



**CAPRICORN**  
RISK SERVICES

# Schedule of protection

Find out how Capricorn can help you.

Australia 1800 007 022 | New Zealand 0800 555 303 | [info@capricornrisk.com](mailto:info@capricornrisk.com) | [www.capricornrisk.com](http://www.capricornrisk.com)

Capricorn Risk Services Pty Ltd (ABN 91 111 632 789) Authorised Representative (No. 460893)  
of Capricorn Mutual Ltd (AFSL 230038) and Capricorn Insurance Services Pty Ltd (AFSL 435197).

# Capricorn Risk Services

## Introduction

Capricorn Risk Services was established in 2014 to help Capricorn Members protect themselves against the common risks they face each day, working in the automotive industry.

Our aim is to make it easier for our Member's to run their businesses enabling them to spend less time worrying about what they need to do to prevent loss and more time on the things that generate income.

Our highly skilled representatives provide face-to-face engagement offering a service with is truly personal. Backed by Capricorn's more than 40 years in the automotive industry, we fully appreciate our Members individual needs and can offer tailored solutions to suit.

Providing access to a wide variety of general insurance and mutual protection solutions, Capricorn Risk Services is the one-stop shop for Members who want the cover they need at the right price.

## Capricorn Members also benefit from:



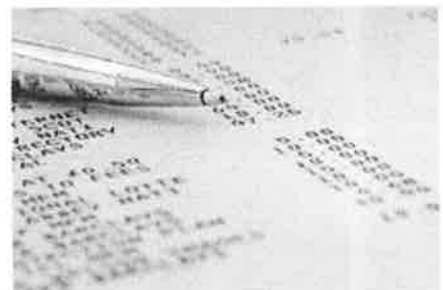
### Earn more rewards

By paying your contributions on your Capricorn account, you can earn even more Capricorn reward points.



### Complimentary leisure travel insurance

All Capricorn Risk Services customers receive complimentary leisure travel insurance.



### It's just easier

Simplify your accounting by consolidating your risk protection and other business expenses on the one monthly statement.

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# Schedule Of Protection

<b>Member Name:</b>	Bernard Roberts ATF Roberts Family Superannuation Fund ABN:
<b>Trading Name:</b>	P & B MUFFLER CENTRE
<b>Capricorn Mutual Member Number:</b>	CML00000406
<b>Member Since:</b>	2005
<b>Protection Number:</b>	P00000222
<b>ABN:</b>	40003785000
<b>Issue Date:</b>	Sunday, 25 August 2019
<b>Period of Protection:</b>	From 1600 hours on Saturday, 12 October 2019 to 1600 hours on Monday, 12 October 2020
<b>Your Risk Account Manager:</b>	Janice Boath

This Schedule of Protection confirms that you, as a member of Capricorn Mutual, have been issued with the Protection as set below, which also includes Information about the applicable Amounts, Limits of Protection and Excesses.

Capricorn Mutual is not an insurer and Protections issued by Capricorn Mutual are not insurance. Protections are an alternative to insurance and are regulated by the Australian Securities and Investments Commission under the *Corporations Act 2001* (Cth) as a "miscellaneous financial risk product". Unlike insurance, a Protection is not an immediate promise of indemnity. Rather, if there is a loss or liability covered by the Protection, the member may request that Capricorn Mutual exercise its discretion to indemnify the member against that loss or liability. Further information is available in our Product Disclosure Statement which is available at [www.capricornmutual.com](http://www.capricornmutual.com).

This Protection is issued by Capricorn Mutual in accordance with its Constitution and Rules. This Schedule of Protection is taken to be incorporated as a part of the Rules and unless otherwise stated any defined terms in the Rules have the same meaning in this Schedule of Protection.

**SUMMARY OF PROTECTIONS****Premises 1 - 40 Lloyd George Gr, TANILBA BAY NSW  
2319 Australia****Business: Property Owners Only**

Section 1 Business Buildings ✓

Section 2 Building Contents ✕

Section 3 Burglary ✕

Section 4 Money ✕

Section 5 Engineering ✕

Section 6 Business Interruption ✕

**Anywhere in Australia**

Section 7 General Property ✕

Section 8 Goods in Transit ✕

Section 9 Public &amp; Products Liability ✓

Section 10 Professional Protection ✕

Section 11 Legal Expenses ✕

Section 12 Tax Audit ✕

Section 13 Commercial Vehicles ✕

Section 14 Customer Vehicles ✕

Section 15 Stock Vehicles ✕

**SUMMARY OF CONTRIBUTIONS**

Contributions \$2,082.10

GST \$208.21

Total Contributions \$2,290.31

Contribution Frequency Monthly

**Section 1: BUSINESS BUILDINGS****Premises 1 - 40 Lloyd George Gr, TANILBA BAY NSW  
2319****Limit of Protection****Business Buildings** \$482,816.10**Optional Benefits**

Accidental Loss or Damage Not Taken

Loss of Rent \$20,800.00

Glass Not Taken

Flood Damage Not Taken

**Excesses**

Standard \$250.00

In respect of Earthquakes 1% of Buildings sum protected or \$20,000  
whichever is the higher during any one 72  
hour period

In respect of Named Cyclones \$2,500.00

In respect of Glass \$250.00

In respect of Flood \$2,000.00

**Section 9: PUBLIC AND PRODUCTS LIABILITY****Public and Products Liability****Limit of Protection**Limit of Protection for any one occurrence during the period  
of protection \$5,000,000



**Excesses - Each & Every Claim**

Standard

\$1,000.00

**Special Conditions:**

PROTECTION FOR PROPERTY OWNER'S LIABILITY ONLY UP TO \$5,000,000 ANY ONE EVENT AT 40 LORD  
GEORGE GROVE TANILBA BAY NSW 2319

<b>Capricorn Mutual Limited - ABN: 24 104 601 194</b>					
<b>Contributions Summary &amp; Tax Invoice</b>					
<i>This will become a Tax Invoice when you make payment</i>					
<b>Schedule of Protection: P00000222</b>				<b>Saturday, 12 October 2019</b>	
<b>CML Member Number: CML00000406</b>					
Member Name:	Bernard Roberts ATF Roberts Family Superannuation Fund ABN:	Trading Name:	P & B MUFFLER CENTRE	ABN:	40003785000
Address:	5 PORT STEPHENS STREET RAYMOND TERRACE NSW 2324 Australia				
TOTAL CONTRIBUTIONS (excluding GST):			\$2,082.10		
GST:			\$208.21		
<b>TOTAL DUE:</b>			<b>\$2,290.31</b>		
<b>Payments from Capricorn Society Account:</b>				<b>020762</b>	
<b>Payment option selected:</b>					
<b>Schedule of Instalments</b>					
12-Oct-19	\$190.96				
01-Nov-19	\$190.85				
01-Dec-19	\$190.85				
01-Jan-20	\$190.85				
01-Feb-20	\$190.85				
01-Mar-20	\$190.85				
01-Apr-20	\$190.85				
01-May-20	\$190.85				
01-Jun-20	\$190.85				
01-Jul-20	\$190.85				
01-Aug-20	\$190.85				
01-Sep-20	\$190.85				
<b>Total</b>	<b>\$2,290.31</b>				
<b>Period of Protection</b> from 04:00 PM hrs Saturday, 12 October 2019 to 04:00 PM hrs Monday, 12 October 2020					

### Seeking further information?

For further information on your Business and Personal Protections, please contact our Authorised Representative, Capricorn Risk Services via:

Phone: 1800 007 022

Email: [info@capricornrisk.com](mailto:info@capricornrisk.com)

Or visit our website [www.capricornmutual.com](http://www.capricornmutual.com)

You can also contact your Risk Account Manager.