



<http://helminsuranceservices.com.au>
Helm Insurance Services Pty Ltd

ABN: 30 625 195 619
Corporate Authorised Representative Number: 1263254
Phone: 07 3630 1823
Email: damian@helminsuranceservices.com.au
Office Address: Unit 9, 35 Paringa Road
Murarrie QLD 4172

Renewal Tax Invoice

David Brake

PO Box 5009
MANLY QLD 4179

QLD 4179

Date: 26/07/2022

Invoice Number: 824696

Account Manager: Damian Pugh

Authorised Representative Number: 001263254

Helm Insurance Services Pty Ltd is a Corporate Authorised Representative of Aviso Select Pty Ltd ABN 37 097 567 710 AFS Licence No. 239049

Thank you for using our services to arrange this insurance cover, brief details of cover are given below. Please refer to the important notices and policy documents issued by the Insurer for complete policy terms and conditions.

Type of Policy	Business
Insured	Prosun Pty Ltd ATF D & L Brake Investment Trust & /or David North Brake & Melissa Curley-Brake ATF The Brake Family Trust
Policy Description	Property Owners Business Pack
Policy Number	IAG001026841BUS
Period of Insurance	16/08/2022 to 16/08/2023
Effective Date	16/08/2022
Insurer	Hollard Select

Premium	FSL	Underwriter Fee	Stamp Duty	Broker Fee	GST	Invoice Total (Excluding Credit Card fee)
\$4,041.04	\$0.00	\$200.00	\$400.07	\$154.35	\$439.54	\$5,235.00
Payment Options						



DEFT Reference Number
40534028246965

Pay by credit card or registered bank account at www.deft.com.au or phone **1300 78 11 45**. Payments by credit card may attract a surcharge.



*498 405340 28246965

Payments can be made at any Post Office by cheque or EFTPOS.



Billers Code: 20362
Ref: 40534028246965

Helm Insurance Services Pty Ltd

PAY MONTHLY

ATTVEST

[Click Here to Complete Details](#)

10 Monthly Instalments of \$575.25

Admin Fee (included) \$ 60.00

URL: <https://online.attvest.com.au/online>

Reference: SQSP47M3JU

Name: DAVID BRAKE

Invoice No: 824696

1st instalment of: \$ 635.25
followed by 9 instalments of: \$ 575.25
or Total Due: \$5,235.00

Contact your participating financial institution to make BPAY payments using the biller code and reference number as detailed above.

Handwritten notes:
BPAY Unit 4 - LHC ✓
Unit 5 - SUPER WK ✓
PARMER ✓
TINGALPA ✓
\$1308.75
X 4 payments
1 from each entity.



DEFT is a service of Macquarie Bank



Mail

Pay from your registered credit card or bank account at deft.com.au or by phone on 1300 30 10 90*

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

Payments by credit card may attract a surcharge.

Contact your participating financial institution to make payments using the BPAY biller code and reference number as detailed on the front of this invoice.

Please present page intact at any Australia Post Office.

Pay in-store at Australia Post by cheque or EFTPOS.

Please make any cheques payable to 'Helm Insurance Services Pty Ltd'.

Detach payment slip and mail with payment to:

DEFT
GPO Box 794
BRISBANE QLD 4001

Please see front of remittance slip for instructions on whom to make the cheques payable to.

*Registered at deft.com.au. Registration is NOT required for one off credit card payments.

The above address is for payments only, receipts will not be issued for mailed payments.

Business Insurance Certificate

Underwritten by The Hollard Insurance Company Pty Ltd
 ABN 78 090 584 473 AFSL 241436

Policy Number : IAG001026841BUS

Policy Wording : HSB_BIP_02/21

Period of Insurance From 16/08/2021 To 16/08/2022 at 4.00pm

Effective From 16/08/2021

Insured Name Prosun Pty Ltd ATF D&L Brake Investment Trust
 & /or David North Brake & Melissa Curley-
 Brake ATF The Brake Family Trust and/or
 subsidiary related Corporations as defined
 under Australian Corporations Law and/or
 financiers and all parties named on this
 Insurance Certificate for their respective
 rights, interests and liabilities.

Insured Locations

SHOP 4 53-57 OXFORD STREET, BULIMBA QLD 4171

Tenant occupation : Consultant - Building

SHOP 5 53-57 OXFORD STREET, BULIMBA QLD 4171

Tenant occupation : Accountants

UNIT 1 6 PALMER PLACE, MURARRIE QLD 4172

Tenant occupation : Consultant - Building

UNIT 17 1029 MANLY ROAD, TINGALPA QLD 4173

Tenant occupation : Whitegoods Retail

Interested Parties None

Summary of Coverages taken

Building and Contents TAKEN

Business Interruption TAKEN

Business Liability TAKEN

Theft As per Endorsement

Money As per Endorsement

Glass NOT TAKEN

General Property NOT TAKEN

Machinery Breakdown TAKEN

Electronic Equipment	NOT TAKEN
Goods in Transit	NOT TAKEN
Employee Dishonesty	NOT TAKEN
Taxation Audit	NOT TAKEN

Building and Contents

SHOP 4 53-57 OXFORD STREET, BULIMBA QLD 4171

Buildings	Not Taken
Contents including stock	\$ 30,000
Removal of debris	As per PDS
Total Sum Insured	\$ 30,000
Flood	Not Taken
Excess	\$500 except for earthquake and tsunami, subterranean fire or volcanic eruption being \$10,000 or 1% of the total Sum Insured at the location whichever is the lesser

SHOP 5 53-57 OXFORD STREET, BULIMBA QLD 4171

Buildings	Not Taken
Contents including stock	\$ 30,000
Removal of debris	As per PDS
Total Sum Insured	\$ 30,000
Flood	Not Taken
Excess	\$500 except for earthquake and tsunami, subterranean fire or volcanic eruption being \$10,000 or 1% of the total Sum Insured at the location whichever is the lesser

UNIT 1 6 PALMER PLACE, MURARRIE QLD 4172

Buildings	Not Taken
Contents including stock	\$ 30,000
Removal of debris	As per PDS

Total Sum Insured
Flood

\$ 30,000
Not Taken

Excess

\$500 except for
earthquake and
tsunami,
subterranean
fire or
volcanic
eruption being
\$10,000 or 1%
of the total
Sum Insured at
the location
whichever is
the lesser

UNIT 17 1029 MANLY ROAD, TINGALPA QLD 4173

Buildings
Contents including stock
Removal of debris
Total Sum Insured
Flood

Not Taken
\$ 30,000
As per PDS
\$ 30,000
Not Taken

Excess

\$500 except for
earthquake and
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Building and Contents Endorsements

SHOP 4 53-57 OXFORD STREET, BULIMBA QLD 4171

CL1 COMMERCIAL PROPERTY OWNERS EXTENSION
See attachment

SHOP 5 53-57 OXFORD STREET, BULIMBA QLD 4171

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UNIT 1 6 PALMER PLACE, MURARRIE QLD 4172

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See attachment

UNIT 17 1029 MANLY ROAD, TINGALPA QLD 4173

CL1 COMMERCIAL PROPERTY OWNERS EXTENSION
See attachment

Machinery Breakdown

SHOP 4 53-57 OXFORD STREET, BULIMBA QLD 4171

Blanket cover-limit any one loss	\$ 30,000
Number of units	1
Deterioration of stock in cold chambers	Not Taken
Business Interruption cover	Taken

Machinery Breakdown Excess	\$ 500
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SHOP 5 53-57 OXFORD STREET, BULIMBA QLD 4171

Blanket cover-limit any one loss	\$ 30,000
Number of units	2
Deterioration of stock in cold chambers	Not Taken
Business Interruption cover	Taken

Machinery Breakdown Excess	\$ 500
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UNIT 1 6 PALMER PLACE, MURARRIE QLD 4172

Blanket cover-limit any one loss	\$ 30,000
Number of units	2
Deterioration of stock in cold chambers	Not Taken
Business Interruption cover	Taken

Machinery Breakdown Excess	\$ 500
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UNIT 17 1029 MANLY ROAD, TINGALPA QLD 4173

Blanket cover-limit any one loss	\$ 30,000
Number of units	2
Deterioration of stock in cold chambers	Not Taken
Business Interruption cover	Taken

Machinery Breakdown Excess	\$ 500
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Business Interruption

SHOP 4 53-57 OXFORD STREET, BULIMBA QLD 4171

Gross Rentals	\$ 122,000
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SHOP 5 53-57 OXFORD STREET, BULIMBA QLD 4171

Gross Rentals	\$ 48,000
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UNIT 1 6 PALMER PLACE, MURARRIE QLD 4172

Gross Rentals	\$ 143,000
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UNIT 17 1029 MANLY ROAD, TINGALPA QLD 4173

Gross Rentals	\$ 134,000
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Indemnity period	18 Months
Claims preparation costs	\$ 25,000
Outstanding accounts receivable	\$ 7,500
Additional increase in cost of working	\$ 25,000
Rent Default	Not Taken
Excess	\$ 500

Business Liability

Limit of liability	\$10,000,000
Property in your physical or legal care, custody or control	\$ 250,000
Estimated annual turnover	Not Insured
Estimated value of payments to contractors, sub-contractors or labour hire personnel in the policy period	\$0
Excess	\$ 500

Business Liability Endorsements

L29 PROPERTY OWNERS EXCLUDING TRADE RISK

Where you have advised us that you are the property owner only of a building, the 'Business Liability' section of this policy does not cover liability arising out of, or caused by, or in connection with any business, profession, trade or manufacturing operations conducted by you, other than as owner of the property, the subject of this indemnity.

Premium Summary

Base Premium	\$ 3,885.27
ESL	\$ 0.00
GST	\$ 388.53
Stamp Duty	\$ 384.66
Policy Fee	\$ 200.00
Policy Fee GST	\$ 20.00
Total Payable	\$ 4,878.46

Important Information

Please refer to the Financial Services Guide (FSG) which describes the insurance services offered and is designed to help you decide whether to use those services. The FSG explains how responsible parties are remunerated, how your personal information is protected and provides details of how any complaints and disputes will be dealt with as well as important contact details.

The insurer of this product is The Hollard Insurance Company Pty Ltd (ABN 78 090 584 473) (Hollard). Hollard is an insurance company authorised under the Insurance Act 1973 (Insurance Act) to carry on general insurance business in Australia by the Australian Prudential Regulation Authority (APRA).

This policy is issued by Hollard Select, a trading name of Hollard Commercial Insurance Pty Ltd (ABN 86 603 039 023, AFSL 474540) (HCi) acting under a binding authority given to it by Hollard to administer and issue policies, alterations and renewals. In all aspects of arranging the Policy, HCi acts as an agent for Hollard and not for You. HCi may charge a fee, which is set out in this Insurance Schedule.

Hollard holds an Australian Financial Services Licence 241436 under the Corporations Act 2001 (Cth) and is authorised to deal in and provide financial product advice in general insurance products. Hollard can be contacted on (02) 9253 6600.

This Insurance Certificate outlines details of your insurance and should be read in conjunction with the Product Disclosure Statement (PDS) which contains important information about the terms and conditions of the product. Please keep this Insurance Certificate and other policy documentation such as the PDS in a safe place. If you do not have the PDS please contact your broker.

Compensation Arrangements

Hollard is subject to the prudential requirements of the Insurance Act. The Insurance Act contains prudential standards and practices designed to ensure that, under all reasonable circumstances, financial promises made by Hollard are met within a stable, efficient and competitive financial system.

The protection provided under the Federal Government's Financial Claims Scheme (the Scheme) applies in relation to Hollard and the policy.

If Hollard were to fail and were unable to meet their obligations under the policy, a person entitled to claim under insurance cover under the policy may be entitled to payment under the Scheme (access to the Scheme is subject to eligibility criteria).

Information about the Scheme can be obtained from the Government website at www.fcs.gov.au or the APRA hotline on 1300 558 849.

Hollard is exempt from the requirement to meet the compensation arrangements Australian financial services licensees must have in place to compensate retail clients for loss or damage suffered because of breaches by the licensee or its representatives of Chapter 7 of the Corporations Act.

Hollard has compensation arrangements in place that are in accordance with the Insurance Act.

Your Duty of Disclosure

Before you enter into an insurance contract, you have a duty of disclosure under the Insurance Contracts Act 1984. It is Your responsibility 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.

Before you enter into an insurance contract, you have a duty

of disclosure under the Insurance Contracts Act 1984. If we ask you questions that are relevant to our decision to insure you and on what terms, you must 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.

Privacy of your personal information

We recognise that your privacy is very important to you. We are committed to protecting the privacy and security of your personal information in accordance with the Privacy Act, 1988. We generally collect personal information directly from you, or from someone authorised by you, in order to provide and administer the various products and services we offer, including marketing information regarding other products and services (of Ours or a third party). If we are unable to collect your personal information, we may not be able to assess your application or offer to issue the financial product or service to you. We may disclose your personal information to related parties, services providers and other third parties, including disclosure overseas (this can change from time to time and you should contact us for details and to see if this applies to you), in order to manage and administer the financial product or service or for other purposes as explained in Our Privacy Policy. You may reasonably obtain access to and ask us to correct your personal information that we hold. Our Privacy Policy can be viewed on our website www.hollard.com.au or a copy can be requested by phoning 02 9253 6600.

How do we resolve complaints

Please refer to the PDS for full details on the Complaints and Disputes Resolution process.

If your concern still remains unresolved to your satisfaction you may refer the matter to the Australian Financial Complaints Authority (AFCA) subject to its rules, which acts as the external dispute resolution scheme for all financial firms. AFCA is an independent body, established by the Federal Government and its service is free to you.

AFCA can be contacted on:

Call: 1800 931 678

Post: GPO Box 3, Melbourne, Victoria 3001

Website: www.afca.org.au

Email address: info@afca.org.au

This product is issued by Hollard Select, a trading name of Hollard Commercial Insurance Pty Ltd (ABN 86 603 039 023, AFSL 474540) (HCl) acting under a binding authority from The Hollard Insurance Company Pty Ltd ABN 78 090 584 473, AFSL 241436 (Hollard). Any advice provided by Hollard is general only and may not be right for you. You should carefully read the relevant Product Disclosure Statement which contains the full policy terms and conditions (including the limits and exclusions), to ensure the product is right for you.

The policy referred to is current as at the date of issue of this certificate and whilst an expiry date has been indicated it should be noted that the policy may be cancelled in the future. Accordingly, reliance should not be placed on the expiry date.

This certificate is not a substitute for the policy that details your rights and obligations and the extent of your insurance cover.

This certificate confers no rights upon the certificate holder. All cover is subject to the terms, conditions, endorsements and excesses as set out in the policy.

The Hollard Select Team

Certificate of Currency

Date of issue :	21 / 12 / 2022								
Policy Number :	IAG001026841BUS								
Underwritten by :	The Hollard Insurance Company Pty Ltd ABN 78 090 584 473 AFSL 241436								
Policy Wording :	Business Insurance								
Period of Insurance :	From 16 / 08 / 2022 To 16 / 08 / 2023 at 4.00pm								
Insured Name :	Prosun Pty Ltd ATF D&L Brake Investment Trust & /or David North Brake & Melissa Curley- Brake ATF The Brake Family Trust & D&M Brake Superannuation Fund								
Insured Location :	SHOP 4 53-57 OXFORD STREET, BULIMBA QLD 4171								
	<table> <tr> <td>Interested Party</td><td>None</td></tr> <tr> <td>Policy Section</td><td>Sum Insured/Limit of Liability</td></tr> <tr> <td>Building & Contents</td><td>\$31,500</td></tr> <tr> <td>Public and Product Liability</td><td>\$10,000,000</td></tr> </table>	Interested Party	None	Policy Section	Sum Insured/Limit of Liability	Building & Contents	\$31,500	Public and Product Liability	\$10,000,000
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Insured Location :	SHOP 5 53-57 OXFORD STREET, BULIMBA QLD 4171								
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