



**TLM Insurance Solutions** | ABN: 44 395 384 469  
Authorised Representative of Ausure Pty Ltd | AFSL: 238433

Mr M Pitt  
PO Box 189  
NORTHBRIDGE NSW 1560

## TAX INVOICE

*This document will be a tax invoice for GST when payment is made in full*

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**REPRESENTATIVE**  
TLM Insurance Solutions  
Tracey Miller - AR: 257399  
PO Box 674  
Walkerville SA 5081  
Tel **1300 085 647**

Fax  
Email [tracey@tlminsurancesolutions.com.au](mailto:tracey@tlminsurancesolutions.com.au)

## Endorsement

**NOTES:** Endorsement as Client has Sold Property With Effect From 12/04/2021

**Invoice date** 28-Jan-2022

**Invoice number** 10113363

### TYPE OF POLICY Business Package

THE INSURED Mark and Zane Pitt & Pitz Super Fund

INSURER Insurance Australia Limited (t/as CGU)  
GPO Box 529  
Melbourne VIC 3001  
ABN: 11 000 016 722

POLICY NUMBER 15T2954933

PERIOD OF COVER From **16/01/2021** to **16/01/2022**

### YOUR PREMIUM

Premium	\$	- 946.42
Underwriter Fee	\$	0.00
U/W Fee GST	\$	0.00
Fire/ES Levy	\$	0.00
GST	\$	- 94.64
Stamp Duty	\$	- 114.52
Broker Fee	\$	0.00
Broker Fee GST	\$	0.00

**TOTAL DUE \$ -1,155.58**

**DATE DUE 12-Apr-2021**

### PAYMENT OPTIONS



Bill Code: 30510  
Reference:

#### Telephone & 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](http://www.bpay.com.au)



Payments can be made in person at a Post Office by cheque or EFTPOS. Please present this page intact. Please make cheque payable to **DEFT Payment Systems for Ausure Pty Ltd**

\*498 402594 2101133631



Pay by Credit Card either  
Online - (Visit [www.ausure.com.au/Pay-My-Bill](http://www.ausure.com.au/Pay-My-Bill)) or by Phone (please contact your Broker on 1300 085 647)  
Note: Credit card payments will incur a 0.95% fee of -\$ 10.98 which includes -\$ 1.00 GST.



Instalments – Premium Finance is available. Please contact your Broker for Terms and Conditions

## IMPORTANT INFORMATION

## PLEASE READ CAREFULLY

### 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 be expected to know, is relevant to the insurer's decision whether to accept the risk of the 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 of common knowledge;
- that your insurer knows or, in the ordinary course of his business, ought to know;
- as to which 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 his 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.

### CONTRACTING OUT OR REMOVING INSURERS RIGHTS OF SUBROGATION

You will prejudice your rights to a claim if, without prior agreement from your insurer you make any agreement that will prevent the insurer from recovering a loss from a third party. These 'hold harmless' are often found in leases and maintenance or supply contracts from burglar alarm or fire protection installers and in repair contracts.

### INSURING THE INTEREST OF OTHER PARTIES

If you require the interests of another party to be covered you must request this and ensure they are noted on your policy. Most policy conditions will exclude indemnity to other parties (eg mortgagees, lessors or principals etc) unless their interest is noted on the policy.

### UTMOST GOOD FAITH

A contract of insurance is a contract based on the utmost good faith and there is implied in such a contract a provision requiring each party to it to act towards the other party with the utmost good faith. If you fail to do so it may prejudice your claim.

### UNDER INSURANCE

Your contract of insurance may contain an average provision. It is important that you nominate a sum insured to represent the full value of the property insured. If you fail to insure the full value your claim may be reduced in proportion with your underinsurance.

### CHANGE IN RISK CIRCUMSTANCES

You must inform your broker of any material changes in your business; if you fail to do so an insurer may be entitled to deny a potential claim. You should inform your broker about any changes in location, new products/procedures or any departure from your ordinary business. If you are in doubt as to whether you should disclose any changes please contact your broker for advice.

### CLAIMS MADE POLICIES

Certain policies (eg many types of professional indemnity policies) are claims made policies. These policies do not cover events that occurred before the contract was entered into. If you give an insurer notice of circumstances that may give rise to a claim during the policy period, the insurer will cover claims made later that arise out of those circumstances.

### LEASING, HIRING & BORROWING PROPERTY

When you lease, hire or borrow property, make sure that the contract clearly identifies who is responsible for insuring the property.

Industrial Special Risks policies automatically cover property which you are responsible to insure, subject to the policy excess. Public liability insurance may assist you meet claims relating to property damage to property which you lease or hire. A sub-limit usually applies to the amount you can claim for damage to property in your care, custody or control.

### INSURER SOLVENCY

We do not warrant or guarantee the current or ongoing solvency or financial viability of the insurer because we have no control over the insurer's performance and this can be affected by many complex commercial and economic factors.

### PREMIUM FINANCE

If you choose to finance your premium Ausure and your representative will receive up to 4% of the amount financed for providing the referral and assisting you to arrange the facility. This will not result in any additional costs to you. We recommend that you carefully read the finance contract to understand the implications in the event you cancel your insurance policy before expiry.

### CANCELLATIONS AND AMENDMENTS

We cannot cancel a contract of insurance without written instructions from a person(s) who is authorised to represent each of the parties who are named as insureds in the contract of insurance. We cannot cancel any contract of insurance which is subject to the Marine Insurance Act 1909.

If a contract of insurance is cancelled before expiry of the period of insurance, we may charge a fee to arrange a cancellation. We will also retain any broker fees charged on the policy and we may also charge a cancellation fee that is equal to the commission component of the return premium provided by the insurer.

### HOW DO WE RESOLVE COMPLAINTS?

In the event that you have a complaint about the manner in which we provide any financial service please contact Ausure's Complaints Manager by phone on (07) 3319 5100 or by writing to the address shown on the front of this invoice. If your complaint remains unresolved, Ausure's dispute committee will review the matter and respond within 15 days. Your complaint will be dealt with fairly and promptly but if you remain dissatisfied with the final decision you may refer the matter to the Australian Financial Complaints Authority (AFCA), which acts as Ausure's external dispute resolution provider. AFCA can be contacted on 1800 931 678 or [info@afca.org.au](mailto:info@afca.org.au).

## Policy Particulars:

### **BUSINESS INSURANCE**

#### **Insured**

Mark and Zane Pitt & Pitz Super Fund

#### **SITUATION 1 DETAILS**

Situation	Lot 3 275 Smith Street NARACORTE SA 5271
Premises	Building 1
Occupied As	MOTOR VEHICLE / MOTOR CYCLE / AUTOMOTIVE NEW PART & ACCESSOR
Cover Details	STEADFAST BUSINESS INSURANCE PACKAGE

#### **Summary of situation level cover**

Section 1 - Property	Insured
Section 2 - Business Interruption	Insured
Section 3 - PART A Theft	Not Insured
Section 3 - PART B Money	Not Insured
Section 4 - Glass	Not Insured
Section 7 - Machinery	Not Insured
Section 8 - Computer & Electronic Equipment	Not Insured

#### **SECTION 1 - PROPERTY - SITUATION 1**

	<b>Sum Insured</b>
Building	\$ 220,000
<b>Total Specified</b>	\$ 10,000
Property owners personal items	\$ 10,000

#### **Excesses**

	<b>Excess</b>
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 replacement costs

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 2 - BUSINESS INTERRUPTION - SITUATION 1**

	<b>Sum Insured</b>
Gross Income	\$ 20,000
Indemnity Period - 12 months applicable to	
•Gross Profit	

Occupied As	Property Owner of : Factory / Industrial Units / Workshops where tenants activities are n.e.c
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#### **Summary of policy level cover**

Section 5 - Liability	Insured
Section 6 - Employee Dishonesty	Not Insured
Section 9 - General Property	Not Insured
Section 10 - Tax Investigation	Not Insured

#### **SECTION 5 - LIABILITY**

	<b>Limit of Indemnity</b>
Public Liability	\$ 5,000,000
Property in physical and legal control	\$ 250,000

Property owner's occupation

Property Owner of : Factory  
/ Industrial Units /  
Workshops where tenants  
activities are n.e.c

Product Liability

\$ 5,000,000

**Excesses**

Property Damage	\$	500
Property in physical or legal control	\$	500

**Excess**

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**POLICY VARIATIONS AND EXTENSIONS**

**STEADFAST BUSINESS INSURANCE**

The STEADFAST Business Insurance Package Wording applies to this policy.

Variations and Extensions may apply to this policy. These Variations and Extensions may be noted under the relevant Policy Section of this Schedule and/or detailed below.

Policy Variations & Extensions:

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**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 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.

STEADFAST BUSINESS INSURANCE CID0082 REV14 06/18