EXTENSIONS

STEADFAST BUSINESS INSURANCE PACKAGE

IMPORTANT NOTICES

Policy Amendments

These amendments should be read in conjunction with your policy booklet as the terms described now form part of your policy.

THE WAY WE HANDLE YOUR PERSONAL INFORMATION

We collect personal information from you for the purpose of providing you with insurance products, services, processing and assessing claims.

You can choose not to provide this information, however, we

Schedule of Insurance

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may not be able to process your requests.

We may disclose information we hold about you to other insurers, an insurance reference service or as required by law. In the event of a claim, we may disclose information to and/or collect additional information about you from investigators or legal advisors.

If you wish to update or access the information we hold about you, contact us.

WORKERS COMPENSATION

Workers Compensation Insurance is compulsory if you have employees. Separate cover can be arranged in those states where legislation permits.

INFORMATION FROM THE NSW EMERGENCY SERVICES LEVY INSURANCE MONITOR - FOR RISKS IN NSW

Information

The Emergency Services Levy ("ESL") is an amount included by an insurance company in a premium payable for the issue of a regulated contract of insurance for the purpose of recouping emergency service contributions required to be paid by the insurance company and which are used to fund emergency services in NSW in the financial year in which the contract of insurance commences.

The Insurance Monitor

The office of the Insurance Monitor was established, in June 2016, as an independent body. Among the functions of that office is to provide information and advice about emergency services levy reform and to monitor the prices for the issue of regulated contracts of insurance. Professor Allan Fels AO and Professor David Cousins AM were appointed by the NSW Government as the Emergency Services Levy Insurance Monitor and Deputy Monitor, respectively on 8 June 2016.

If you would like further information

Contact your broker in the first instance if you have questions about your policy. Information about the Insurance Monitor can be found at: www.eslinsurancemonitor.nsw.gov.au