



6 LANCASTER *FIELD*

*INGLEBURN*

*BR. 30/9/2021*

*#2898.56*

# Schedule Of Protection

**CAPRICORN**<sup>TM</sup>  
RISK SERVICES

Find out how Capricorn can help you  
Australia 1800 007 022 | New Zealand 0800 555 303  
info@capricornrisk.com | www.capricornrisk.com

Capricorn Risk Services Pty Ltd (ABN 93 111 632 789) Authorised Representative (No. 460893)

# Schedule Of Protection

<b>Member Name:</b>	THOMAS NORMOYLE T/AS LIVERPOOL SMASH REPAIRS
<b>Trading Name:</b>	LIVERPOOL SMASH REPAIRS
<b>Capricorn Mutual Member Number:</b>	CML00005433
<b>Member Since:</b>	2013
<b>Protection Number:</b>	P00009458
<b>ABN:</b>	
<b>Period of Protection:</b>	From 1600 hours on Saturday, 7 August 2021 to 1600 hours on Sunday, 7 August 2022
<b>Your Risk Account Manager:</b>	Neil Mettam

This Schedule of Protection confirms that you, as a member of Capricorn Mutual, have been issued with the Protection as set below, which also includes information about the applicable Amounts, Limits of Protection and Excesses.

Capricorn Mutual is not an insurer and Protections issued by Capricorn Mutual are not insurance. Protections are an alternative to insurance and are regulated by the Australian Securities and Investments Commission under the *Corporations Act 2001* (Cth) as a "miscellaneous financial risk product". Unlike insurance, a Protection is not an immediate promise of indemnity. Rather, if there is a loss or liability covered by the Protection, the member may request that Capricorn Mutual exercise its discretion to indemnify the member against that loss or liability. Further information is available in our Product Disclosure Statement which is available at [www.capricornmutual.com](http://www.capricornmutual.com).

This Protection is issued by Capricorn Mutual in accordance with its Constitution and Rules. This Schedule of Protection is taken to be incorporated as a part of the Rules and unless otherwise stated any defined terms in the Rules have the same meaning in this Schedule of Protection.

<b>SUMMARY OF PROTECTIONS</b>		
<b>Premises 1 - 6 Lancaster St, INGLEBURN NSW 2565</b>	<b>Anywhere in Australia</b>	
<b>Australia</b>	Section 7 General Property	<b>x</b>
<b>Business: Property Owners Only</b>	Section 8 Goods in Transit	<b>x</b>
Section 1 Business Buildings	Section 9 Public & Products Liability	<b>✓</b>
Section 2 Building Contents	Section 10 Professional Protection	<b>x</b>
Section 3 Burglary	Section 11 Legal Expenses	<b>x</b>
Section 4 Money	Section 12 Tax Audit	<b>x</b>
Section 5 Engineering	Section 13 Commercial Vehicles	<b>x</b>
Section 6 Business Interruption	Section 14 Customer Vehicles	<b>x</b>
	Section 15 Stock Vehicles	<b>x</b>

<b>SUMMARY OF CONTRIBUTIONS</b>	
Contributions	\$3,534.14
GST	\$353.42
Total Contributions	\$3,887.56
Contribution Frequency	Monthly

**Section 1: BUSINESS BUILDINGS**

<b>Premises 1 - 6 Lancaster St, INGLEBURN NSW 2565</b>	<b><u>Limit of Protection</u></b>
<b>Business Buildings</b>	\$805,000.00
<b>Optional Benefits</b>	
Accidental Loss or Damage	Not Taken
Loss of Rent	\$320,000.00
Glass	Not Taken
Flood Damage	Not Taken
<b>Excesses</b>	
Standard	\$750.00
In respect of Earthquakes	1% of Buildings sum protected or \$20,000 whichever is the higher during any one 72 hour period
In respect of Named Cyclones	\$2,500.00
In respect of Glass	\$250.00
In respect of Flood	\$2,000.00

**Section 9: PUBLIC AND PRODUCTS LIABILITY**

<b>Public and Products Liability</b>	<b><u>Limit of Protection</u></b>
Limit of Protection for any one occurrence during the period of protection	\$20,000,000
<b>Excesses - <i>Each &amp; Every Claim</i></b>	
Standard	\$1,000.00
<b>Special Conditions:</b>	
Section 9. Public and Products Liability: This protection is only for the owner's liability at 6 Lancaster Road, Ingleburn, NSW 2565.	

<b>Capricorn Mutual Limited - ABN: 24 104 601 194</b>					
<b>Contributions Summary &amp; Tax Invoice</b>					
<i>This will become a Tax Invoice when you make payment</i>					
<b>Schedule of Protection: P00009458</b>				<b>Saturday, 7 August 2021</b>	
<b>CML Member Number: CML00005433</b>					
Member Name:	THOMAS NORMOYLE T/AS LIVERPOOL SMASH REPAIRS	Trading Name:	Alumni - Thomas Normoyle	ABN:	
Address:	61 Georges Road Leppington NSW 2179 Australia				
TOTAL CONTRIBUTIONS (excluding GST):				\$3,534.14	
GST:				\$353.42	
<b>TOTAL DUE:</b>				<b>\$3,887.56</b>	
<b>Payments from Capricorn Society Account:</b>				<b>029222</b>	
<b>Payment option selected:</b>					
<b>Schedule of Instalments</b>					
07-Aug-21	\$324.00				
01-Sep-21	\$323.96				
01-Oct-21	\$323.96				
01-Nov-21	\$323.96				
01-Dec-21	\$323.96				
01-Jan-22	\$323.96				
01-Feb-22	\$323.96				
01-Mar-22	\$323.96				
01-Apr-22	\$323.96				
01-May-22	\$323.96				
01-Jun-22	\$323.96				
01-Jul-22	\$323.96				
<b>Total</b>	<b>\$3,887.56</b>				
<b>Period of Protection</b> from 04:00 PM hrs Saturday, 7 August 2021 to 04:00 PM hrs Sunday, 7 August 2022					

### Seeking further information?

For further information on your Business and Personal Protections, please contact our Authorised Representative, Capricorn Risk Services via:

Phone: 1800 007 022

Email: [info@capricornrisk.com](mailto:info@capricornrisk.com)

Or visit our website [www.capricornmutual.com](http://www.capricornmutual.com)

You can also contact your Risk Account Manager.

Sunday, 8 August 2021

Alumni - Thomas Normoyle  
61 Georges Road  
Leppington NSW 2179  
Australia

## CERTIFICATE OF MEMBERSHIP CAPRICORN MUTUAL LTD Tax Invoice

ABN 24 104 601 194

AFS Licence Number 203038

This is to confirm that the entity/individual listed below has been admitted to membership of Capricorn Mutual Limited.

CML Membership Number: CML00005433  
Name: THOMAS NORMOYLE T/AS LIVERPOOL SMASH REPAIRS  
Address: 61 Georges Road  
Leppington NSW 2179  
Australia

Date Issued: Sunday, 8 August 2021  
Period of Membership: From Saturday, 7 August 2021 to Sunday, 7 August 2022

Mutual Membership Fee: \$10.00  
GST: \$1.00  
Total Contribution: \$11.00

A single payment of \$11.00 will be charged to the following CSL Membership number: 029222.

Membership is subject to the Constitution and Rules of Capricorn Mutual Limited.

CAPRICORN RISK SERVICES

AUSTRALIA

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1800 007 022

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NEW ZEALAND

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CAPRICORN MUTUAL LIMITED

28 Troode Street  
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Locked Bag 3003  
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CAPRICORN MUTUAL MANAGEMENT PTY LTD

Authorised Representative No: 324456  
ABN: 26 129 143 479