

February  
2019

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[ders.com.au](http://ders.com.au)



St Giorgio Pty Ltd  
26 TWEEDALE ROAD  
APPLECROSS, WA, 6153

Dear Tony,

**Re: Renewal Invitation**  
**Policy Type: Business Insurance**

I am pleased to enclose your Renewal Schedule/Tax Invoice. We strongly recommend that you take some time to look over the policy document to ensure that you have the correct policy for your needs.

Remember Elders Insurance offer a wide range of Insurance Packages including:

- |                                     |                           |
|-------------------------------------|---------------------------|
| - Business Insurance                | - Landlord                |
| - Professional Specialist Liability | - Home & Contents         |
| - Commercial Motor                  | - Special Risks Valuables |
| - Workers Compensation              | - Car, Boat & Caravan     |
| - Farm Insurance                    | - Travel Insurance        |

If you have any questions regarding your current insurance or wish to arrange for a review, please call our office.

Yours sincerely

A handwritten signature in cursive script that reads "Rebecca Masters".

Rebecca Masters  
Authorised Representative  
**Elders Insurance**



REVISED POLICY VALID

**Business Insurance  
Renewal Invitation**

Policy Number EKA840707BPK

Client Number EK034612  
Client Name TONY NARDONE

30 January 2019

TONY NARDONE  
26 TWEEDALE ROAD  
APPLECROSS WA 6153

**Notice Sent Via: Elders Insurance**  
ELDERS INSURANCE KALAMUNDA  
ABN: 75 876 215 588  
ATTN:KELVIN ANNING  
PO BOX 781 KALAMUNDA WA 6926  
(P) 0892905700 (F) 0892905755  
(E) kalamundainsurance@elders.com.au

Dear TONY

Thank you for choosing to insure with Elders Insurance. I am pleased to enclose your Renewal Invitation.

Protection of your valuable assets is important, so please check the enclosed notice and schedule carefully to ensure accuracy of your policy details. It is advisable to keep these documents in a safe place.

Your annual premium is \$10,240.00 including the Service fee. Your insurance policy is due to expire at 31 January 2019 unless you advise otherwise.

Did you know that you can choose from a number of payment methods? You can choose to pay by BPAY, Credit Card, Cheque, Cash or by including monthly instalments. Please refer to the next page for further details or contact this office if you wish to discuss the alternative methods of payment.

Please refer to the Important Information attached.

Elders Insurance offers a special service for handling claims. In most cases we will handle your claims locally, supporting local business, tradespeople and suppliers, whenever practical. We understand the varying needs of our customers and are proud to provide local, face-to-face service.

I appreciate the opportunity to continue assisting you with your insurance needs. If you have any questions about the Policy, or your insurances, please do not hesitate to contact this office on 0892905700.

Yours faithfully,

ELDERS INSURANCE KALAMUNDA  
Elders Insurance Authorised Representative

## **Business Insurance Renewal Invitation**

**Policy Number** EKA840707BPK

**Client Number** EK034612

**Client Name** TONY NARDONE

### **Monthly**

Many Elders Insurance clients spread their annual payments over twelve monthly instalments through Direct Debit from their bank account or Visa or Mastercard credit card, on most policies, at **no extra cost**. To take advantage of this option, simply contact our office with your details and our friendly staff will be happy to assist you.

### **Annually - BPAY, Credit Card, Cheque or Cash**

The time and cost effective option of BPAY is available to you. Simply contact your participating financial institution to make this payment by either the Internet or telephone from your nominated cheque or savings account. You will need to use the Reference Number shown on the attached Renewal Invitation when making this payment.

### **Credit Card**

You can either pay your total premium over the phone by simply providing us with the details of your preferred credit card, or you can pay your total premium by sending us the completed Payment Advice/Option which you will find on your Renewal Invitation.

### **Cheque**

Attach the cheque for your total premium, payable to Elders Insurance, to the Payment Advice/Option and send it to us. You will find this on your Renewal Invitation.

### **Cash**

Alternatively, you can pay your total premium by cash by bringing the Payment Advice/Option, which you will find on your Renewal Invitation, into our office and our friendly staff will be pleased to assist you.

**Business Insurance  
Renewal Invitation**

Policy Number EKA840707BPK

Client Number EK034612  
Client Name TONY NARDONE

TONY NARDONE  
26 TWEEDALE ROAD  
APPLECROSS WA 6153

**Notice Sent Via: Elders Insurance**  
ELDERS INSURANCE KALAMUNDA  
ABN: 75 876 215 588  
ATTN:KELVIN ANNING  
PO BOX 781 KALAMUNDA WA 6926  
(P) 0892905700 (F) 0892905755  
(E) kalamundainsurance@elders.com.au

**Period of Insurance**  
From 31/01/2019 To 31/01/2020 at 4pm

Your Insurance Policy will expire at 4.00pm on the FROM DATE shown. To arrange cover : 1. Check the Sum(s) Insured, Policy Covers and Policy Wordings to understand what you are covered for. If any changes are required please advise us. 2. Pay the amount due before the FROM DATE. Please read DUTY OF DISCLOSURE on back of notice.

**The Insured**

ST GIORGIO PTY LTD

ATF THE NARDONE INVESTMENT TRUST

**Payment Advice/Options**



**By Mail:**  
If payment is by cheque or credit card please detach this Payment Advice and forward to:

ELDERS INSURANCE KALAMUNDA  
ATTN:KELVIN ANNING  
PO BOX 781  
KALAMUNDA WA 6926



**Biller Code: 106591**  
**Ref: 0401840707028**

**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)

Please make Cheque payable to: Elders Insurance  
Payment by Credit Card

MasterCard  Visa

Credit Card

Account Name \_\_\_\_\_ Expiry Date \_\_\_/\_\_\_/\_\_\_

Signature \_\_\_\_\_ Date \_\_\_/\_\_\_/\_\_\_

For the Amount of \$

Client name:  
TONY NARDONE  
Client Number: EK034612  
Policy Number: EKA840707BPK  
Agent Number: EK0051218

**Total Amount Payable \$10,240.00**  
**Due Date 31/01/2019**



# Business Insurance Renewal Invitation

Policy Number EKA840707BPK

Client Number EK034612  
Client Name TONY NARDONE

TONY NARDONE  
26 TWEEDALE ROAD  
APPLECROSS WA 6153

Elders Insurance  
ELDERS INSURANCE KALAMUNDA  
ABN: 75 876 215 588  
ATTN:KELVIN ANNING  
PO BOX 781 KALAMUNDA WA 6926

Period of Insurance  
From 31/01/2019 To 31/01/2020 at 4pm

## The Insured

ST GIORGIO PTY LTD

ATF THE NARDONE INVESTMENT TRUST

## Location Summary

### Address

237 HAMILTON ROAD COOGEE PLAZA COOGEE WA 6166

This document becomes your Policy Schedule and Tax Invoice/Adjustment Note on payment.

## Total Premium and Charges

Premium	\$8,244.64	ABN	None Noted
Levies	NIL		
GST	\$824.47		
Stamp Duty	\$906.89		
*Intermediary Service Fee	\$240.00		
*Intermediary Service Fee GST	\$24.00		
<b>Total Premium</b>	<b>\$10,240.00</b>		

Total GST  
\$

The amount of stamp duty paid is calculated under the relevant States/Territory Duties Act, based on where the risks, properties, contingencies or events are located.

Important information about Your duty of disclosure appears at the back of this Policy Schedule and on your application. Please read this information carefully.

\*Invoiced for and on behalf of Elders insurance Authorised Representative.

## Business Insurance Renewal Invitation

Policy Number EKA840707BPK

Client Number EK034612

Client Name TONY NARDONE

### Cover Summary

**Location** 237 HAMILTON ROAD COOGEE PLAZA COOGEE WA 6166

**Business** SHOPPING MALLS/ARCADES OPERATI  
PROPERTY OWNER - SHOPPING CENT

Policy Section	Insured	Policy Section	Insured
Property	Yes	Machinery Breakdown	No
Business Interruption	Yes	Electronic Equipment	No
Theft	No	Employee Dishonesty	No
Money	No	Tax Audit	No
Glass	Yes	Transit	No
Broadform Liability	Yes	Employment Practices	No
General Property	No	Statutory Liability	No

## Business Insurance Renewal Invitation

Policy Number EKA840707BPK

Client Number EK034612

Client Name TONY NARDONE

### Cover Details

Location 237 HAMILTON ROAD COOGEE PLAZA COOGEE WA 6166 Risk Number 1  
Business SHOPPING MALLS/ARCADES OPERATI  
Interested Party None Noted

### Property Section

Particulars	Total Sum Insured	Excess
Buildings	\$2,800,000	\$1,000
Contents	NIL	NIL

Reinstatement / extra cost conditions apply  
Earthquake excess as per the policy wording

### Business Interruption Section

Particulars	Total Sum Insured	Excess
Gross income Indemnity period 30 months	\$1,050,000	\$1,000
Additional increased cost of working	NIL	
Outstanding accounts receivable	As per Policy wording	NIL
Claim preparation costs	As per Policy wording	
Uninsured Working Expenses	NIL	

### Clauses

It is a condition of this policy that the Insured ensures that in relation to any commercial cooking facilities at the Location, the following minimum standards are complied with:

1. That the exhaust / extraction system ducting is professionally cleaned annually
2. That the exhaust / extraction system filters are cleaned weekly
3. That a minimum of 2 x 4.5kg dry chemical extinguishers are located within the kitchen at a suitable location which generally complies with the following requirements:
  - 3.1 the extinguishers shall be in a conspicuous and readily accessible position.
  - 3.2 where practicable, the extinguishers shall be located along normal paths of travel and near exits.
  - 3.3 they shall not be located in areas where they will be exposed to temperatures outside of the range 50C to - 50C.
4. That a fire blanket is located in the kitchen.
5. Charcoals must either be removed from the premises and extinguished, or a stainless steel lid placed over the top of the charcoal bed during non trading hours.

If You do not carry out or maintain these minimum standards, We may reduce or refuse to pay a claim or may cancel this policy.

In all other respects this policy remains unaltered.



## Business Insurance Renewal Invitation

Policy Number EKA840707BPK

Client Number EK034612  
Client Name TONY NARDONE

### Cover Details *continued*

Location 237 HAMILTON ROAD COOGEE PLAZA COOGEE WA 6166 Risk Number 1  
Business SHOPPING MALLS/ARCADES OPERATI

### Clauses *continued*

### Additional Policy Details

**\*\* PLEASE NOTE \*\***

BUILDING COVER INCLUDES COVER FOR THE CARPARK

ADDITIONAL INSURED:

AS TRUSTEE FOR THE NARDONE

INVESTMENT SUPERANNUATION FUND

Premium	Levies	GST	Stamp Duty	
\$6,249.88	NIL	\$624.99	\$687.48	
				<b>Premium for Property/Business Interruption cover: \$7,562.35</b>

# Business Insurance Renewal Invitation

Policy Number EKA840707BPK

Client Number EK034612  
Client Name TONY NARDONE

## Cover Details

Location 237 HAMILTON ROAD COOGEE PLAZA COOGEE WA 6166 Risk Number 2  
Business SHOPPING MALLS/ARCADES OPERATI  
Interested Party None Noted

## Glass Section

Particulars	Total Sum Insured
External and internal glass	Replacement value
All additional benefits as per the policy wording	\$15,000
Excess \$500	

### Additional Policy Details

PLEASE NOTE:  
\*\* GLASS COVER COVERS 9 SHOPS  
\*\* SIGN IS PERPLEX

Premium	Levies	GST	Stamp Duty	
\$958.89	NIL	\$95.89	\$105.47	
		<b>Premium for Theft/Money/Glass cover:</b>		<b>\$1,160.25</b>

## Business Insurance Renewal Invitation

Policy Number EKA840707BPK

Client Number EK034612  
Client Name TONY NARDONE

### Cover Details

Location 237 HAMILTON ROAD COOGEE PLAZA COOGEE WA 6166 Risk Number 3  
Business PROPERTY OWNER - SHOPPING CENT  
Interested Party None Noted

### Broadform Liability Section

Particulars	Total Sum Insured	Limit
Limit of liability, any one occurrence		\$20,000,000
Property in Your physical and legal control	As per Policy wording	
Excess	\$1,000 for property damage claims only \$0 for personal injury claims	

#### Property owners liability only

The rating of this section based on having a property value of \$2,800,000. If there is any change to this, you must notify your Elders Insurance Authorised Representative.

#### Clauses

Your Business  
Your Business specified in the Schedule is more fully described as:  
PROPERTY OWNER - SHOPPING CENTRE

B50: PROPERTY OWNERS EXCLUDING TRADE RISKS  
The Broadform Liability Section of this Policy does not cover liability in respect of Personal Injury or Property Damage arising out of or in connection with any Business, Profession, Trade or Manufacturing Operations other than as owner of Property specified in the schedule the subject of this indemnity conducted by You.

Premium	Levies	GST	Stamp Duty	
\$1,035.87	NIL	\$103.59	\$113.94	
Premium for Broadform Liability cover:				\$1,253.40

#### Additional Clauses

\*\*\* AFTER PAYING THE AMOUNT PAYABLE, SHOULD YOU NEED CONFIRMATION OF \*\*\*  
\*\*\*\* THIS TRANSACTION, PLEASE PHONE 0892905700 \*\*\*\*  
\*\*\* FOR ANY OTHER ENQUIRIES ABOUT YOUR POLICY PLEASE CONTACT YOUR \*\*\*  
\*\*\* LOCAL OFFICE ON THE NUMBER LISTED ON YOUR PAYMENT SLIP BELOW. \*\*\*  
OLD POLICY NUMBER: 60 1601272 BPK

**This completes your policy.**

## Business Insurance Renewal Invitation

Policy Number EKA840707BPK

Client Number EK034612  
Client Name TONY NARDONE

### Important Information

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

#### Who provides this insurance

The Policy is underwritten by QBE Insurance (Australia) Limited ABN 78 003 191 035 AFS Licence No. 239545 ("QBE") of Level 5, 2 Park Street Sydney NSW 2000.

The Policy is issued by Elders Insurance (Underwriting Agency) Pty Limited ABN 56 138 879 026 AFS Licence No. 340965 ("Elders Insurance") of Level 9, 400 King William Street Adelaide SA 5000.

In this Schedule QBE and Elders Insurance is referred to as "we", "us" and "our".

#### Your duty of disclosure

Before you enter into an insurance contract, you have a duty to tell us anything that you know, or could reasonably be expected to know, may affect our decision to insure you and on what terms.

You have this duty until we agree to insure you.

You have the same duty before you renew, extend, vary or reinstate an insurance contract.

You do not need to tell us anything that:

- reduces the risk we insure you for; or
- is common knowledge; or
- we know or should know as an insurer; or
- we waive your duty to tell us about.

#### If you do not tell us something

If you do not tell us anything you are required to, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

#### Cooling-off Information

If you want to return your insurance after Your decision to buy it, you may cancel it and receive a full refund. To do this you may notify your Elders Insurance Authorised Representative electronically or in writing within 21 days from the date the policy commenced.

This cooling-off entitlement does not apply if you have made or are entitled to make a claim. Even after the cooling-off period ends, you still have cancellation rights as detailed in the Product Disclosure Statement.

#### Payment of premium

You must pay your premium on time otherwise your Policy may not operate.

You may choose to pay your premium by instalments. If you do so, you must ensure you pay the instalments on time as we may cancel the Policy if any instalment of premium has remained unpaid for one month from the date on which payment was due.

We will send you a notice giving you details of the action we intend to take and when any cancellation will become effective.

We also may not pay any claim you make under the Policy if your periodic instalment is more than one month overdue.

If you are paying your premium in instalments by direct debit from your credit card or financial institution account you must tell us if those details change. You must do this no later than 7 days before your next instalment is due.

We are entitled to deduct from any amount we pay you under a claim any unpaid premium or instalment of premium.

## Business Insurance Renewal Invitation

Policy Number EKA840707BPK

Client Number EK034612  
Client Name TONY NARDONE

### Important Information *continued*

#### Levies

Where applicable, Fire Services 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.

#### Underinsurance

The types of cover listed below contain provisions as to average and underinsurance. This means we require you to insure for the full value or maximum potential risk. If you do not do so, and you are underinsured, we will pay you less in the event of a claim, calculated by a formula in the policy which takes account of the degree of underinsurance.

Cover types containing underinsurance clauses:

- Business Property Cover
- Business Interruption Cover
- Machinery Breakdown Cover
- Electronic Equipment Cover

#### How to contact us

Should you have any questions about the Policy or require a copy of the Product Disclosure Statement, please contact your Elders Insurance Authorised Representative or Elders Insurance GPO Box 2840 Adelaide SA 5001.

**Business Insurance  
Renewal Invitation**



Policy Number EKA840707BPK

Client Number EK034612  
Client Name TONY NARDONE

**Insurance**

11 January 2019

TONY NARDONE  
26 TWEEDALE ROAD  
APPLECROSS WA 6153

**Notice Sent Via: Elders Insurance**  
ELDERS INSURANCE KALAMUNDA  
ABN: 75 876 215 588  
ATTN:KELVIN ANNING  
PO BOX 781 KALAMUNDA WA 6926  
(P) 0892905700 (F) 0892905755  
(E) kalamundainsurance@elders.com.au

Dear TONY

Thank you for choosing to insure with Elders Insurance. I am pleased to enclose your Renewal Invitation.

Protection of your valuable assets is important, so please check the enclosed notice and schedule carefully to ensure accuracy of your policy details. It is advisable to keep these documents in a safe place.

Your annual premium is \$10,272.68 including the Service fee. Your insurance policy is due to expire at 31 January 2019 unless you advise otherwise.

Did you know that you can choose from a number of payment methods? You can choose to pay by BPAY, Credit Card, Cheque, Cash or by including monthly instalments. Please refer to the next page for further details or contact this office if you wish to discuss the alternative methods of payment.

Please refer to the Important Information attached.

Elders Insurance offers a special service for handling claims. In most cases we will handle your claims locally, supporting local business, tradespeople and suppliers, whenever practical. We understand the varying needs of our customers and are proud to provide local, face-to-face service.

I appreciate the opportunity to continue assisting you with your insurance needs. If you have any questions about the Policy, or your insurances, please do not hesitate to contact this office on 0892905700.

Yours faithfully,

ELDERS INSURANCE KALAMUNDA  
Elders Insurance Authorised Representative

**Business Insurance  
Renewal Invitation**



Policy Number EKA840707BPK

Client Number EK034612  
Client Name TONY NARDONE

**Insurance**

TONY NARDONE  
26 TWEEDALE ROAD  
APPLECROSS WA 6153

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(E) kalamundainsurance@elders.com.au

**Period of Insurance**  
From 31/01/2019 To 31/01/2020 at 4pm

Your Insurance Policy will expire at 4.00pm on the FROM DATE shown. To arrange cover : 1. Check the Sum(s) Insured, Policy Covers and Policy Wordings to understand what you are covered for. If any changes are required please advise us. 2. Pay the amount due before the FROM DATE. Please read DUTY OF DISCLOSURE on back of notice.

**The Insured**

ST GIORGIO PTY LTD

ATF THE NARDONE INVESTMENT TRUST

**Payment Advice/Options**



**By Mail:**  
If payment is by cheque or credit card please detach this Payment Advice and forward to:

ELDERS INSURANCE KALAMUNDA  
ATTN:KELVIN ANNING  
PO BOX 781  
KALAMUNDA WA 6926



**Billers Code: 106591**  
**Ref: 0401840707028**

**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)

Please make Cheque payable to: Elders Insurance  
Payment by Credit Card

MasterCard  Visa

Credit Card

Account Name  Expiry Date  /  /

Signature  Date  /  /

For the Amount of \$

Client name:  
TONY NARDONE  
Client Number: EK034612  
Policy Number: EKA840707BPK  
Agent Number: EK0051218

**Total Amount Payable \$10,272.68**  
**Due Date 31/01/2019**

**Business Insurance  
Renewal Invitation**



Policy Number EKA840707BPK

Client Number EK034612  
Client Name TONY NARDONE

**Insurance**

TONY NARDONE  
26 TWEEDALE ROAD  
APPLECROSS WA 6153

Elders Insurance  
ELDERS INSURANCE KALAMUNDA  
ABN: 75 876 215 588  
ATTN:KELVIN ANNING  
PO BOX 781 KALAMUNDA WA 6926

**Period of Insurance**  
From 31/01/2019 To 31/01/2020 at 4pm

**The Insured**

ST GIORGIO PTY LTD

ATF THE NARDONE INVESTMENT TRUST

**Location Summary**

**Address**

237 HAMILTON ROAD COOGEE PLAZA COOGEE WA 6166

**This document becomes your Policy Schedule and Tax Invoice/Adjustment Note on payment.**

**Total Premium and Charges**

Premium	\$8,271.65	ABN	None Noted
Levies	NIL		
GST	\$827.17		
Stamp Duty	\$909.86		
*Intermediary Service Fee	\$240.00		
*Intermediary Service Fee GST	\$24.00		
<b>Total Premium</b>	<b>\$10,272.68</b>		

The amount of stamp duty paid is calculated under the relevant States/Territory Duties Act, based on where the risks, properties, contingencies or events are located.

**Important information about Your duty of disclosure appears at the back of this Policy Schedule and on your application. Please read this information carefully.**

\*Invoiced for and on behalf of Elders Insurance Authorised Representative.



# Business Insurance Renewal Invitation



Policy Number EKA840707BPK

Client Number EK034612  
Client Name TONY NARDONE

**Insurance**

## Cover Details

Location 237 HAMILTON ROAD COOGEE PLAZA COOGEE WA 6166 Risk Number 1  
Business SHOPPING MALLS/ARCÁDES OPERATI  
Interested Party None Noted

## Property Section

Particulars	Total Sum Insured	Excess
Buildings	\$2,650,000	\$500
Contents	NIL	NIL
Reinstatement / extra cost conditions apply ?		
Earthquake excess as per the policy wording		

## Business Interruption Section

Particulars	Total Sum Insured	Excess
Gross income Indemnity period 30 months	\$1,050,000	\$500
Additional increased cost of working	NIL	
Outstanding accounts receivable	As per Policy wording	NIL
Claim preparation costs	As per Policy wording	
Uninsured Working Expenses	NIL	

## Clauses

It is a condition of this policy that the Insured ensures that in relation to any commercial cooking facilities at the Location, the following minimum standards are complied with:

1. That the exhaust / extraction system ducting is professionally cleaned annually
2. That the exhaust / extraction system filters are cleaned weekly
3. That a minimum of 2 x 4.5kg dry chemical extinguishers are located within the kitchen at a suitable location which generally complies with the following requirements:
  - 3.1 the extinguishers shall be in a conspicuous and readily accessible position.
  - 3.2 where practicable, the extinguishers shall be located along normal paths of travel and near exits.
  - 3.3 they shall not be located in areas where they will be exposed to temperatures outside of the range 50C to - 50C.
4. That a fire blanket is located in the kitchen.
5. Charcoals must either be removed from the premises and extinguished, or a stainless steel lid placed over the top of the charcoal bed during non trading hours.

If You do not carry out or maintain these minimum standards, We may reduce or refuse to pay a claim or may cancel this policy.

In all other respects this policy remains unaltered.

**Business Insurance  
Renewal Invitation**



Policy Number EKA840707BPK

Client Number EK034612  
Client Name TONY NARDONE

**Insurance**

**Cover Details**

Location 237 HAMILTON ROAD COOGEE PLAZA COOGEE WA 6166 Risk Number 2  
Business SHOPPING MALLS/ARCADES OPERATI  
Interested Party None Noted

**Glass Section**

Particulars	Total Sum Insured
External and internal glass	Replacement value
All additional benefits as per the policy wording	\$10,000
Excess \$500	

**Additional Policy Details**

PLEASE NOTE:  
\*\* GLASS COVER COVERS 9 SHOPS  
\*\* SIGN IS PERPLEX

Premium	Levies	GST	Stamp Duty	
\$846.79	NIL	\$84.68	\$93.14	
Premium for Theft/Money/Glass cover:				\$1,024.61

## Business Insurance Renewal Invitation

Policy Number EKA840707BPK

Client Number EK034612  
Client Name TONY NARDONE



Insurance

### Important Information

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

#### Who provides this insurance

The Policy is underwritten by QBE Insurance (Australia) Limited ABN 78 003 191 035 AFS Licence No. 239545 ("QBE") of Level 5, 2 Park Street Sydney NSW 2000.

The Policy is issued by Elders Insurance (Underwriting Agency) Pty Limited ABN 56 138 879 026 AFS Licence No. 340965 ("Elders Insurance") of Level 9, 400 King William Street Adelaide SA 5000.

In this Schedule QBE and Elders Insurance is referred to as "we", "us" and "our".

#### Your duty of disclosure

Before you enter into an insurance contract, you have a duty to tell us anything that you know, or could reasonably be expected to know, may affect our decision to insure you and on what terms.

You have this duty until we agree to insure you.

You have the same duty before you renew, extend, vary or reinstate an insurance contract.

You do not need to tell us anything that:

- reduces the risk we insure you for; or
- is common knowledge; or
- we know or should know as an insurer; or
- we waive your duty to tell us about.

#### If you do not tell us something

If you do not tell us anything you are required to, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

#### Cooling-off Information

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#### Payment of premium

You must pay your premium on time otherwise your Policy may not operate.

You may choose to pay your premium by instalments. If you do so, you must ensure you pay the instalments on time as we may cancel the Policy if any instalment of premium has remained unpaid for one month from the date on which payment was due.

We will send you a notice giving you details of the action we intend to take and when any cancellation will become effective.

We also may not pay any claim you make under the Policy if your periodic instalment is more than one month overdue.

If you are paying your premium in instalments by direct debit from your credit card or financial institution account you must tell us if those details change. You must do this no later than 7 days before your next instalment is due.

We are entitled to deduct from any amount we pay you under a claim any unpaid premium or instalment of premium.

# Water Use and Service Charge Account

Issue date 17 January 2019

Bill ID 0147



051D 000408 000100

Account number 90 00413 75 4

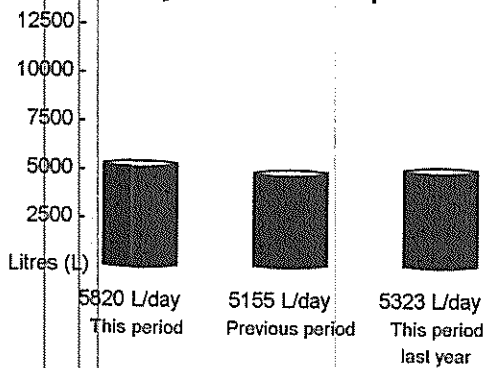
Amount to be debited \$2 111.94

Date to be debited 7 Feb 2019

ST GIORGIO PTY LTD  
26 TWEEDDALE RD  
APPLECROSS WA 6153

## Account for SHOPS AT 237 HAMILTON RD COOGEE LOT 502

### Daily water use comparison



### Your account summary (GST does not apply to this account)

Description	Amount
Current charges due 7 February 2019	\$2 111.94
<b>Total</b>	<b>\$2 111.94</b>

Turn over for important information

Interest is charged on overdue amounts @ 11.71% p.a.

This bill has also been sent electronically to your My Water account. To stop receiving a paper copy please update your bill delivery preference in My Water.

### Direct debit advice

237 HAMILTON RD COOGEE LOT 502

Account number 90 00413 75 4

Amount to be debited \$2 111.94

Date to be debited 7 February 2019

The amount shown will be debited from your nominated account. If your bank account details have changed please visit [mywater.com.au](http://mywater.com.au) to update your account details.

### Enquiries?

Need your account in an alternative format?

Please call us on 13 13 85.

### Hearing or speech impaired?

Phone us via the National Relay Service on 133 677.

Website: [watercorporation.com.au/contact](http://watercorporation.com.au/contact)

Faults and Emergencies: (24/7) 13 13 75

# DeGen Cleaning

ABN: 94 845 231 991

15 Sumich Gardens  
Coogee WA 6166

Ph: 040 777 6106  
[pas.degennaro@bigpond.com](mailto:pas.degennaro@bigpond.com)

## Tax Invoice

Invoice # 26  
25 February 2019

St Giorgio Pty Ltd  
26 Tweeddale Rd  
APPLECROSS WA 6153

Attention: Tony ([nchomes@inet.com.au](mailto:nchomes@inet.com.au))

<u>Qty</u>	<u>Description</u>	<u>Unit Price</u>	<u>Total Price</u>
1	Cleaning Services at Coogee Plaza February 2019	1,130.00	1,130.00
2.5	Road Sweeping	50.00	125.00
4.5	Cleaning Exterior Windows, walls and signage	50.00	225.00
2.0	Watering of Plants (back of Chiro & rosemary)	50.00	100.00
4	Bathroom Cleaning Products (bleach)	5.00	20.00
	Sub Total		\$ 1,600.00
	GST		<u>160.00</u>
	<b>Total including GST</b>		<b><u>\$ 1,760.00</u></b>

*Paid 1-3-19*  
*NAB ~~4396~~*  
*4396*

**Bank Details:**

De Gennaro Group Pty Ltd atf De Gennaro Family Trust  
t/a DeGen Cleaning  
BSB: 066107 Account #: 10695431  
Reference: Invoice Number



# TAX INVOICE

St Giorgio Pty Ltd

Invoice Date  
15 Feb 2019

Invoice Number  
INV-1615

Reference  
237 Hamilton Rd, Coogee

ABN  
46 149 577 024


Kevlar Pty Ltd  
17/25 Turnbull Rd  
NEERABUP WA 6031  
AUSTRALIA  
kev@kevlargroup.com.au

Description	Quantity	Unit Price	GST	Amount AUD
Hand lay 10mm/50 blow black asphalt. in carpark area 4 x pot holes and tacked out cr50 tack coat..	1.00	400.00	10%	400.00
			Subtotal	400.00
			TOTAL GST 10%	40.00
			<b>TOTAL AUD</b>	<b>440.00</b>

**Due Date: 4 Mar 2019**

Electronic Transfers  
Kevlar Pty Ltd  
BSB: 036235  
Account No: 137479

paid 1-3-19

NAB   
4396

# Frichot & Frichot

L A W Y E R S

& Notaries Public

Norfolk Chambers  
6 Norfolk Street  
Fremantle  
Western Australia 6160

Fremantle Lawyers Pty Ltd  
trading as Frichot & Frichot  
PO Box 388  
Fremantle WA 6959  
T: +61 8 9335 9877  
F: +61 8 9336 1291  
[www.frichot.com.au](http://www.frichot.com.au)

26 February 2019

St Giorgio Pty Ltd ATF the Nardone Superannuation Inv  
Rocco Antonio & Maria NARDONE  
26 Tweeddale Road  
APPLECROSS WA 6163

ABN: 97 131 748 742  
INVOICE NO: F46041  
OUR REF: 390090  
DUE DATE: 12 March 2019

## TAX INVOICE

Lease - Shop 10, 237 Hamilton Road, Coogee

	NET	GST	GROSS
To our professional fees in relation to this matter:	\$1,100.00	\$110.00	\$1,210.00
Office Costs as per the attached schedule	\$67.00	\$6.70	\$73.70
Disbursements as per the attached schedule	\$48.00	\$3.00	\$51.00
<b>Total this invoice</b>		<b>\$119.70</b>	<b>\$1,334.70</b>

paid 1-3-19  
NAB 4386

### Please note our new bank account details for EFT payments

*Overdue accounts may incur an interest charge equal to the Reserve Bank of Australia's Cash Rate Target plus 2%.*

#### *Your rights in relation to legal costs.*

The following avenues are available to you if you are not happy with this bill -

- \* requesting an itemised bill;
- \* discussing your concerns with us;
- \* having our costs assessed;
- \* applying to set aside our costs agreement.

For more information about your rights, please read the fact sheet titled "Your Right to Challenge Legal Costs". You can ask us for a copy or obtain it from the Legal Practice Board (or download it from the website of the Legal Practice Board or the Law Society of Western Australia).

Liability limited by a scheme approved under Professional Standards Legislation.

### Payment Details

Our Ref: 390090

Invoice No: F46041

Amount Due: \$1,334.70

Due Date: 12/03/19



Billers Code: 239392

Ref: 3900909

Telephone & Internet Banking - BPAY@

Contact your bank or financial institution to make this payment from your credit card account.

More info: [www.bpay.com.au](http://www.bpay.com.au)

© Registered to BPAY Pty Ltd ABN 69 079 137 518



Mail

Send your cheque payable to 'Frichot and Frichot' with this payment slip to:

Frichot and Frichot Lawyers

PO Box 388, Fremantle, WA 6959



Pay any time by electronic funds transfer.

Please use 390090 as the payment reference.

BSB: 036-306 Acc: 542755

VISA

Credit Card

Call 9335 9877 to arrange payment by Visa or MasterCard.



Direct Debit

Call 9335 9877 to arrange automatic payment from your bank or financial institution. Fees may apply.

# Invoice Itemisation

Invoice No F46041

File	390090	File Name	St Giorgio Pty Ltd ATF for the Nardone Superannuation Inve:	Invoice Amount	\$1,334.70
Matter	Lease - Shop 10, 237 Hamilton Road, Coogee			Tax	\$119.70

**Office Costs**

Type	Description	Qty	Amount
ADMIN	Administration costs		17.00
FOF	File Establishment Fee		50.00
			<u>\$67.00</u>

**Disbursements**

Date	Description	Qty	Amount
05/02/19	ASIC: Organisation Extract - PAR DENTAL PTY. LTD. ACN 614 974 748		15.00
05/02/19	ASIC: Organisation Extract - PAR DENTAL PTY. LTD. ACN 614 974 748		9.00
06/02/19	ASIC: Organisation Extract - ST GIORGIO PTY LTD ACN 126 046 679		15.00
06/02/19	ASIC: Organisation Extract - ST GIORGIO PTY LTD ACN 126 046 679		9.00
			<u>\$48.00</u>



PLEASE READ  
 REVERSE OF  
 THIS NOTICE

St Giorgio Pty Ltd  
 26 Tweeddale Road  
 APPLECROSS WA 6153

PAY REF No.	1133151132
PROPERTY NUMBER	3315113
DUE DATE	07/03/2019

Issue Date 25/01/2019  
 Ward West  
 GRV Valuation \$342,225  
 UV Valuation \$0  
 VEN 141399  
 Late Payment Interest 7%

ABN 27 471 341 209  
 Description of Rated Land  
 Lot: 502 D 86169 Vol: 1994 Fol: 147 Area: 3878.000000 m2  
 237 Hamilton Road COOGEE WA 6166

Reason for Change: Reval Effective: 01/07/2017

Details	Financial Year	Total
Improved Commercial	2018/2019	8,255.90
Instalment Admin Fee	2018/2019	3.75
Lost Potential Interest	2018/2019	62.95
Emergency Services Levy Cat 1 - Commercial	2018/2019	1,239.40
Second Recycle Service 240L	2018/2019	38.36
One Off Mobile Garbage Bin Levy 240L	2018/2019	100.00
Second Rubbish Service 240L	2018/2019	-723.29
		<b>\$8,977.07</b>

*Paid 26/2/19  
~~PAID~~ NAB 4396*

**PAYMENT OPTION - 1 Full Amount Due by 7/03/2019**      **Payment Amount Option 1 \$8,977.07**

**PAYMENT OPTION - 2 Instalments**

1st Instalment Due	07/03/2019	\$3,052.20	<b>Payment Amount Option 2 \$3,052.20</b>
2nd Instalment Due	10/05/2019	\$2,962.43	
3rd Instalment Due	28/06/2019	\$2,962.43	
Cost of Option: \$0.00		<u>\$8,977.07</u>	

**City of COCKBURN**

Postal Remittances: No Receipt will be issued unless this notice is returned intact

Property No: 3315113  
 Name: St Giorgio Pty Ltd  
 Property Address: 237 Hamilton Road COOGEE WA 6166

**Due Date 07 Mar 2019**  
 OPTION - 1 \$8,977.07  
 OPTION - 2 \$3,052.20



Direct Debit: Please obtain a form from the Council office or download from the website www.cockburn.wa.gov.au and return it to us.



In Person  
 Council Office - all payments



Internet Payments  
[www.cockburn.wa.gov.au](http://www.cockburn.wa.gov.au)



Ref: 1133151132



Billor Code: 16212  
 Ref: 1133151132



Call 1300 085 035  
 Mastercard or Visa only





ABN: 58 673 830 106



051 - 036252

ST. GIORGAO PTY LTD  
26 TWEEDDALE RD  
APPLECROSS WA 6153

# Electricity Account

# Tax Invoice

Need help with your bill? Visit [synergy.net.au/businesshelp](http://synergy.net.au/businesshelp)

## Your account details

Account number	405 987 320
Invoice number	2040586217
Date of issue	04 Feb 2019
Account period	30 Nov 2018 - 04 Feb 2019 (67 days)

## Your account summary

Opening balance	\$0.00
	+
New charges	\$938.45
Direct Debit 20 Feb 2019	
	=
Total	\$938.45

If you have trouble meeting this payment, please contact Synergy at least 5 business days prior to the due date.

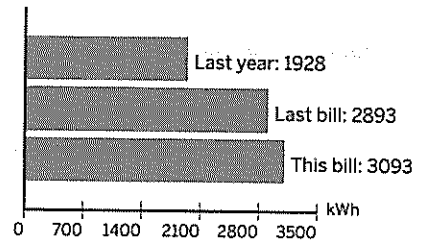
## Why paperless bills?

Because you want to spend more time running your business and avoiding paper bill fees. Get bills delivered straight to your inbox for increased convenience and less paperwork.



Switch to paperless at [synergy.net.au/savetime](http://synergy.net.au/savetime) today.

## How much energy have you used?





Your average daily usage 47.5846 units  
 Your average daily cost \$14.42 per day




To track your businesses' energy use and get access to a great range of energy management tools in one convenient spot, visit [synergy.net.au/myaccount](http://synergy.net.au/myaccount)


## Payment options


 **Direct Debit\***  
The set and forget way to pay.  
Visit [synergy.net.au/directdebit](http://synergy.net.au/directdebit)

 **Credit/Debit Card\***  
Online: [synergy.net.au/payments](http://synergy.net.au/payments)  
Phone: 1300 650 900

 **Mail**  
Send your cheque payable to Synergy with this payment slip to GPO Box U1913 Perth WA 6845.

\*Fees may apply

 **BPAY®/BPAY View\***  
Bill Code: 2600  
Reference: 405 987 3220  
Contact your bank or financial institution to make this payment from your cheque, savings, debit or transaction account.

 **Post Billpay\***  
Pay in person at any post office.



\*2608 4059873220

ST. GIORGAO PTY LTD  
Account number: 405 987 320



Payment number 405 987 3220

Direct Debit 20 Feb 2019 \$938.45

<0000093845>

<000260>

<000405987322006>

>

P765:INV\_email\_regular\_003 036252 000609



ABN: 58 673 830 106

Pay it with  
St. Giorgio

Your account details

Account number	275 832 020
Invoice number	2012587543
Date of issue	04 Feb 2019
Account period	30 Nov 2018 - 04 Feb 2019 (67 days)



- 024274

ST. GIORGIO PTY LTD  
26 TWEEDDALE RD  
APPLECROSS WA 6153

Paid 14/2/19  
NAB 43%

Your account summary

Opening balance	\$0.00
New charges	\$113.65
Due 20 Feb 2019	\$113.65
Total	\$113.65

Electricity Account

Tax Invoice

Lesser Cost

Need help with your bill? Visit [synergy.net.au/businesshelp](http://synergy.net.au/businesshelp)

**Why set up Direct Debit?**

Because it will help you focus your energy on running your business, not paying bills.

Visit [synergy.net.au/ontime](http://synergy.net.au/ontime)

**How much energy have you used?**

Your average daily usage 0.1231 units  
Your average daily cost \$1.75 per day

To track your businesses' energy use and get access to a great range of energy management tools in one convenient spot, visit [synergy.net.au/myaccount](http://synergy.net.au/myaccount)

Payment options

**Direct Debit\***  
The set and forget way to pay.  
Visit [synergy.net.au/directdebit](http://synergy.net.au/directdebit)

**Credit/Debit Card\***  
Online: [synergy.net.au/payments](http://synergy.net.au/payments)  
Phone: 1300 650 900

**Mail**  
Send your cheque payable to Synergy with this payment slip to GPO Box U1913 Perth WA 6845.

\*Fees may apply

**BPAY\*/BPAY View\***  
Biller Code: 2600  
Reference: 516 400 2016  
Contact your bank or financial institution to make this payment from your cheque, savings, debit or transaction account.

**Post Billpay\***  
Pay in person at any post office.



\*2608 5164002016  
ST. GIORGIO PTY LTD  
Account number: 275 832 020



Payment number 516 400 2016

Due 20 Feb 2019 \$113.65

<0000011365> <000260> <000516400201005> >

# Service Standard Payments

If you are a small-use customer, did you know that if Synergy or Western Power fails to meet certain standards of service, you might be eligible for a Service Standard Payment?

Synergy and Western Power have a range of Service Standard Payments that can be made to our customers if our service delivery falls short of the performance standards outlined in the Code of Conduct or Network Quality and Reliability of Supply Code.

**Synergy's Service Standard Payments cover the following events:**

**Reconnections:** a customer\* can claim (from Synergy) payments of \$60 a day for each day a reconnection is delayed beyond regulated timeframes, because of Synergy or Western Power, up to a maximum of \$300. The claim must be made within three months of the late reconnection.

**Wrongful disconnection:** in the event that Synergy arranges for a customer's energy supply to be disconnected, contrary to the Code of Conduct requirements, Synergy is required to make payment to a customer\* of \$100 per day for each day the customer remains wrongfully disconnected.

**Customer service:** if a customer's written complaint is not acknowledged within 10 business days, or responded to by addressing the matter in the complaint within 20 business days, a customer\* can claim a \$20 payment from Synergy. The claim must be made within three months of the late acknowledgement or response.

**Western Power's Service Standard Payments cover the following events:**

**Notification of planned interruption:** An eligible customer\*\* may claim a \$20 payment when 72 hours notice of a planned power interruption hasn't been given, except in the case of an emergency or if the interruption was requested by the customer or by the retailer. The claim must be made to Western Power within 60 days of the interruption.

**Extended interruptions:** An eligible customer\*\* may claim an \$80 payment if the electricity supply to the customer's home was interrupted for more than 12 continuous hours, except in the case of an emergency or if the interruption was requested by the customer or by the retailer. The claim must be made to Western Power within 60 days after the interruption ceases.

**Customer service:** A customer\* may claim a \$20 payment if a written complaint is not acknowledged within 10 business days or responded to within 20 business days. The claim must be made to Western Power within 3 months of the late, or lack of, acknowledgement or response.

**Wrongful disconnection:** If Western Power disconnects a customer's electricity supply other than as authorised by the Code of Conduct or by Synergy, Western Power is required to pay the customer\* \$100 per day for each day the customer was wrongfully disconnected, except if the disconnection occurred for reasons outside of Western Power's control.

For more information about your eligibility and how to apply for Western Power's Service Standard Payments, go to [westernpower.com.au](http://westernpower.com.au)

To view the Code of Conduct in full, visit [synergy.net.au/terms](http://synergy.net.au/terms)

\* A customer is someone consuming up to 160MWh. For example, residential and small/medium enterprise customers only.

\*\* An eligible customer is a customer who consumes no more than 50MWh of electricity per year.

# DeGen Cleaning

ABN: 94 845 231 991

15 Sumich Gardens  
Coogee WA 6166

Ph: 040 777 6106  
[pas.degennaro@bigpond.com](mailto:pas.degennaro@bigpond.com)

## Tax Invoice

Invoice # 25  
28 January 2019

St Giorgio Pty Ltd  
26 Tweeddale Rd  
APPLECROSS WA 6153

Attention: Tony ([nchomes@iinet.com.au](mailto:nchomes@iinet.com.au))

<u>Qty</u>	<u>Description</u>	<u>Unit Price</u>	<u>Total Price</u>
1	Cleaning Services at Coogee Plaza January 2019	1,080.00	1,080.00
0.5	Attend Plaza to resolve bathroom blocked/leaking toilet x1	50.00	25.00
2.0	Watering of Plants (back of Chiro & rosemary)	50.00	100.00
4	Bathroom Cleaning Products (bleach)	5.00	20.00
	Sub Total		\$ 1,225.00
	GST		<u>122.50</u>
	<b>Total including GST</b>		<b>\$ <u>1,347.50</u></b>

*Paid 1-2-19*  
*NAB 4386*

**Bank Details:**  
De Gennaro Group Pty Ltd atf De Gennaro Family Trust  
t/a DeGen Cleaning  
BSB: 066107 Account #: 10695431  
Reference: Invoice Number

# Value Tissue

Suppliers of Quality Disposable Paper Products and Dispensers Bin Liners and Cleaning Products

Unit 7 / 356 South Street, O'Connor WA 6163  
Postal Address: PO Box 8052, Hilton WA 6163

Ph: (08) 93312516 Fax: (08) 93313145 Email: info@valuetissue.com.au  
www.valuetissue.com.au ABN: 79 784 499 797

Bill To:

St. Giorgio Pty Ltd  
239 Hamilton Road  
COOGEE WA

Ship To:

St. Giorgio Pty Ltd  
239 Hamilton Road  
COOGEE WA

Tax Invoice #00018670

PO #

Terms: Strictly 30 days net

31/01/2019

Qty	Item Code	Description	Rate	Unit	Amount
5	HP400	Premium 400 sheet 2 ply Toilet Tissue 48 rolls per carton	\$35.00		\$175.00 GST
5	VT444	Deluxe Toilet Rolls 2ply	\$31.00		\$155.00 GST
1	8030	80 litre Extra Heavy Duty Bin Liners 10 rolls x 25 liners per carton	\$34.00		\$34.00 GST
3	6623v	Ultraslim hand towel 16 x 150	\$28.00		\$84.00 GST
1	RM5	Red magic 5L	\$20.10		\$20.10 GST

*Paid 1-2-19  
NAB 4396*

These goods remain the property of Value Tissue until this invoice is paid in full.

Payments can be made directly into Value Tissue bank account:

Bank: NATIONAL AUSTRALIA BANK

BSB: 086 420 ACCOUNT NUMBER: 57191 7031

Sale Amount: \$468.10  
Freight: \$0.00 GST  
GST: \$46.81  
Total: \$514.91  
  
Balance Due: \$514.91