



**TAX INVOICE**  
This document is a tax invoice for GST

Snoop Antiques Pty Ltd  
315 Unley Road  
MALVERN SA 5061

**Invoice Date:** 19/06/2023  
**Invoice No:** G91860  
**Our Reference:** SNOOP ANTI

Should you have any queries in relation to this account,  
please contact your Account Manager  
**Flaviu Bochis**

**Class of Policy:** Business Insurance Package  
**Insurer:** QBE INSURANCE (AUSTRALIA) LIMITED  
400 King William St, ADELAIDE SA 5000  
ABN: 78 003 191 035  
**The Insured:** TRAMTRAX TRADING P/L ATF GREENROD SUPER' ATF LHLH  
GR

**RENEWAL**  
**Policy No:** 160A467770BPK  
**Period of Cover:**  
From **30/06/2023**  
to **1/07/2024** at 4:00 pm

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

**YOUR DUTY OF DISCLOSURE**

PLEASE READ IMPORTANT  
NOTICE OVERLEAF

**313-315 UNLEY RD, MALVERN SA 5061**  
**COMMERCIAL PROPERTY OWNERS INSURANCE RENEWAL**

**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.

**Your Premium:**

Premium	UW Levy	Fire Levy	GST	Stamp Duty	Admin Fee
\$5,181.42	\$0.00	\$0.00	\$558.09	\$626.92	\$399.51

**TOTAL \$6,765.94**

(A processing fee applies for Credit Card payments)

**Ginn & Penny Pty Ltd**

**Our Reference:** SNOOP ANTI  
**Invoice No:** G91860  
**Due Date:** 30/06/2023

Premium	\$5,181.42
U'writer Levy	\$0.00
Fire Levy	\$0.00
GST	\$558.09
Stamp Duty	\$626.92
Admin Fee	\$399.51

**AMOUNT DUE \$0.00**

## Schedule of Insurance

<b>Class of Policy:</b> Business Insurance Package	<b>Policy No:</b> 160A467770BPK
<b>The Insured:</b> TRAMTRAX TRADING P/L ATF GREENROD SUPER' ATF LH GR	<b>Invoice No:</b> G91860
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### QBE BUSINESS PACKAGE

Insured Names TRAMTRAX TRADING P/L ATF GREENROD SUPER'N  
ATF LH GREENROD SUPER'N FUND, LH GREENROD  
ABN 49974652687

### SITUATION 1 DETAILS

Business Situation CONSULTANTS-OTHER OFFICES  
313-315 UNLEY RD, MALVERN SA 5061

### PROPERTY SECTION - Fire and other insured events

Construction Brick Walls, Concrete Floors  
Year Built 1930  
Sprinklers Installed? No

**Sum Insured**  
Building \$ 2,500,000  
Contents Not Insured

**Excesses**  
Building \$ 500  
Contents Nil

Earthquake excess as per the policy wording

### CLAUSES APPLICABLE

#### B06 FLOOD INCLUSION

OPTIONAL COVER - FLOOD COVER  
Optional cover extension 7. Flood cover applies.

### BUSINESS INTERRUPTION SECTION

Consequential Loss, Trading Profits, Rent Receivable \$ 256,000  
Outstanding Accounts Receivable Not Insured  
Increased cost of working Refer To Policy Wording  
Payroll Not Insured  
Claims Preparation Costs \$ 10,000  
Indemnity Period (Months) 24

**Excesses**  
Consequential Loss, Trading Profits, Rent Receivable \$ 500  
Outstanding Accounts Receivable Nil

### BROADFORM LIABILITY SECTION

Property Owners Only? Yes

**Limit of Liability**  
Liability \$ 20,000,000  
Property Value \$ 1,300,000  
Goods in Physical Control As Per the Policy Wording

**Excess**  
Property Damage Excess \$ 500

#### Note

The rating of this section based on having a property value of \$1,300,000. If there is any change to this, you must notify the broker or the company.

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### CLAUSES APPLICABLE

#### **S50 PROPERTY OWNERS EXCLUDING TRADE RISK**

##### PROPERTY OWNERS EXCLUDING TRADE RISK

The Public and products liability cover section of this Policy does not cover liability in respect of Personal injury, Property damage or Advertising injury arising out of or in connection with any Business, Profession, Trade or Manufacturing Operations other than as owner of Property (the subject of this Indemnity) conducted by You.

### GENERAL PROPERTY SECTION

Specified Items	<b>Sum Insured</b>
	\$ 3,000
<b>Items</b>	
• EQUIPMENT AWAY FROM PREMISES (WORLDWIDE)	\$ 3,000
Excess	<b>Excess</b>
	\$ 250

### MACHINERY BREAKDOWN SECTION

Blanket Cover - per item	<b>Sum Insured</b>
No of items	\$ 5,000
	6
Deterioration of Stock	Not Insured
<b>Excesses</b>	<b>Excess</b>
Blanket Cover (per item)	\$ 250

### General Page

R & R CONDITIONS APPLY  
NO SINGLE ITEM LIMIT ON GEN PROP

### TAX AUDIT SECTION

Tax Audit	<b>Sum Insured</b>
Turnover	\$ 20,000
	\$ 120,000
Excess	\$ 250

### CLAUSES APPLICABLE

#### **DPT DIRECTOR(S) PERSONAL TAX AUDIT**

##### DIRECTOR(S) PERSONAL TAX AUDIT

If You are a company and the director(s) work full time in the business, We will also pay for Accountant's fees reasonably and necessarily incurred in connection with a Statutory tax audit of the personal income tax returns of the directors that is notified to the director and commenced during the Period of Insurance. This cover only applies if the relevant income tax returns are prepared by the same tax agent who prepared the income tax return for the Business in that same year. The maximum amount we will pay for Accountant's fees incurred in the Period of Insurance for tax audit(s) of the personal income tax return(s) of directors in the Period of Insurance is \$5,000.

#### **TAL TAX AUDIT - POLICY COVER LIMIT**

##### TAX AUDIT - LIMIT OF LIABILITY

The most we will pay for Tax Audit under this section of the Policy for this risk location for any one claim and in the aggregate is the amount specified in the schedule for this risk number. The maximum amount we will pay for all claims for Tax Audit for all locations under this Policy is \$50,000 irrespective of the number of risks or claims.

## Schedule of Insurance

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### STATUTORY LIABILITY SECTION

	<b>Limit of Liability</b>
Statutory Liability	\$ 250,000
Turnover	\$ 120,000
Excess	Nil

### CLAUSES APPLICABLE

#### **SLL STATUTORY LIAB - POLICY COVER LIMIT**

##### *STATUTORY LIABILITY - LIMIT OF LIABILITY*

The most we will pay for Statutory Liability under this section of the Policy for this risk location for any one claim and in the aggregate is the amount specified in the schedule for this risk number. The maximum amount we will pay for all claims for Statutory Liability for all locations under this Policy is \$500,000 irrespective of the number of risks or claims.

### GLASS SECTION

	<b>Sum Insured</b>
Glass cover? Yes	Repl. Value
Number of Signs	1
Additional Benefits	\$ 5,000
	<b>Excess</b>
Excess	\$ 250

### THEFT SECTION (resulting from forced entry to buildings)

#### **MONEY SECTION**

#### **ELECTRONIC EQUIPMENT BREAKDOWN SECTION**

#### **EMPLOYMENT PRACTICES SECTION**

#### **EMPLOYEE DISHONESTY SECTION**

#### **TRANSIT SECTION**

Not Insured  
Not Insured  
Not Insured  
Not Insured  
Not Insured  
Not Insured

### CLAUSES APPLICABLE

#### **SFT POLICY WORDING QM485**

##### *APPLICABLE POLICY WORDING*

When BUSINESS PACK INSURANCE is shown on the Policy Schedule Commercial/Retail/Industrial Policy wording QM485-1122 applies.

### TERRORISM INSURANCE ACT - APPLICATION TO THIS POLICY

QBE Australia has determined that this policy (or part of it) is a policy to which the Terrorism Insurance Act 2003 applies. We have reinsured our liability under the Act with the Commonwealth Government reinsurer, the Australian Reinsurance Pool Corporation (ARPC). As a consequence, we are required to pay a premium to the ARPC and that amount (together with the cost of that part of the cover provided by us and administrative costs associated with the legislation) is reflected in the premium charged to you.

As with any other part of our premium, it is subject to Government taxes and charges such as GST, stamp duty and, where applicable, levies.

### TERRORISM EXCLUSION ENDORSEMENT

Notwithstanding anything contained in this Policy or any endorsement attached to the contrary it is agreed that this Policy excludes death, injury, illness, loss, damage, liability, cost or expense directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with any act of terrorism, as defined herein, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

An act of terrorism includes any act, or preparation in respect of action, or threat of action designed to influence the government de jure or de facto of any nation or any political division thereof, or in pursuit of political, religious, ideological or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or de facto, and which:

- 1) involves violence against one or more persons; or
- 2) involves damage to property; or
- 3) endangers life other than that of the person committing the action; or
- 4) creates a risk to health or safety of the public or a section of the public;

## Schedule of Insurance

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- or  
5) is designed to interfere with or to disrupt an electronic system.

This Policy also excludes death, injury, illness, loss, damage, liability, cost or expense directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with any action in controlling, preventing, suppressing, retaliating against, or responding to any act of terrorism.

### **ASBESTOS EXCLUSION ENDORSEMENT**

This exclusion applies to the Public and Products Liability cover section. This policy does not cover Liability resulting from the existence, mining, handling, processing, manufacture, sale, distribution, storage or use of asbestos, asbestos products and/or products containing asbestos.

### **OUR AGREEMENT**

We agree to provide You with the insurance cover set out in each of the Policy sections which You select and which are listed in the Schedule. You have paid or agree to pay to us the Premium set out in the current Schedule.

The insurance cover is in force for the Period of Cover set out in the Schedule. We will cover You for loss, damage and liability occurring during that Period of Cover, subject to the provisions of the Policy. We will not pay any more than the sum insured or limit of liability for each section which is shown in the Schedule.

We will not pay the Excesses shown in the Schedule. If any loss or damage leads to a claim under more than one Section of this Policy, You must pay the highest applicable Excess, but You need to pay only one Excess.

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**CLASSES OF INSURANCE AVAILABLE**

There are many risks that may affect your Business through the loss of your assets or your legal liability to other parties. The following classes of insurance are available to you and includes those which you may already have. The list is not inclusive of all types of insurance policies available in the insurance market. It is only intended to assist you in assessing your need for insurance protection as business continually changes.

Please contact us if you want more information on any of the insurances listed below.

**PROPERTY**

Fire & Extraneous Perils  
Home, Contents & Valuables  
Industrial Special Risks  
Flood  
General Property  
Glass Breakage  
Strata Plan – Domestic & Commercial  
Money  
Farm  
Contract Works/Construction  
Community Title  
Business Interruption  
Crop & livestock  
Landlords  
Machinery Breakdown  
Fidelity  
Computer Breakdown  
Theft/Burglary

**AVIATION**

Hull  
Owners & Non-owners liability  
Hanger

**MISCELLANEOUS**

Builders Warranty  
Event Cancellation/Abandonment  
Trade Credit  
Tax Audit  
Product recall  
Travel – Corporate & Pleasure  
Workers Compensation  
Expatriate – Health  
Voluntary Workers compensation  
Personal Accident  
Extortion

**LIABILITY**

Association Liability  
Defamation  
Directors' & Officers Liability  
Employment Practices Liability  
Public Liability  
Products Liability  
Information Technology Liability  
Management Liability  
Malpractice  
Pollution Liability  
Statutory Liability  
Cyber Liability  
Professional Indemnity  
Crime  
Event Management Liability

**MOTOR**

Comprehensive cover  
Third Party Property Damage  
Fire Theft & Third Party Property  
Caravan /Trailer  
Cars / Buses  
Heavy Haulage

**MARINE**

Pleasurecraft  
Marine Hull  
Goods in Transit/Cargo  
Carriers Liability  
Ship repairers Liability

**CYBER INSURANCE****People Exposures and Protection**

We are not authorised to provide advice or arrange life insurance products. Please consult your Life Insurance advisor or Financial Planner for any life Insurance, income continuance or superannuation needs.

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### **IMPORTANT INFORMATION**

#### **What You Need to Tell us –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 to us every matter you know or could reasonably be expected to know that is relevant to a decision whether to accept the risk of the insurance and, if so, on what terms. This applies whether a specific question about such a matter has been asked or not.

You have the same duty to disclose these matters before you renew, extend, vary or reinstate your Insurance

Your duty however does not require disclosure of matters:

- That diminishes the risk to be undertaken;
- That are of common knowledge;
- That the insurer knows or in the ordinary course of the insurer's business as an insurer ought to know; or
- As to which compliance with the duty of disclosure is waived by the insurer.

#### **Non Disclosure**

If you fail to comply with your duty of disclosure, your entitlement may be reduced under the contract in respect of a claim or the contract may be cancelled. If your non disclosure is fraudulent, your contract may also be voided from its beginning.

#### **Warning about General Advice**

This advice has been prepared without taking into account your objectives, financial situation or needs. You must therefore assess whether it is appropriate, in the light of your own individual objectives, financial situations or needs, to act upon this advice.

If this advice contains information about a particular financial product, you should ensure you obtain a Product Disclosure Statement in respect of that product prior to making any decision to acquire that product.

#### **Cooling off period**

Please refer to your Product Disclosure Statement for the cooling off period should this apply to your policy. This is the number of days from inception of the policy to decide whether you want the cover or not. Should you decide to terminate the policy within the cooling-off period the entire premium paid shall be refunded. You must instruct us in writing to terminate the policy. In the event the policy is terminated after the expiry of the cooling-off period, you shall be entitled to a refund calculated on a pro-rata basis.

#### **Cancellation**

In the event of a part or full cancellation, fees and/or commissions may not be refunded. A cancellation fee may also be charged.

#### **Terms of Trade**

Payment of this account constitutes your acknowledgement and acceptance of these conditions and authorises us to act as your insurance brokers for the risks outlined on the face hereof and no others unless specifically agreed by us in writing.

#### **Payment**

You will not be insured if you fail to pay the premium in full within 14 days from the commencement of the risk for new policies and prior to the due date for renewals unless alternative credit arrangements have been agreed with us in writing.

#### **Instalment Contracts**

If the proposed contract of insurance is to be paid by instalments and;

- (a) You fail to make payment in the specified manner or
- (b) Your financial institution or employer fails to make payment in the specified manner and the payment is one month overdue, any claim that occurs after the instalment first became due will not be paid.

This condition of your policy applies as each and every instalment becomes due and cannot be disregarded by you because the Company previously accepted an instalment after the one month limit.

The effect of this is that your policy may be cancelled if your instalment is not received within one month of being due, and claims will be denied after this period.

#### **Under Insurance**

As some contracts of insurance contain Average or Co-insurance provision you will be considered your own insurer for the difference between the sum insured at the time of loss and the true value of the property lost or damaged. The effect of an Average or Co-insurance provision is that you may be responsible for paying part of the loss you actually suffer.

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### Contracting out Agreements & Subrogation

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. **Do not sign** these contracts without prior agreement with your insurer.

### Third Party Interests

Insurance policies will only provide cover for your interest in the property insured and does not cover the interest of any third parties unless you have informed us of them in writing and they are noted on the policy.

### Underwriting Agents & Whole Brokers

In some cases we access insurance products via Underwriting Agents and Wholesale Brokers rather than directly with the Insurer. In such cases if you wish to access the Financial Services Guide of the Underwriting Agency or Wholesale Broker please contact us and we will arrange to have a copy sent to you.

### Privacy Policy

We are committed to the Federal Privacy Act and its National Privacy Principles which will ensure the privacy and security of your personal information. A copy of our privacy policy is available on request.

### Australian Financial Complaints Authority

Clients who are not fully satisfied with our services should contact our customer relations & complaints officer. Ginn & Penny Pty Ltd also subscribe to the Australian Financial Complaints Authority (AFCA), a free customer service, and the Insurance Brokers Code of Practice. Further information is available from this office, or contact AFCA [www.afca.org.au](http://www.afca.org.au) on 1800 931 678.

### Policy

This schedule of Insurance is a summary of Your policy. Please refer to the Policy wording or Product Disclosure Statement for full details of terms and conditions together with the exclusions and limitations.

## PAYMENT OPTIONS

### INTERNET

Pay over the Internet using your credit card. Please visit: [www.deft.com.au/Insurance](http://www.deft.com.au/Insurance)  
Ginn & Penny P/L accepts Visa. Mastercard, American Express & Diners Club Cards  
Payment by credit card will attract a surcharge

### TELEPHONE

Pay by phone from your credit card Call **1300 78 11 45** to make a payment.  
Ginn & Penny P/L accepts Visa. Mastercard, American Express & Diners Club Cards  
The phone payment line is a 24 hour service. Calls are charged at the cost of a local call (mobiles are extra).

### B-PAY

Contact your participating bank, credit union or building society to make payment directly from your cheque or savings account.  
You will be required to enter the Biller Code and BPay reference number as detailed on the front of your invoice.

### POST BILL PAY

Please present page intact at any **Australia Post Office**. Payments made by cash, cheque or EFTPOS.  
Please make any cheques payable to "DEFT Payment Systems" for Ginn & Penny Pty Ltd

### MAIL

Detach payment slip and mail with payment to:  
**Ginn & Penny Pty Ltd**  
**PO Box 1799**  
**Burnside SA 5066**

Please make cheques payable to "DEFT Payment Systems" for Ginn & Penny Pty Ltd  
Please note that receipts will not be issued for mailed payments