



Miller Avenue Pty Ltd ATF The Lota Trust Trading as Centrepoin Insurance Brokers

AFSL 440022
ABN 95 597 793 784
ACN 56 129 603 694

PO Box 5775
Manly QLD 4179

Ph: 3893 5800
info@centrepoininsurance.com.au

Paid 15-7-2021

Thank you for insuring through Centrepoin Insurance Brokers.
Please Note: There is no automatic period of grace in relation to payment of this a/c. Your intentions must be advised or payment made to this office on or before the due date. To pay by phone - CALL 3893 5800

TAX INVOICE
This document will be a tax invoice for GST when you make payment

HATCHER FUND PTY LTD
PO BOX 293
ELANORA QLD 4221

Invoice Date: 14/07/2021
Invoice No: H48167
Our Reference: HATCHER

Class of Policy: Business Package Policy
Insurer: CGU INSURANCE
LEVEL 12, 189 GREY ST, SOUTH BANK 4101
ABN: 27 004 478 371
The Insured: Hatcher Fund Pty Ltd ATF The Hatcher & Hatcher Superannuation Fund

RENEWAL
Policy No: 01R0276280
Period of Cover:
From **16/07/2021**
to **16/07/2022** at 4:00 pm

Details: Please see the attached Schedule for a description of the risk(s) insured. EFT/INTERNET BANKING PAYMENT DETAILS ARE LISTED BELOW.

YOUR DUTY OF DISCLOSURE
PLEASE READ IMPORTANT NOTICE OVERLEAF

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	Broker Fee
\$4,584.75	\$125.00	\$0.00	\$470.98	\$453.92	\$0.00

TOTAL \$5,634.65

(A processing fee applies for Credit Card payments)



Please turn over for further payment methods and instructions



Biller Code: 20362
Ref: 4036678191540379



Pay by credit card (Visa, Mastercard, Amex or Diners) at www.deft.com.au or Call 1300 78 11 45. A surcharge may apply.
DEFT Reference Number: 4036678191540379



*498 403667 08191540379

Centrepoin Insurance Brokers

Our Reference: HATCHER
Invoice No: H48167
Due Date: 16/07/2021

Premium	\$4,584.75) has gst
U'writer Levy	\$125.00	
Fire Levy	\$0.00	
GST	\$470.98	
Stamp Duty	\$453.92	- No gst
Broker Fee	\$0.00	

AMOUNT DUE \$5,634.65 ✓



DEFT is a service of Macquarie Bank



BPAY



Card



In Person

Contact your participating financial institution 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.

Pay by credit or debit card at www.deft.com.au or by phone on **1300 78 11 45**.

Centrepoint Insurance Brokers accepts Mastercard, Visa, American Express & Diners Club Cards.

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

Please present page intact at any Australia Post Office.

Payments may be made by cash, cheque or EFTPOS.

Please make any cheques payable to 'DEFT Payment Systems for **Centrepoint Insurance Brokers**'.

Schedule of Insurance

Class of Policy: Business Package Policy	Policy No: 01R0276280
The Insured: Hatcher Fund Pty Ltd ATF The Hatcher & Hatcher Superannuation Fund	Invoice No: H48167
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CGU PADLOCK INSURANCE POLICY

INSURED: HATCHER FUND PTY LTD ATF THE HATCHER & HATCHER SUPERANNUATION FUND

SITUATION: 21 LEDA DRIVE BURLEIGH HEADS QLD 4220

PROPERTY OWNER OF: COMMERCIAL BUILDING OCCUPIED AS: WHOLESALE PET SUPPLIES

INTERESTED PARTY: NIL

SECTION INSURED	SUM INSURED	EXCESS
1. BUILDING & CONTENTS	\$1,000,000	\$500
SPECIFIED ITEM	NOT INSURED	
SPECIFIED ITEM	NOT INSURED	
2. LOSS OF INCOME	NOT INSURED	
INCREASE COST OF WORKING	NOT INSURED	
OTHER	NOT INSURED	
INDEMNITY PERIOD	12 MONTHS	
3A. THEFT	\$1,000,000	\$500
SPECIFIED ITEM	NOT INSURED	
SPECIFIED ITEM	NOT INSURED	
3B. MONEY		
PRIVATE RESIDENCE	\$5,000	\$500
OUTSIDE BUSINESS HOURS	\$5,000	\$500
ALL OTHER	\$50,000	\$500
3C. RENT DEFAULT	NOT INSURED	
4. GLASS	REPLACEMENT VALUE	\$500
5. TAX INVESTIGATION	\$10,000	NIL
6. LEGAL COSTS - OH&S BREACHES	\$100,000	NIL
7. PUBLIC & PRODUCTS LIABILITY	\$10,000,000	\$500
8. MACHINERY BLANKET COVER	NOT INSURED	
AIR CONDITIONING	NOT INSURED	

IMPORTANT- PLEASE READ - AMENDMENT TO YOUR POLICY

War, Terrorism and Nuclear Exclusion

1 a) any consequence of war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power.

b) terrorism; being an act, which may include but is not limited to an act involving the use of force or violence and/or threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), which from its nature or context is done for, or in connection with, political, religious, ideological or ethnic or similar purposes or reasons, including the intention to influence any government and/or to put the public, or any section of the public, in fear.

c) confiscation or nationalisation, or requisition or destruction of or damage to property by or under orders of any government or public or local authority. However, we will pay for damage which occurs as a result of such an order if it prevents, or attempts to prevent fire or damage covered by this policy.

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d) any loss or destruction of or damage to property, personal injury, consequential loss, liability of whatsoever nature, directly or indirectly caused by or contributed to by, or arising from, ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste.

e) loss, destruction, damage or liability directly or indirectly caused by or contributed to by, or arising from nuclear weapons or nuclear material.

Electronic Data and Software Exclusion

The following is added to General Exclusions:

There is no insurance under this policy in respect of any claim of whatsoever nature which consists of or arises directly or indirectly out of or in connection with:

- (a) (1) total or partial destruction, distortion, erasure, corruption, alteration, misinterpretation or misappropriation of Electronic Data and/or Software,
(2) error in creating, amending, entering, deleting or using Electronic Data and/or Software, or
(3) total or partial inability or failure to receive, send, access or use Electronic Data and/or Software for any time or at all, from any cause whatsoever, regardless of any other contributing cause or event whenever it may occur.

Electronic Data means facts, concepts and information converted to a form useable for communications, display, distribution, interpretation, or, processing by electronic or electromechanical data processing or electronically controlled equipment.

Software means programs, procedures, and routines associated with the operation of electronic or electromechanical data processing or electronically controlled equipment, including any operating system.

(b) However, for all sections of the policy or policies except those dealing specifically with public liability and/or products liability and/or machinery, in the event that a peril listed below (being a peril insured by this policy but for this exclusion) is caused by any of the matters described in paragraph (a) above, this policy, subject to all its provisions, will insure:

- (1) physical loss of or damage or destruction to property insured directly caused by such listed peril and/or,
(2) consequential loss insured by this policy.

Further, this exclusion does not apply in the event that a peril listed below (being a peril insured by this policy but for this exclusion) causes any of the matters described in paragraph (a) above-
fire, lightning, thunderbolt, aircraft or other aerial devices or articles dropped therefrom, earthquake, subterranean fire, volcanic eruption, storm, tempest, rainwater, snow, sleet, wind, hail, water, liquids or substances discharged, overflowing or leaking from fixed apparatus, fixed appliances, fixed pipes or other systems, riots, civil commotions, strikes or locked out workers or persons taking part in labour disturbances, explosions, impact by vehicles, animals or trees or branches of trees, communication masts, towers, antennae, satellite dishes, watercraft, meteorites, or theft of Electronic Data and/or Software solely where such theft is accompanied by theft of the computer hardware, firmware, medium, microchip, integrated circuit or similar device containing such Electronic Data and/or Software.

However, this exclusion does not apply to any section of the policy dealing specifically with glass.

Change of Insurer - Endorsement:-----

This endorsement is dated 01 August 2017 and will apply to all policies taken out, or with a renewal effective date on or after this date.

The information in this endorsement should be read with the last Policy you received for the Policy specified in your Policy Schedule and any other applicable endorsement.

Changes to your Policy:

Your Policy is amended by the following:

Change 1: Change to details of CGU Insurance Limited ABN 27 004 478 371,
AFS Licence No. 238291

All references to "CGU Insurance Limited ABN 27 004 478 371

AFS Licence No.238291" are deleted and replaced by "Insurance Australia Limited

Schedule of Insurance

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Class of Policy: Business Package Policy	Policy No: 01R0276280
The Insured: Hatcher Fund Pty Ltd ATF The Hatcher & Hatcher Superannuation Fund	Invoice No: H48167
	Our Ref: HATCHER

ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance".

Change 2: Change to details of CGU Insurance Limited

All references to "CGU Insurance Limited" are deleted and replaced by "Insurance Australia Limited trading as CGU Insurance".

Insurer

Insurance Australia Limited

ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance

WORKERS COMPENSATION INSURANCE IS COMPULSORY IF YOU HAVE EMPLOYEES.

THIS COVER IS NOT PROVIDED UNLESS SPECIFICALLY SHOWN ON THE SCHEDULE.

CGU INSURANCE CAN ARRANGE SEPERATE COVER IN THOSE STATES WHERE LEGISLATION PERMITS.

WE RECOMMEND YOU REFER TO YOUR POLICY WORDING FOR A FULL DESCRIPTION OF THE COVER, TERMS CONDITIONS AND EXCLUSIONS.

The Average Clause - Under Insurance

Fire and Business Interruption Policies, Industrial Special Risk covers, Machinery/Electronic Breakdown, Special Contingency and Contractors Risk usually contain an Average Clause. This means that you must insure for the full value and this of course varies with the type of cover you take - Market Value, Indemnity or Replacement. If you are under insured your claim may be reduced in proportion to the amount of under insurance.

The Interest of Other Parties

Policy conditions exclude the interest of other persons or organisations not named (e.g. Mortgagees, Lessors, Principals etc.) unless their interest is noted on the Policy.

Liability Insurance

Most liability Policies do not provide Indemnity in respect of events that occurred prior to the commencement of the contract.

Australian Financial Complaints Authority

Clients who are not satisfied with our services may contact our Complaints Officer. Our Company also subscribes to the Australian Financial Complaints Authority(AFCA), a free customer service. Further information is available from our office or contact AFCA directly on 1800 931 678 or visit www.afca.org.au

Cancellation

In the event that a policy is cancelled by you or the insurer before the expiry of the policy term, Centrepont Insurance Brokers reserves the right to retain out of any return premium that is received from the insurer, the amount of the annual commission payable to Centrepont Insurance Brokers by the Insurer as a fee payable by you to us.

Waiver of rights and disclaimers

Some insurance policies limit or exclude claims where the insured has limited or waived their rights to recover a loss from the person who was responsible for causing the loss. You should not sign any agreement that modifies or limits your rights of recovery from another party. You should always seek professional advice before signing such a disclaimer. Whenever you are asked to sign such a disclaimer you should seek advice first.

Invoices

Your payment of the invoice issued is treated as acceptance of all the terms and conditions of the associated insurance policy.

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Where a premium remains unpaid, an insurer may have the right to cancel the policy and you may not be insured. The insurer may also charge a premium for the time on risk.

Check your invoice for payment options. Please note that a surcharge may be applied to payments made by credit card.

Automatic Renewals

In some circumstances we may automatically renew your existing policy with your current insurer as per expiring policy details. You will be notified in our renewal invitation or quotation offer if this is relevant to the financial service offered or provided to you. Where this arrangement is in place you can contact us at any time in order to instruct us to stop automatic renewals.

Duty of Disclosure

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

You have this duty until they 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 the insurer anything that:

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

If you do not tell the insurer something

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

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

We rely on you. It is important you understand that we will rely on the accuracy and completeness of the information you provide to us. We do not independently verify the information you provide before sending it to the insurer.

Keeping your information up to date

Once your insurance cover has commenced, you should tell your broker about any changes to your circumstance when they occur. This will allow us to ensure your cover remains appropriate.



2/1631 Wynnum Road
Tingalpa QLD 4173
Ph.: 3893 5800

P O Box 5775
Manly QLD 4179
info@centrepoininsurance.com.au

ACN 56 129 603 694 Miller Avenue Pty Ltd atf The Lota Trust T/As Centrepoin Insurance Brokers A.B.N.: 95 597 793 784 AFSL:440022
14 July 2021

HATCHER FUND PTY LTD
PO BOX 293
ELANORA QLD 4221

Dear Phil,

Re : Your Insurance Renewal : Business Package Policy

Thank you for the opportunity to help you with your insurance.

Please find attached the account for your insurance for the upcoming year showing your covers and sums insured.

Renewal time provides a good opportunity to review your policy to ensure that it meets your requirements. Your property sums insured should allow for replacement value plus any likely added costs such as removal of debris, architects and other professional fees.

On the reverse of this letter is a copy of your "Insurance Check-up" which is a summary of the classes of insurance and highlights what you are covered for and also others that are not included.

There are some covers which are not automatically included on Insurance policies such as Flood, Business Interruption, Cyber, Management Liability and Machinery Breakdown. If you would like to enquire or organise a quote for any of these additional covers please contact the Centrepoin office.

As a business insurance specialist we can assist with a range of insurance products to protect you and your business. Please call us we love talking about insurance.

Kind regards,

Adrian Miller
PH:3893 5800

SEE REVERSE FOR YOUR INSURANCE CHECK-UP