



6 LANCASTER ~~FIELD~~

INGLEBURN

BR. 30/9/2021

#3898.56

Schedule Of Protection

CAPRICORNTM
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

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

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.

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

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

Section 1: BUSINESS BUILDINGS
Premises 1 - 6 Lancaster St, INGLEBURN NSW 2565
Limit of Protection
Business Buildings

\$805,000.00

Optional Benefits

Accidental Loss or Damage

Not Taken

Loss of Rent

\$320,000.00

Glass

Not Taken

Flood Damage

Not Taken

Excesses

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
Public and Products Liability
Limit of Protection

 Limit of Protection for any one occurrence during the period
 of protection

\$20,000,000

Excesses - Each & Every Claim

Standard

\$1,000.00

Special Conditions:

 Section 9. Public and Products Liability: This protection is only for the owner's liability at 6 Lancaster Road,
 Ingleburn, NSW 2565.

Capricorn Mutual Limited - ABN: 24 104 601 194
Contributions Summary & Tax Invoice
This will become a Tax Invoice when you make payment
Schedule of Protection: P00009458
Saturday, 7 August 2021
CML Member Number: CML00005433

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
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GST:	\$353.42
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TOTAL DUE:	\$3,887.56
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Payments from Capricorn Society Account:
029222
Payment option selected:
Schedule of Instalments

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
Total	\$3,887.56

Period of Protection 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

 Or visit our website 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:
Name:
Address:

CML00005433
THOMAS NORMOYLE T/AS LIVERPOOL SMASH REPAIRS
61 Georges Road
Leppington NSW 2179
Australia

Date Issued:
Period of Membership:

Sunday, 8 August 2021
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

📍 GPO Box 4598
Sydney NSW 2001
📞 1800 007 022
✉ info@capricornrisk.com

Authorised Representative Number: 460893

NEW ZEALAND

📍 GPO Box 4598
Sydney NSW 2001
📞 0800 555 303
✉ info@capricornrisk.com

CAPRICORN MUTUAL LIMITED

📍 28 Troode Street
West Perth WA 6005
📞 Locked Bag 3003
West Perth WA 6872

AFS Licence No.: 230038

CAPRICORN MUTUAL MANAGEMENT PTY LTD

Authorised Representative No: 324456
ABN: 26 129 143 479