



ha
 Ian Alexis Lara t/as Insurance 2U Australia
 CAR No.
 ABN 60 257 075 998
 764 Sandgate Rd
 Clayfield QLD 4011
 Ph: 1300 300 561
 Email: ian.lara@insurance2u.com.au
 Authorised Representative of Community Broker Network Pty Ltd
 ABN 60 096 916 184 | AFSL 233750

NEW BUSINESS TAX INVOICE

Geordie Bourne
 8 Monet Crescent
 MacKenzie QLD 4156

Date: 31/05/2021
 Invoice Number: 1238545
 Authorised Representative: Ian Lara AR: 236088

Please refer to the policy documents issued by the insurer for complete policy terms and conditions.
 Please read carefully the important notices attached regarding your duty of disclosure

Type of Policy	
Insured	Agnes Street Super Pty Ltd as trustee for the Agnes Street Super Trust
Policy Description	Toowoomba Duplex Quotation \ 1 & 2 /21 Agnes St Centenary Heights QLD 4350
Insurer	Insurance Australia Limited
Policy Number	PLL2105310004
Period of Insurance	31/05/2021 to 31/05/2022
Effective Date	31/05/2021
Notes	

Premium	FSL	Underwriter Fee	Stamp Duty	Admin Fee	GST	Invoice Total
\$1,687.39	\$0.00	\$0.00	\$167.05	\$0.00	\$168.74	\$2,023.18

Payment Options



Community Broker Network Pty Ltd

DEFT Reference Number
405605212385454
 Pay by credit card at www.deft.com.au or phone **1300 78 11 45**.
 Payments by credit card may attract a surcharge.

Name: Geordie Bourne
Client ID: 138390
Invoice No: 1238545



*498 405605 212385454

Payment Due Date: 31/05/2021

Payments can be made at any Post Office by cash (up to \$9,999.99), cheque or EFTPOS.



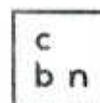
Bill Code: 20362
Ref: 405605212385454

Total Due:

\$2,023.18

*Please refer to the second page for further payment methods and instructions.

5176



COMMUNITY
 BROKER
 NETWORK





DEFT is a service of Macquarie Bank



Internet



Telephone



In Person



Mail

Pay over the Internet from your credit card at www.deft.com.au

Community Broker Network Pty Ltd accepts Visa & Mastercard payments"

*Payments by credit card will attract a surcharge.

Pay by phone from your credit card.

Call **1300 78 11 45** to make a payment.

Community Broker Network Pty Ltd accepts Visa & Mastercard payments

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

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.

Please present page intact at any Australia Post Office.

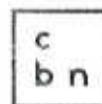
Payments may be made by cash, cheque or EFTPOS.

Please make any cheques payable to 'Community Broker Network Pty Ltd'.

Detach payment slip and mail with payment to:

Ian Alexis Lara t/as Insurance 2U Australia
764 Sandgate Rd
Clayfield QLD 4011

Please make cheques payable to '**Community Broker Network Pty Ltd**'.



COMMUNITY
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NETWORK

Steadfast
THE STRENGTH YOU NEED



Schedule of Insurance

Landlord Policy Schedule

Insured Name Agnes Street Super Pty Ltd as trustee for the Agnes Street Super Trust
Policy Number PLL2105310004
Period of Insurance 31 May 2021 12:00am to 31 May 2022 11:59pm
Premium Payment Mode Annual

Property Summary	Risk Address	Type	Cover Type
	21 Agnes Street, CENTENARY HEIGHTS QLD 4350	Accidental Damage	Building & Contents

Multi Policy Discount A Multi Policy Discount has been applied to this quote

Claims History in Last 3 Years None

Situation Address 21 Agnes Street, CENTENARY HEIGHTS QLD 4350
Product Type Accidental Damage
Type of Cover Building & Contents

Sums Insured
 Buildings \$325,000
 Automatic Contents \$10,000
 Contents \$5,000 (Excluding Automatic & Special Contents)
 Special Contents N/A
 Limit of Liability \$20,000,000 per event

Optional Covers:
Theft by Tenant Yes
Rent Default No
Loss of Rent Yes (up to the Annual Rental Amount specified of \$31,720)

Excesses
 Buildings \$600 (Including Automatic Contents)
 Contents \$300
 Other excesses may apply for certain types of claims and are detailed in the PDS.

Occupancy Type Rented To Tenants (Long Term Basis)
Building Type Duplex/Triplex/Quadplex
Number of Units 2
Part of a Strata Plan No

Construction Details
Walls Brick veneer
Roof Steel/Colorbond
Period or Year built 1980-1989
Quality Above average
Number of levels 1
Is there a Swimming Pool, Outdoor Spa or Lift at the property? No
Is your property managed by a professional property agent? Yes

Is the Property
 Currently unoccupied or expected to be unoccupied for more than 90 continuous days during the period of cover? No
 Used for business purposes other than home office or surgery? No
 Under construction, reconstruction or renovation? No
 In poor condition or poorly maintained? No
 Under any heritage listing/National Trust listing or order? No
 Used as a hostel, hotel, serviced apartment, boarding house, bed and breakfast or guesthouse? No
 Used for community or public housing? No
 Has the Insured had Insurance declined in the last 12 months? No

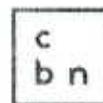
Security
 Minimum security on the property's externally accessible doors Deadlocks Only
 Minimum security on ALL the property's accessible windows Security Bars / Screens and Key Operated Locks
 Alarm Security None

Interested Parties

N/A

Natural Peril Exclusion in the first 72 hours

Cover will not be provided for 72 hours from the commencement of your insurance for loss/damage caused by a bushfire, named cyclone or flood/tsunami. Cover will apply however if you previously had insurance cover covering the same property and there is no break in cover or you have entered into a contract to buy a property which has not yet completed and the risk has passed to you as the purchaser.



IMPORTANT NOTICES

We have prepared this document to assist you to understand important issues relating to your insurances. Please contact your Account Executive if you have any questions or require further advice/assistance.

ESSENTIAL READING OF POLICY WORDING

The policy wordings for your insurances are essential reading to understand what is protected by each policy. Read them carefully as soon as possible and contact us if you have any concerns about the extent of your cover.

YOUR 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 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.

DUTY OF GOOD FAITH

Both parties to an insurance contract, the insurer and the insured, must act towards each other with the utmost good faith. If you fail to do so, the insurer can cancel your insurance. If the insurer fails to do so, you may be able to sue the insurer.

AVERAGE OR CO-INSURANCE

Some policies contain an Average clause. This means that if you insure for less than the full value of the property, your claim may be reduced in proportion to the amount of the under-insurance. These clauses are also called "Co-Insurance" clauses.

A simple example is as follows:

Full (Replacement) Value	\$1,000,000
Sum Insured	\$500,000

Therefore you would be self insured for 50% of the Full Value

Amount of Claim, say	\$100,000
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Amount payable by Insurers as a result of the application of Average/Co-Insurance (ie: 50%)	\$50,000
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Some Business Interruption policies contain an Average/Co-insurance clause, but the calculation is different. Generally, the Rate of Gross Profit, Revenue or Rentals (as applicable) is applied to the Annual Turnover, Revenue or Rentals (as applicable) (after adjustment for business trends or other circumstances).

CONTRACTS AND LEASES YOU SIGN

If you sign a contract with an indemnity, "hold harmless" or release, it can invalidate your insurance – unless you obtain the Insurer's consent in advance.

These clauses are often found in leases and other contracts you sign from time to time relating to your business. Do not sign a contract or lease without contacting us and/or taking legal advice as to whether the contract terms will prejudice your policy.

Change or Alteration in Risk

It is our duty as brokers to give you sound professional advice, but that advice can only be sound and valid if we are kept properly informed of changes to your business, circumstances or products such as alteration of risk, changes in location, mergers and acquisitions or any new or changes

ADDITIONAL INSURED AND NOTING INTERESTS

If a person is to be named on your policy or insured as a co-insured or joint insured, notify us immediately so we can request this in advance from the insurer. Your property and liability policies will not provide automatic cover for the insurable interest of other parties (e.g., mortgagees, lessors).

Check with us whether the insurer will include someone else as an insured or note their interests before you agree to this in a contract or lease. We cannot guarantee that an insurer will agree to include someone as an insured under your policy or to note their interests on your policy.

CLAIMS OCCURRING POLICIES

Most of your policies do not provide indemnity in respect of events that occurred before the insurance commenced. They cover events that occur during the policy period.

CLAIMS MADE POLICIES

Some policies (e.g. professional indemnity insurance) provide cover on a "claims made" basis. This means that claims first advised to you (or made against you) and reported to your insurer during the policy period are insured under that policy, irrespective of when the incident causing the claim occurred. If you become aware of circumstances which could give rise to a claim, notify the insurer during the policy period.

Report all incidents that may give rise to a claim against you to the insurers immediately after they come to your attention and before the policy expires.

INSURER SOLVENCY

We do not warrant or guarantee the current or ongoing solvency or financial viability of the insurer because we have no control over the insurer's performance and this can be affected by many complex commercial and economic factors.

UNAUTHORISED FOREIGN INSURERS

In limited cases, we may recommend that you insure with an unauthorised foreign insurer. An unauthorised foreign insurer is an insurer that is not authorised under the Insurance Act 1973 (**Act**) to conduct insurance business in Australia and is not subject to the system of financial supervision of general insurers in Australia that is monitored by the Australian Prudential Regulation Authority.

LEASING, HIRING AND BORROWING PROPERTY

When you lease, hire or borrow property, make sure that the contract clearly identifies who is responsible for insuring the property.

Industrial Special Risks policies automatically cover property which you are responsible to insure, subject to the policy excess. Public liability insurance may assist you meet claims relating to property damage to property which you lease or hire. A sub-limit usually

If the insurer becomes insolvent, you will not be protected by the Federal Government's Financial Claims Scheme provided under Part VC of that Act.

Non-Disclosure

Policies which are not governed by the Insurance Contracts Act 1984 such as marine, (other than marine inland transit insurance and pleasure craft) and insurance required by statute such as Compulsory Third Party (CTP) motor vehicle insurance and workers compensation, the Insurer may be able to recover against the Insured in the event of misrepresentation, misstatement or non-disclosure.

If you are uncertain as to whether particular information is relevant to the insurer's decision to insure, please contact us and we can help you identify whether the information should be disclosed to the insurer on the application or upon renewal or variation of the insurance.

Non Renewable Insurance

Cover under your policies terminates on the date shown on our tax invoice or adjustment note.

While insurers will send renewal offers for most insurance policies, there are some which are not "renewable". For these, if you wish to effect similar insurance for a subsequent period, you will need to complete a further proposal form/declaration before the current policy expires so that we can seek terms of insurance and quotations on your behalf.

Refund of Premium

If there is a refund or reduction of premium owed to you as a result of a cancellation or alteration to a policy, we will retain any broker fee we have charged you. CBN will retain any commission that was paid to them by the insurer for the policy and we may retain the portion of the commission that was paid to us by CBN. We may also charge you a cancellation fee.

Cancellation of Policy or Deficient Cover Due to Non Payment of Premium

We shall not be held responsible for the cancellation of your policy, a deficiency in cover, or the denial of a claim by your Insurer where you have not paid, or did not pay, any amount of premium due to us or your Insurer, or instalments to your premium financier.

General

Many areas of insurance are complex and some implications may not be evident to you. If there are **any** aspects of your insurances that you do not understand or you require further explanation, please contact us immediately.

General Advice Warning (GAW)

This information may be regarded as general advice. That is, your personal objectives, needs or financial situations were not taken into account when preparing this information.

Accordingly, you should consider the appropriateness of any general advice we have given you, having regard to your own objectives, financial situation and needs before acting on it. Where the information relates to a particular financial product, you should obtain and consider the relevant product disclosure statement (PDS) before making any decision to purchase that financial product.