



Enquiries: 13 10 10
Claims: 13 14 46 (24/7 for new claims)
gio.com.au

Insurance for 2018

Moriarty Family Superannuation Fund
652 Po Box
Paddington QLD 4066

Dear Policy Holder,

Thank you for insuring your Business Protect with GIO.

Your current policy expires at 4:00pm 29 July 2017 and we would like to invite you to renew with us for a further 12 months.

Enclosed is your Policy Schedule, Tax Invoice, Certificate of Currency and Product Disclosure Statement (PDS) and Supplementary Product Disclosure Statements (if any). It is important to review the information in the Policy Schedule carefully.

If you have any questions, further information to tell us, or any of your details are incorrect, please call us on 13 10 10.

Your instalment will be deducted automatically on or around the 29th of each month.

Yours sincerely,

John Phillips
Chief Underwriting & Portfolio Manager – Commercial Insurance



Business Protect

Payment details

Policy number	GPM004258640
Period of insurance	29 July 2017 to 4:00pm 29 July 2018
Monthly instalment	\$45.35
First debit date	29 July 2017
Debit date	on or around the 29th of each month

Turn page over for your Tax Invoice

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Direct Debit Confirmation Certificate

Thanks for paying by direct debit.

This confirms your direct debit details based on the information you have previously provided to us. If any of the following information is incorrect please contact us.

Deductions will continue to be made in accordance with the details shown, subject to the terms of the Direct Debit Service Agreement.

You have authorised GIO, User ID Number 466856, to debit the amounts stated and all amounts payable to GIO in relation to your above policy and subsequent renewal to the account stated via the bulk electronic clearing system.

Instalment payments that have a debit due date within 14 days of the policy expiry date will result in the premium being debited over 11 instalments rather than 12. This will not impact your total amount payable.

Instalment details

Account name	MORIARTY FAMILY SUPERANNUATION
Financial institution	NATIONAL - VIC
BSB	083088
Account no.	715469355
First instalment date	on or around the 29-07-2017
Ongoing instalment date	on or around the 29th of every month
Amount	\$45.35



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Issue Date: 25 June 2017



Business Protect

Policy number

GPM004258640

Tax Invoice

This notice becomes a tax invoice/receipt upon payment. Please retain a copy for your record.

Insured details

Insured(s): Moriarty Family Superannuation Fund
ACN 612 851 037
Sean & Cassandra Moriarty

Period of insurance: 29 July 2017 to 4:00pm 29 July 2018

Transaction summary

Transaction	Base Premium	Stamp Duty	GST	FSL	Total Paid (includes GST)
Renewal Invitation Notice	\$453.90	\$44.94	\$45.39	\$0.00	\$544.23



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Business Protect

Policy number

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Policy Schedule

This Schedule is to be read in conjunction with your Product Disclosure Statement and Policy Wording. Please read and check all the information is correct and complete. If any changes need to be made, please call us on 13 10 10.

Insured details

Insured(s):	Moriarty Family Superannuation Fund ACN 612 851 037 Sean & Cassandra Moriarty
Period of insurance:	29 July 2017 to 4:00pm 29 July 2018
Business description:	Social And Interpersonal Skill Trainer & Report Writing
Address:	Level 1 Wickham House 155-157 Wickham Terrace Spring Hill QLD 4000
Phone:	0428378773
Mobile:	0428378773
Email:	SCMORIARTY@BIGPOND.COM
Interested parties:	There are no Interested Parties noted

Cover has been provided on the basis of the following information which you have provided to us. Please check that the details are correct and advise us of any amendments.

- You have advised us that no director(s), business partner(s) or owner(s) of the Business or other person(s) covered under this policy had claims or insurable events occur in the last 3 years.
- You have advised us that no director(s), business partner(s) or owner(s) of the Business or other person(s) covered under this policy has been bankrupt, or has been involved in a business that has been in receivership or liquidation, in the last 5 years.
- You have advised us that no director(s), business partner(s) or owner(s) of the Business or other person(s) covered under this policy have been convicted of a criminal offence.
- You have advised us that no director(s), business partner(s) or owner(s) of the Business or other person(s) covered under this policy has had insurance cancelled, has been refused insurance or had a policy declined in the last 5 years.



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Your Cover

Premises address (1)

Level 1
Wickham House
155-157 Wickham Terrace
Spring Hill QLD 4000

What you have told us

Business description: Social and Interpersonal Skill Trainer

The construction type of your building is:

External walls: *Brick/Stone*
Floor: *Concrete/Brick*
Roof: *Tiles/Slate*

The security of your building consists of: *Deadlocks or Swipecards with no alarm*

The location of your building is: *Within an office building or complex*

Does the building have sprinklers? *No*

Property damage

Sum Insured

Buildings		Not insured
Contents		\$15,525
Reinstatement or replacement	Y	
Indemnity	N	
Index linked	Y	

Your Excess \$200

Premium details

Base premium	FSL	Stamp duty	GST	Total premium (includes GST & Govt charges)
\$198.98	\$0.00	\$19.70	\$19.90	\$238.58

Theft

Not Taken



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Glass

Not Taken

Money

Not Taken

Business interruption

Not Taken

Public and products liability

Limit of liability

Public liability	\$5,000,000
Products liability	\$5,000,000
Property in Your Custody or Control sum insured	\$250,000

Your Excess

Public liability	\$250
Product liability	\$250

Premium details

Base premium	Stamp duty	GST	Total premium (includes GST & Govt charges)
\$254.92	\$25.24	\$25.49	\$305.65

Management liability

Not Taken

Portable and valuable items

Not Taken



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Equipment breakdown

Not Taken

Tax probe

Not Taken

Commercial motor

Not Taken

Personal Accident & Illness

Not Taken

Goods in Transit

Not Taken

Strata

Not Taken



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Certificate of Currency

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Business description: Social And Interpersonal Skill Trainer & Report Writing

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