

COWDEN LIMITED
THE INSURANCE BROKERS

Phone: (08) 9322 4822 Fax: (08) 9324 1413
P.O. Box 60 WEST PERTH WA 6872
A.B.N. 65 008 761 822 AFS Licence No. 241065

CERTIFICATE OF INSURANCE

Mr Robert Bovell
22/880 Canning Highway
APPLECROSS WA 6153

01 May 2020
TAX INVOICE
Invoice# 338152

2020/2021 Business Renewal

COMBINED BUSINESS

Chubb Insurance Australia Ltd PERTH : WA
Policy Number: EPM0020798
Expiry Date: 30 Apr 2021
File Number: X8566

BUSINESS PACKAGE INSURANCE

INSURED:

Robert L Bovell & Jennifer A Bovell ATFT Bovell Superannuation Fund

POLICY PERIOD:

30/04/2020 to 30/04/2021 4.00pm Standard Time at the address of the named insured shown above

INSURED LOCATIONS:

Unit 22, 12/16 Kavanagh Street, Southbank VIC 3006

BUSINESS:

Property Owner - Office (Quest Property Group)

PROPERTY DAMAGE SECTION:

Buildings	Not Insured
Contents & Stock	\$15,000
Limit of Liability	\$18,000
Flood	Not Insured

Excesses:

Basic Excess	\$250
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Earthquake

\$20,000 or 1% of the total Property Damage Sums Insured at the Insured location, whichever is the lesser

PUBLIC & PRODUCTS LIABILITY SECTION:

Limit of Liability (any one occurrence and in the aggregate)	\$5,000,000
Property in your care, custody & control	\$250,000

Excess

\$500

INSURER:

Chubb Insurance Australia Ltd

Invoice# 338152

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POLICY WORDING:
Chubb Business Pack Policy Wording 16-156-0817

Premium	587.33
FSL	0.00
Stamp Duty	64.61
Agency Fee	0.00
Brokers Fee	99.39
GST	68.67
Total	820.00

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GENERAL ADVICE

In arranging this insurance on your behalf we only provide General Advice and not Personal Advice.

We can tell you about the relevant products and will collect information from you in order to determine if we can arrange the product or cover for you. However we are not able to tell you if the product or any option within it is specifically appropriate for you having regard to your objectives, financial situation or needs.

YOUR DUTY OF DISCLOSURE

Before you enter into a contract of general insurance with an Insurer you have a duty, under the Insurance Contracts Act 1984, to disclose to the Insurer every matter that you know, or could reasonably be expected to know, is relevant to the Insurer's decision whether to accept the risk of the insurance, and if so, on what terms.

You have the same duty to disclose those matters to the Insurer before you renew, extend, vary or reinstate a contract of general insurance.

Your duty, however, does not require disclosure of matters:

- that diminishes the risk to be undertaken by the Insurer
- that is of common knowledge
- that your Insurer knows, or in the ordinary course of their business ought to know
- as to which compliance with your duty is waived by the Insurer

NON-DISCLOSURE

If you fail to comply with your duty of disclosure, the Insurer may be entitled to reduce his 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.

COMMISSION DISCLOSURE

As insurance brokers licensed under the Financial Services Act we receive commission and brokerage from underwriters, premium funders and buying groups. We will also pay from time to time to various parties commission for introduction of business or for other services provided.

SUBROGATION

Your policy of insurance provides that you will not be able to recover under it if you enter into or have entered into any agreement which excludes or limits your right of recovery from other parties; therefore you **MUST NOT** have agreed and **MUST NOT** agree to give away any of your rights because this will affect the Insurer's right to recover under Subrogation from other parties.

AVERAGE/COINSURANCE

For certain policies it is most important that the sum insured you select is adequate to represent the value of the property insured, calculated in accordance with the cover being arranged, **OTHERWISE** you will be **UNDER INSURED** and in the terms of the Average/Coinsurance provisions of your policy you may be responsible for paying part of the loss you actually suffer. In other words, if you base your insurance on too low amount you will contribute proportionally to any loss.

THIRD PARTY INTERESTS

You must inform us of the interests of all third parties (eg. financiers, lessors) to be covered by this insurance. We will protect their interests only if you have informed us of them and we have noted them on the Certificate. (Does not apply to Marine Cargo policies.)

CHANGE OF RISK OR CIRCUMSTANCES

PLEASE NOTE: The Insured shall notify this office or the insurer of any matter or event which rises or occurs during the period of insurance and which the insured knows or could reasonably be expected to know might affect the risks covered by this policy and in particular shall notify of: -

- (a) any change to the state or condition of the subject matter of the policy;
- (b) any change to the relevant property or premises;
- (c) any change to the use or occupation of relevant premises including leaving them unoccupied for more than 30 consecutive days or having valuable contents exceeding policy limits;
- (d) any change in the insured's interest in the subject matter of the policy;
- (e) any insurance covering the risks or some of the risks covered by this policy;
- (f) any matter or event inconsistent with the information previously furnished to this office or to the insurance company.

CANCELLATION OF INSURANCE

If a Contract of Insurance is cancelled before expiry of the period of insurance we may charge a fee.

DISPUTES RESOLUTION

If you are dissatisfied with our services please contact our Dispute Resolution Officer Mr Colin Cowden on (08) 9322 4822 who will investigate and try to reach a satisfactory outcome.

You will be advised of the outcome within 20 days.

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EXTERNAL DISPUTES RESOLUTION

Cowden Limited subscribes to the Australian Financial Complaints Authority (AFCA). If you are not satisfied with our internal review you may lodge a complaint with the Australian Financial Complaints Authority (AFCA):

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3000

PRIVACY PRINCIPLES

Cowden Limited are bound by the Australian Privacy Principles contained in the Privacy Amendment (Enhancing Privacy Protection) Act 2012 (Cth). Information about the way personal information is managed is available on request. The Cowden Limited Group Privacy Policy can be downloaded or viewed at www.cowden.com.au.