



SCD Steeds ✓

Your WFI Contact

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15 October 2021



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00023

Ms J A Shelley
231 Coolgardie Road
BALLINA NSW 2478

Go paperless!

Send us your email address to
clientservice@wfi.com.au to start
receiving your documents via email.

RENEWAL CERTIFICATE

TYPE OF INSURANCE	
COMMERCIAL PLAN	
PERIOD OF INSURANCE (EXPIRES MIDNIGHT)	
15 November 2021 to 15 November 2022	
CLIENT NAME	
Ms J A Shelley	
CLIENT NUMBER	PREMIUM
C207491	\$1,909.43
POLICY NUMBER	ESL/FSL
02 CPL 3210232	\$328.27
Tax Invoice When payment is made, this schedule can be used as a Tax Invoice for Australian GST purposes. *If you are registered for GST purposes, your input tax credit entitlement is or is based on the GST amount shown. Please note that, in accordance with the GST law relating to insurance premiums the GST amount may be less than 1/11th of the Total Amount Payable*	GST
	\$223.77 ✓
	GOVERNMENT STAMP DUTY
	\$221.53
	TOTAL AMOUNT PAYABLE
	\$2,683.00
	DUE DATE
	15/11/21

Please be advised that your current policy will expire at midnight on the due date above.

Please find attached our offer to renew your policy on the basis of the details shown above and on the enclosed certificate(s).

If any changes to the certificate(s) are required, please let us know, if we are not advised of any changes, we will assume the details shown on the certificate(s) are accurate.

Please arrange to make payment for this policy using the payment options listed below. If you do not pay on time your policy may be cancelled. We reserve the right to alter our offer to continue cover and the terms of our renewal offer if changes to the certificate(s) are required or new information comes to light.

If you would like to cancel your policy from the date of expiry, please contact us on 1300 934 934 to arrange this.

Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as WFI (WFI)

Paid 8.11.21.

WFI Payment Slip Please do not remit cash by post.

	Biller code	172171		
	Ref:	32102329		
Use BPay to pay from your bank account, credit or debit card.				
<p>Please call 1300 934 934 for all credit card payments.</p>				
Ms J A Shelley CLIENT NAME				
CLIENT NUMBER	POLICY NUMBER	DUE DATE	TOTAL AMOUNT PAYABLE	
C207491	02 CPL 3210232	15/11/21	\$2,683.00	
WFI Office Use Only: REN: 03 AM: 2026 AGENT: 02 9999902				

Important Notes

To help you understand how your renewal premium compares to last year, we have included a comparison below.

Premium Comparison

	Last Year *	This Year
Premium	\$1837.81	\$1909.43
ESL/FSL	\$448.25	\$328.27
GST	\$228.61	\$223.77
Government Stamp Duty	\$226.33	\$221.53
Total	\$2741.00	\$2683.00

* Last year's premium represents the amount you were charged for your insurance policy at the beginning of the last policy term plus or minus any changes you made throughout the policy term.

Changes to your premium

Your premium is based on the possibility of a claim against your policy, and may change if the general cost to protect our customers changes. For information on how your insurance premium is calculated, please contact us to discuss.

To learn more about general premium calculations you may refer to the Insurance Council of Australia website.

<http://understandinsurance.com.au/premiums-explained>

INFORMATION FROM THE NSW EMERGENCY SERVICES LEVY INSURANCE MONITOR

Information

The Emergency Services Levy ("ESL") is an amount included by an insurance company in a premium payable for the issue of a regulated contract of insurance for the purpose of recouping emergency service contributions required to be paid by the insurance company and which are used to fund emergency services in NSW in the financial year in which the contract of insurance commences.

The Insurance Monitor

The office of the Insurance Monitor was established, in June 2016, as an independent body. Among the functions of that office is to provide information and advice about emergency services levy reform and to monitor the prices for the issue of regulated contracts of insurance. Professor Allan Fels AO and Professor David Cousins AM were appointed by the NSW Government as the Emergency Services Levy Insurance Monitor and Deputy Monitor, respectively on 8 June 2016

If you would like further information

Information about the Insurance Monitor can be found at:
www.eslinsurancemonitor.nsw.gov.au

Location: 73 Southeren Cross Drive

BALLINA 2478

Risk: 004/001 Business property damage Effective: 15/11/21

Excess: \$900 or as shown in the policy, whichever is greater

Insured: Cassels Richmond Pty Ltd atf Cassels Richmond Superannuation Fund

Business: P/Owner Storage Units

Property insured:

Sum insured:

Buildings:

Building	\$399,068 (replacement)
Total sum insured for Buildings	\$399,068

Additional benefits:

Loss of rent	\$55,000
Demolition, clearing of debris	\$30,000

Special conditions:

Important Note - Flood Cover:

Your Business property damage policy does not automatically include cover for damage caused by Flood.

You may have the option to add Flood cover to this policy.

If we agree to add Flood cover to this policy your

Certificate of Insurance will indicate cover is provided.

(Please refer to the Product Disclosure Statement for

details). To find out more please contact us.

Premium	\$1313.10
ESL/FSL	\$328.27
GST	\$164.14
Government Stamp Duty	\$162.49
Total Amount Payable	\$1968.00

Risk: 004/002 Business legal liability Effective: 15/11/21

Excess:

Damage to property \$1,000

Insured: Cassels Richmond Pty Ltd atf Cassels Richmond Superannuation Fund

Business: P/Owner Storage Units

Important Note

WFI will now require You to estimate payments for the services of contractors/sub-contractors or labour hire that may be engaged by You in your Business. Your estimate does not need to include payments arising out of the activities of contractors/sub-contractors or labour hire engaged by You for the purpose of maintaining Your Business equipment or Business Premises.

Please review current estimated payments shown above and contact WFI to make appropriate amendments if required.

Limit of Indemnity:

Limit any one Occurrence	\$10,000,000
Property in Your physical or legal control	\$250,000
Aggregate limit for product liability	NO COVER
Aggregate limit for pollution liability	\$10,000,000

Special conditions:

No cover for product liability

Premium	\$596.33
GST	\$59.63
Government Stamp Duty	\$59.04
Total Amount Payable	\$715.00

NSW Government Stamp Duty is included and if you think you are NSW Stamp Duty exempt please complete the attached Declaration or visit www.wfi.com.au/stampduty/nsw.

The item and amount are shown so you can easily identify them.



Confirmation

Processing

Your payment will be received within our standard [cut-off times](#).

For **international payments** please allow **up to 2 hours** for payments to be debited from your account. Check status under Payments to confirm.

Payment summary

BPAY® receipt number **0010945**

Payer

From **Westpac DIY Super Working Account 032-539 xx0878**

Description **Insurance WFI**

Payee

To **WFI Insurance
WFI - Biller code 172171**

Customer reference number **32102329**

Payment details

Amount **\$2,683.00**

Scheduled payment date **8 Nov 2021**

Payment ID **71d9ed3a-d142-4956-be52-ddc00ea0e0f1**