



HATTE GILBERT INSURANCE BROKERS P/LTD

ABN 76 096 055 140 ACN 096 055 140 AFS Licence Number 237401
 Trading as HATTE GILBERT INSURANCE BROKERS
 Unit 2/218 Walker Street PO Box 1976
 Bundaberg Bundaberg QLD 4670
 QLD 4670

Tel: (07) 4152 9000
 Fax: (07) 4153 2260

Email: hgib@bigpond.net.au

You are reminded that the policy mentioned below falls due for renewal on 25/08/2022. To ensure your continued protection, payment must be received BY THIS DATE.

TAX INVOICE

This document will be a tax invoice for GST when you make payment

Invoice Date: 28/07/2022

Invoice No: 90173

Our Reference: SCHM D

Should you have any queries in relation to this account, please contact your Account Manager
JANICE FRANKS

SCHMEIDER SUPER FUND
 5 Alexandra Street
 BUNDABERG EAST QLD 4670

Class of Policy: Business Combined
Insurer: QBE Insurance (Australia) Limited
 ABN

ABN:

The Insured: SCHMEIDER SUPER FUND

RENEWAL

Policy No: 104U818328BPK

Period of Cover:

From **25/08/2022**
 to **25/08/2023** at 4:00 pm

Details: See attached schedule for a description of the risk(s) insured

Liability : 5 Alexandra Street BUNDABERG EAST

YOUR DUTY OF DISCLOSURE

PLEASE READ IMPORTANT NOTICE OVERLEAF

NON-DISCLOSURE

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

Clients who are not fully satisfied with our services should contact our customer relations/complaints officer. HATTE GILBERT INSURANCE BROKERS P/LTD also subscribe to the Financial Ombudsman Service (FOS), a free customer service and follow the principles of the Insurance Brokers Code of Practice. Further information is available from our office, or visit www.fos.org.au.

Your Premium:

Premium	UW Levy	Fire Levy	GST	Stamp Duty	Admin Fee
\$400.88	\$0.00	\$0.00	\$43.12	\$39.69	\$30.31

Commission earned on this invoice \$116.85

TOTAL \$514.00
 (Excluding Credit Card fee)

Credit Card fee (inc GST) is \$5.14

PAID



Acct Name: HATTE GILBERT INSURANCE BROKERS
 BSB: 014515 Account: 199016447
 Reference: SCHM D 90173

Our Reference: SCHM D
 Invoice No: 90173
 Acct Man: JANICE FRANKS



Mail this portion with your cheque payable to:
 Hatte Gilbert Insurance Brokers
 Po Box 1976
 Bundaberg Qld 4670



To pay with your Mastercard or Visa (add 1% credit card fee)
 Call 0741529000

PBTM

PAY MONTHLY



12 MONTHLY PAYMENTS OF \$49.98

To proceed, click the button below or go to pbtm.com.au

Username: SCHM D

Password: 90173

View and Accept Online



12 MONTHLY PAYMENTS OF
 or AMOUNT DUE

\$49.98
\$514.00

Class of Policy: Business Combined
 Name Insured: SCHMEIDER SUPER FUND

Policy No: 104U818328BPK
 Invoice No: 90173
 Our Ref: SCHM D

Policy Number 104U818328BPK
Period of Cover From 25/08/2022 to 25/08/2023 at 4pm
Insured
 Insured Name Schmeider Super Fund
 Address 5 Alexandra Street
 BUNDABERG EAST, QLD, 4670

Policy Wording
 QM8166

Cover Summary

Situation: 5 Alexandra Street BUNDABERG EAST QLD 4670 (Principal)

Cover	Taken
Property Damage	Not Taken
Business Interruption	Not Taken
Theft	Not Taken
Money	Not Taken
Machinery Breakdown	Not Taken
Electronic Equipment Breakdown	Not Taken
Public & Products Liability	Taken
Glass	Not Taken
General Property	Not Taken
Employee Dishonesty	Not Taken
Transit	Not Taken
Tax Audit	Not Taken

Your renewal premium comparison

	Last Year*	This Year
Base Premium	\$394.92	\$400.88
Emergency Services Levy	\$0.00	\$0.00
Stamp Duty	\$39.09	\$39.68
GST	\$39.49	\$40.09
Total Premium	\$473.50	\$480.65

* 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.

Claims Experience

Any claims in the last 3 years under the sections to be insured? No

Class of Policy: Business Combined
 Name Insured: SCHMEIDER SUPER FUND

Policy No: 104U818328BPK
 Invoice No: 90173
 Our Ref: SCHM D

Situation Details

Situation: 5 Alexandra Street BUNDABERG EAST QLD 4670 (Principal)

Business Details

Selected Occupation	Non-Alcoholic Beer Manufacturing
Business Description	Storage two cottages
Annual Turnover	\$ 5,000
Total number of staff - Full Time	10
Total number of staff - Part time/Casual	2

Interested Parties

No Interested Parties noted

Public and Products Liability cover section

	Limit of liability
General Liability and Products Liability	\$ 10,000,000

Details of Business

Property Owner Liability only	No
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Contractors and Subcontractors

Do you engage contractors and/or subcontractors in your business	No
--	----

Labour Hire

Do you engage labour hire or hired in labour in your business	No
---	----

Additional benefit

Property in Your physical or legal control	\$ 250,000
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Applicable Excess

All Property Damage claims	\$ 500
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TAX INVOICE

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Invoice Date: 28/07/2022

Invoice No: 90176

Our Reference: SCHM D

Should you have any queries in relation to this account, please contact your Account Manager
JANICE FRANKS

SCHMEIDER SUPER FUND
5 Alexandra Street
BUNDABERG EAST QLD 4670

Class of Policy: Business Combined
Insurer: QBE Insurance (Australia) Limited
ABN: _____
The Insured: SCHMEIDER SUPER FUND

ABN:

RENEWAL

Policy No: 104U814334BPK

Period of Cover:

From **25/08/2022**

to **25/08/2023** at 4:00 pm

Details: See attached schedule for a description of the risk(s) insured

Renewal Ohana Cider House

YOUR DUTY OF DISCLOSURE

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Your Premium:

Premium	UW Levy	Fire Levy	GST	Stamp Duty	Admin Fee
\$1,827.01	\$0.00	\$0.00	\$187.74	\$180.87	\$50.38

Commission earned on this invoice \$532.58

TOTAL
(Excluding Credit Card fee) **\$2,246.00**

Credit Card fee (inc GST) is

\$22.46

PAID



Acct Name: HATTE GILBERT INSURANCE BROKERS
BSB: 014515 Account: 199016447
Reference: SCHM D 90176

Our Reference: SCHM D
Invoice No: 90176
Acct Man: JANICE FRANKS



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Bundaberg Qld 4670



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PBTM

PAY MONTHLY



12 MONTHLY PAYMENTS OF \$212.99

To proceed, click the button below or go to pbtm.com.au

Username: SCHM D

Password: 90176

View and Accept Online



12 MONTHLY PAYMENTS OF
or AMOUNT DUE

\$212.99
\$2,246.00

Schedule of Insurance

Class of Policy: Business Combined
The Insured: SCHMEIDER SUPER FUND

Policy No: 104U814334BPK
Invoice No: 90176
Our Ref: SCHM D

Policy Number

104U814334BPK

Period of Cover

From 25/08/2022 to 25/08/2023 at 4pm

Insured

Insured Name

Schmeider Super Fund

Address

5 Alexander Street
Bundaberg East
Bundaberg East, QLD, 4670

Policy Wording

QM8166

Cover Summary

Situation: 5 Alexandra Street BUNDABERG EAST QLD 4670 (Principal)

Cover	Taken
Property Damage	Taken
Business Interruption	Taken
Theft	Not Taken
Money	Not Taken
Machinery Breakdown	Not Taken
Electronic Equipment Breakdown	Not Taken
Public & Products Liability	Taken
Glass	Not Taken
General Property	Not Taken
Employee Dishonesty	Not Taken
Transit	Not Taken
Tax Audit	Not Taken

Your renewal premium comparison

	Last Year*	This Year
Base Premium	\$1,606.70	\$1,827.01
Emergency Services Levy	\$0.00	\$0.00
Stamp Duty	\$159.06	\$180.87
GST	\$160.68	\$182.70
Total Premium	\$1,926.44	\$2,190.58

* 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.

Claims Experience

Any claims in the last 3 years under the sections to be insured?

No

Situation Details

Situation: 5 Alexandra Street BUNDABERG EAST QLD 4670 (Principal)

Policy: Business Combined
Insured: SCHMEIDER SUPER FUND

Policy No: 104U814334BPK
Invoice No: 90176
Our Ref: SCHM D

Business Details

Selected Occupation Property Owner - Warehouse
 Annual Turnover \$ 32,000
 Tenant Business Beer Mfg, Brewery (Ex. Non-Alcoholic Beer)

Situation Details

Construction

Year built 1995

Building Details

Floors Concrete
 Walls Iron/Steel/Aluminium on steel
 Roof Iron/Steel/Aluminium on steel
 Expanded Polystyrene (EPS) 1% - 14%

Fire Protection

Fire Extinguishers, Hose Reels

Security Protection

Deadlocks on doors

Other Details

Premises connected to town water Yes

Interested Parties

No Interested Parties noted

Property Damage cover section

Property Damage Information

Is your premises more than 50% vacant No
 Is manufacturing equipment left operating when the site is unattended? No

Sum Insured

Buildings \$ 500,000
 Method of Settlement Reinstatement or replacement
 Contents \$ Not Insured
 Method of Settlement Reinstatement or replacement
 Stock \$ Not Insured
Specified Items Not Insured

Extra cost of reinstatement \$ As per policy wording
 Removal of debris \$ As per policy wording
 Rewriting of records \$ As per policy wording
 Playing surfaces \$ As per policy wording

Optional covers

Strata title mortgagee(s) interest Not Insured
 Flood cover Not Insured

Applicable Excess

Excess \$ 250
 Earthquake, tsunami, volcanic eruption or subterranean fire \$20,000 or 1% of the Total Sum Insured, whichever is the lower amount.

Endorsements

Endorsement # 1
Name

SPOILAGE EXCLUSION STEADFAST

Schedule of Insurance

F

Class of Policy: Business Combined
The Insured: SCHMEIDER SUPER FUND

Policy No: 104U814334BPK
Invoice No: 90176
Our Ref: SCHM D

Code BFPS75

Wording

SPOILAGE EXCLUSION

Notwithstanding anything in the Policy wording or Schedule to the contrary it is agreed and declared that the Business Property cover Section of this Policy does not cover any loss or damage to Stock in any vessel, container, tank, pipe or transfer line if caused by:

1. damage to the refrigeration plant caused by a defined event or accidental damage as defined in the policy wording;
2. a rise or fall in temperature resulting from:
 - a. a sudden, unintended and unexpected leakage of refrigerant;
 - b. faulty operation of the temperature controlling device(s); or
 - c. failure of publicly supplied electricity, water or gas services arising from damage to any property of the public supply authority.
3. contamination; or
4. accidental discharge, dispersion or leakage.

You are not covered for any loss or damage caused by any naturally occurring reactions, additives added, cork taint or residue of cleaning products.

Business Interruption cover section

Cover Type	Annual Revenue
Indemnity Period (months)	12
	Sum Insured
Annual Revenue	\$ 32,000
Additional increase in cost of working	\$ 25,000
Accounts Receivable	\$ 7,500
Claims preparation and proving expenses	\$ 10,000
Documents Temporarily Removed	\$ As per policy wording
Optional cover	
Goodwill	\$ Not Insured

Endorsements

Endorsement # 1

Name SPOILAGE EXCLUSION STEADFAST
Code BFPS75

Wording

SPOILAGE EXCLUSION

Notwithstanding anything in the Policy wording or Schedule to the contrary it is agreed and declared that the Business Property cover Section of this Policy does not cover any loss or damage to Stock in any vessel, container, tank, pipe or transfer line if caused by:

1. damage to the refrigeration plant caused by a defined event or accidental damage as defined in the policy wording;
2. a rise or fall in temperature resulting from:
 - a. a sudden, unintended and unexpected leakage of refrigerant;
 - b. faulty operation of the temperature controlling device(s); or
 - c. failure of publicly supplied electricity, water or gas services arising from damage to any property of the public supply authority.
3. contamination; or
4. accidental discharge, dispersion or leakage.

You are not covered for any loss or damage caused by any naturally occurring reactions, additives added, cork taint or residue of cleaning products.

Policy: Business Combined
Insured: SCHMEIDER SUPER FUND

Policy No: 104U814334BPK
Invoice No: 90176
Our Ref: SCHM D

Public and Products Liability cover section

	Limit of liability
General Liability and Products Liability	\$ 10,000,000

Details of Business

Property Owner Liability only Yes

Contractors and Subcontractors

Do you engage contractors and/or subcontractors in your business No

Labour Hire

Do you engage labour hire or hired in labour in your business No

Additional benefit

Property in Your physical or legal control \$ 250,000

Applicable Excess

All Property Damage claims \$ 500

Endorsements

Endorsement # 1

Name	PROPERTY OWNERS EXCLUDING TRADE RIS
Code	BPPS50
Wording	

PROPERTY OWNERS EXCLUDING TRADE RISK

The Public and products liability cover section of this Policy does not cover liability in respect of Personal injury, Property damage or Advertising injury arising out of or in connection with any Business, Profession, Trade or Manufacturing Operations other than as owner of Property (the subject of this Indemnity) conducted by You.



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Page 1 of 6

TAX INVOICE

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Invoice Date: 28/07/2022

Invoice No: 90174

Our Reference: SCHM D

Should you have any queries in relation to this account, please contact your Account Manager
JANICE FRANKS

SCHMEIDER SUPER FUND
5 Alexandra Street
BUNDABERG EAST QLD 4670

Class of Policy: Business Combined
Insurer: QBE Insurance (Australia) Limited
ABN
The Insured: SCHMEIDER SUPER FUND

ABN:

RENEWAL

Policy No: 104U814421BPK

Period of Cover:

From 25/08/2022

to 25/08/2023 at 4:00 pm

Details: See attached schedule for a description of the risk(s) insured

Renewal 5 Alexandra Street BUNDABERG EAST

YOUR DUTY OF DISCLOSURE

PLEASE READ IMPORTANT
NOTICE OVERLEAF

NON-DISCLOSURE

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Your Premium:

Premium	UW Levy	Fire Levy	GST	Stamp Duty	Admin Fee
\$2,349.61	\$0.00	\$0.00	\$239.94	\$232.61	\$49.84

Commission earned on this invoice \$684.92

TOTAL
(Excluding Credit Card fee) **\$2,872.00**

Credit Card fee (inc GST) is \$28.72

PAID



Acct Name: HATTE GILBERT INSURANCE BROKERS
BSB: 014515 Account: 199016447
Reference: SCHM D 90174

Our Reference: SCHM D
Invoice No: 90174
Acct Man: JANICE FRANKS



Mail this portion with your cheque payable to:
Hatte Gilbert Insurance Brokers
Po Box 1976
Bundaberg Qld 4670



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Call 0741529000

PBTM

PAY MONTHLY



12 MONTHLY PAYMENTS OF \$272.36

To proceed, click the button below or go to pbtm.com.au

Username: SCHM D

Password: 90174

View and Accept Online



12 MONTHLY PAYMENTS OF
or AMOUNT DUE

\$272.36
\$2,872.00

Class of Policy: Business Combined	Policy No: 104U814421BPK
Name Insured: SCHMEIDER SUPER FUND	Invoice No: 90174
	Our Ref: SCHM D

Policy Number 104U814421BPK
Period of Cover From 25/08/2022 to 25/08/2023 at 4pm
Insured
 Insured Name Schmeider Super Fund
 Address 5 Alexandra Street
 BUNDABERG EAST, QLD, 4670

Policy Wording
 QM8166

Cover Summary
Situation: 5 Alexandra Street BUNDABERG EAST QLD 4670 (Principal)

Cover	Taken
Property Damage	Taken
Business Interruption	Taken
Theft	Not Taken
Money	Not Taken
Machinery Breakdown	Not Taken
Electronic Equipment Breakdown	Not Taken
Public & Products Liability	Taken
Glass	Not Taken
General Property	Not Taken
Employee Dishonesty	Not Taken
Transit	Not Taken
Tax Audit	Not Taken

Your renewal premium comparison

	Last Year*	This Year
Base Premium	\$2,056.82	\$2,349.61
Emergency Services Levy	\$0.00	\$0.00
Stamp Duty	\$203.62	\$232.60
GST	\$205.69	\$234.96
Total Premium	\$2,466.13	\$2,817.17

* 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.

Claims Experience

Any claims in the last 3 years under the sections to be insured? No

Class of Policy: Business Combined
 Name Insured: SCHMEIDER SUPER FUND

Policy No: 104U814421BPK
 Invoice No: 90174
 Our Ref: SCHM D

Situation Details

Situation: 5 Alexandra Street BUNDABERG EAST QLD 4670 (Principal)

Business Details

Selected Occupation Property Owner - Factory/Industrial
 Annual Turnover \$ 25,220
 Tenant Business Cabinet Mfg - Other

Situation Details

Construction

Year built 1995

Building Details

Floors Concrete
 Walls Metal
 Roof Iron/Steel/Aluminium on steel
 Expanded Polystyrene (EPS) 0%

Fire Protection

Fire Extinguishers

Security Protection

Deadlocks on doors

Other Details

Premises connected to town water Yes

Interested Parties

No Interested Parties noted

Property Damage cover section

Property Damage Information

Is your premises more than 50% vacant No
 Is manufacturing equipment left operating when the site is unattended? No

Sum Insured

Buildings \$ 400,000
 Method of Settlement Reinstatement or replacement
 Contents \$ Not Insured
 Method of Settlement Reinstatement or replacement
 Stock \$ Not Insured
Specified Items Not Insured
 Extra cost of reinstatement \$ As per policy wording
 Removal of debris \$ As per policy wording
 Rewriting of records \$ As per policy wording
 Playing surfaces \$ As per policy wording

Optional covers

Strata title mortgagee(s) interest Not Insured
 Flood cover Not Insured

Class of Policy: Business Combined	Policy No: 104U814421BPK
Name of the Insured: SCHMEIDER SUPER FUND	Invoice No: 90174
	Our Ref: SCHM D

Applicable Excess

Excess	\$ 250
Earthquake, tsunami, volcanic eruption or subterranean fire	\$20,000 or 1% of the Total Sum Insured, whichever is the lower amount.

Business Interruption cover section

Cover Type	Insurable Gross Profit
Indemnity Period (months)	12

Sum Insured

Insurable Gross Profit	\$ 30,000
Additional increase in cost of working	\$ 25,000
Accounts Receivable	\$ 7,500
Claims preparation and proving expenses	\$ 10,000
Documents Temporarily Removed	\$ As per policy wording

Optional cover

Goodwill	\$ Not Insured
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Uninsured Working Expenses

Purchases	100%
Discounts Allowed	100%
Bad Debt	100%

Public and Products Liability cover section

	Limit of liability
General Liability and Products Liability	\$ 20,000,000

Details of Business

Property Owner Liability only	Yes
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Contractors and Subcontractors

Do you engage contractors and/or subcontractors in your business	No
--	----

Labour Hire

Do you engage labour hire or hired in labour in your business	No
---	----

Additional benefit

Property in Your physical or legal control	\$ 250,000
--	------------

Applicable Excess

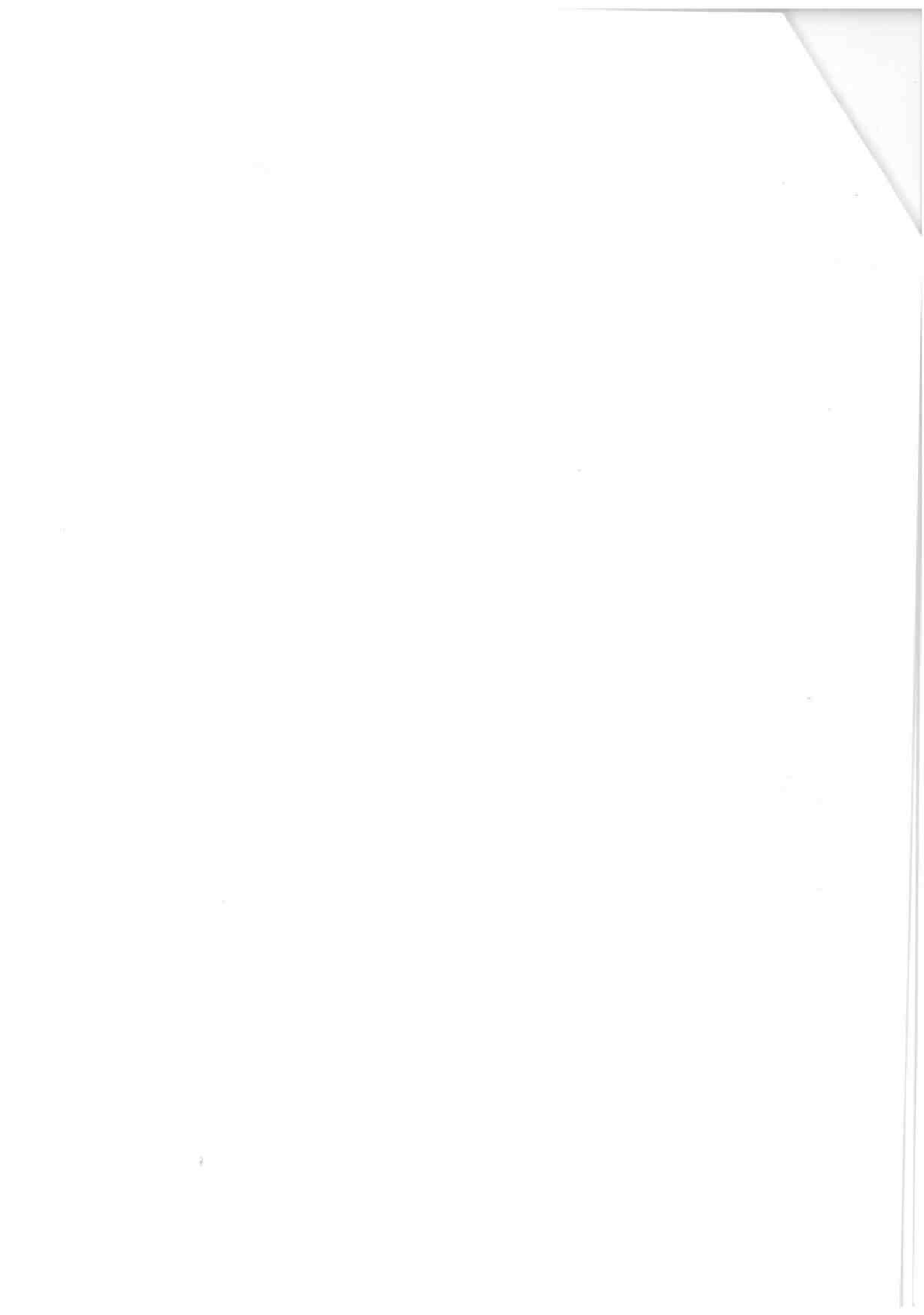
All Property Damage claims	\$ 500
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Endorsements

Endorsement # 1

Name	PROPERTY OWNERS EXCLUDING TRADE RIS
Code	BPPS50
Wording	

PROPERTY OWNERS EXCLUDING TRADE RISK
 The Public and products liability cover section of this Policy does not cover liability in respect of Personal injury, Property damage or





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TAX INVOICE

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Invoice Date: 10/08/2022

Invoice No: 90252

Our Reference: SCHM D

Should you have any queries in relation to this account, please contact your Account Manager
JANICE FRANKS

SCHMEIDER SUPER FUND
5 Alexandra Street
BUNDABERG EAST QLD 4670

Class of Policy: Business Combined
Insurer: QBE Insurance (Australia) Limited
ABN
The Insured: SCHMEIDER SUPER FUND

ABN:

RENEWAL

Policy No: 104U818363BPK

Period of Cover:

From 25/08/2022
to 25/08/2023 at 4:00 pm

Details: See attached schedule for a description of the risk(s) insured

Covering: Property Damage only

YOUR DUTY OF DISCLOSURE

PLEASE READ IMPORTANT
NOTICE OVERLEAF

NON-DISCLOSURE

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Your Premium:

Premium	UW Levy	Fire Levy	GST	Stamp Duty	Admin Fee
\$571.61	\$0.00	\$160.05	\$76.32	\$80.48	\$31.54

Commission earned on this invoice \$166.62

TOTAL \$920.00
(Excluding Credit Card fee)

Credit Card fee (inc GST) is

\$9.20

PAID



Acct Name: HATTE GILBERT INSURANCE BROKERS
BSB: 014515 Account: 199016447
Reference: SCHM D 90252

Our Reference: SCHM D
Invoice No: 90252
Acct Man: JANICE FRANKS



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Bundaberg Qld 4670



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PBTM

PAY MONTHLY



12 MONTHLY PAYMENTS OF \$89.47

To proceed, click the button below or go to pbtm.com.au

Username: SCHM D

Password: 90252

View and Accept Online

12 MONTHLY PAYMENTS OF
or AMOUNT DUE

\$89.47
\$920.00

Schedule of Insurance

Page 2 of 4

Class of Policy: Business Combined
The Insured: SCHMEIDER SUPER FUND

Policy No: 104U818363BPK
Invoice No: 90252
Our Ref: SCHM D

Policy Number 104U818363BPK
Period of Cover From 25/08/2022 to 25/08/2023 at 4pm

Insured
Insured Name Schmeider Super Fund
Address Glen Ireh
35 Drummond Street
PERTH, TAS, 7300

Policy Wording
QM8166

Cover Summary

**Situation: Glen Ireh 35 Drummond Street
PERTH TAS 7300 (Principal)**

Cover	Taken
Property Damage	Taken
Business Interruption	Not Taken
Theft	Not Taken
Money	Not Taken
Machinery Breakdown	Not Taken
Electronic Equipment Breakdown	Not Taken
Public & Products Liability	Not Taken
Glass	Not Taken
General Property	Not Taken
Employee Dishonesty	Not Taken
Transit	Not Taken
Tax Audit	Not Taken

Your renewal premium comparison

	Last Year*	This Year
Base Premium	\$511.23	\$571.61
Emergency Services Levy	\$143.14	\$160.05
Stamp Duty	\$71.98	\$80.48
GST	\$65.44	\$73.17
Total Premium	\$791.79	\$885.31

* 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.

Claims Experience

Any claims in the last 3 years under the sections to be insured? No

Class of Policy: Business Combined
The Insured: SCHMEIDER SUPER FUND

Policy No: 104U818363BPK
Invoice No: 90252
Our Ref: SCHM D

Situation Details

Situation: Glen Ireh 35 Drummond Street PERTH TAS 7300 (Principal)

Business Details

Selected Occupation Barrel, Wooden, Manufacturing
 Business Description Storage
 Annual Turnover \$ 80,000
 Total number of staff - Full Time 2
 Total number of staff - Part time/Casual 0

Situation Details

Construction

Year built 2000

Building Details

Floors Concrete
 Walls Metal
 Roof Iron/Steel/Aluminium on steel
 Expanded Polystyrene (EPS) 0%

Fire Protection

Fire Extinguishers

Security Protection

Deadlocks on doors

Other Details

Premises connected to town water Yes

Interested Parties

No Interested Parties noted

Property Damage cover section

Property Damage Information

Is your premises more than 50% vacant No

Is manufacturing equipment left operating when the site is unattended? No

Sum Insured

Buildings \$ Not Insured
 Method of Settlement Reinstatement or replacement
 Contents \$ Not Insured
 Method of Settlement Reinstatement or replacement
 Stock \$ 80,000
Specified Items Not Insured
 Extra cost of reinstatement \$ As per policy wording
 Removal of debris \$ As per policy wording
 Rewriting of records \$ As per policy wording
 Playing surfaces \$ As per policy wording

Class of Policy: Business Combined
The Insured: SCHMEIDER SUPER FUND

Policy No: 104U818363BPK
Invoice No: 90252
Our Ref: SCHM D

Optional covers

Strata title mortgagee(s) interest Not Insured
Flood cover Not Insured

Applicable Excess

Excess \$ 250
Earthquake, tsunami, volcanic eruption or subterranean fire \$20,000 or 1% of the Total Sum Insured, whichever is the lower amount.

IMPORTANT NOTICE

This coverage summary has been prepared for general reference only, nothing contained herein prevails over the terms conditions and exclusions of the policy wording.
This is an important document. You should read it carefully and ensure that you understand it. If you do not understand anything please do not hesitate to contact our office.
You have a minimum of 14 days to cancel your policy. You will find the details of the cooling-off period in your policy documents.

GENERAL ADVICE WARNING

In this instance we only provide a "general advice" service. This means that whilst we may generally recommend the products we distribute, we do not consider whether the product is appropriate for your own personal objectives, financial situation and needs in making the recommendation.
You need to consider the appropriateness of any information (in particular any policy documentation and relevant Product Disclosure Statement) or general advice we give you, having regard to your personal situation, before acting on our advice or buying any product.

Thank you for entrusting your insurance need to us. Please call us if you have any questions or queries.