



Dental Essentials is a trading name of Bruce Insurance Pty Ltd ACN 009 048 677
as trustee for Bruce Insurance Trust ABN 92 241 283 362, AFS License 238917

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You are reminded that your policy expires on 15/07/2020. Payment must be made by this date. Please see overleaf for payment options.

43 Wellington Rd Freehold Morley Pty Ltd ATF
43 Wellington Rd Freehold Morley Bare Trust
3/218 Rockingham Road
SPEARWOOD WA 6163

TAX INVOICE

This document is a tax invoice for GST

Invoice Date: 15/07/2020

Invoice No: B55507

Our Reference: 43 WELLING

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

Class of Policy: Industrial Special Risks

Insurer: Chubb Insurance Australia Limited
Level 38, 225 George Street, Sydney

ABN: 23 001 642 020

The Insured: Refer To Schedule

Renewal

Policy No: 05FX013597

Period of Cover:

From **15/07/2020**

to **15/07/2021** at 4:00 pm

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

Your Premium:

| Premium | UW Levy | Fire Levy | GST | Stamp Duty | WHO Fee | Broker Fee |
|--------------|---------|-----------|---------|------------|---------|-------------------|
| \$823.19 | \$0.00 | \$0.00 | \$98.41 | \$90.55 | \$0.00 | \$160.85 |
| TOTAL | | | | | | \$1,173.00 |

Our Reference: 43 WELLING
Invoice No: B55507
Acct Man: Laetitia

AMOUNT DUE

\$0.00

Schedule of Insurance

| | |
|--|------------------------------|
| Class of Policy: Industrial Special Risks | Policy No: 05FX013597 |
| The Insured: Refer To Schedule | Invoice No: B55507 |
| | Our Ref: THIPPESWAM |

Following is a brief summary of the insurance we have arranged on your behalf. This is not intended to replace your policy document / product disclosure statement which contains the terms and conditions applicable.

The Insured:

1. Pujari Pty Ltd ATF The Pujari Family Trust
2. Geraldton Implant Centre Pty Ltd ATF Geraldton Clinic
3. Pujari Pty Ltd ATF Superannuation Fund
4. Dr Hareesh Thippeswamy
5. Pratheem Lobo and Hareesh Thippeswamy
6. 43 Wellington Rd Freehold Morley Pty Ltd ATF 43 Wellington Rd Freehold Morley Bare Trust
and/or subsidiary and/or related Corporations as defined under Australian Corporations Law and/or financiers and all parties for whom the insured undertakes to insure, for their respective rights, interests, inter-relationships and liabilities.

Interested Parties: ANZ Banking Group Ltd 275 George St SYDNEY NSW 2000
Bank of Queensland Ltd 229 Elizabeth St BRISBANE CITY QLD 4000

Insured's Business: Principally Dentist and property owners and any other activity incidental thereto.

Principal Location: Refer Addendum and Elsewhere in Australia where the insured carries on business has goods or other property stored or being processed or has work done.

Interest Insured: Section 1 - Material Damage
All the real and personal property of every kind and description (except that excluded) belonging to the Insured or which the Insured is responsible or has assumed responsibility prior to the occurrence of any damage, including all such property in which the Insured may acquire an insurable interest during the period of insurance.

Section 2 - Consequential Loss

Loss as defined in the policy.

| | | |
|---|------------------------|--------------|
| Declared Values: | Section 1 - Buildings | \$ 3,400,000 |
| | Section 2 - Contents | \$ 2,185,000 |
| in accordance with the Basis of Settlement) | (All property insured) | \$ 5,585,000 |

Section 2

| | | |
|-------------------------|---------------|------------------------------|
| Indemnity period | Gross Revenue | \$ \$5,994,000 |
| | 12 months | |
| | Payroll | \$ Included in Gross Revenue |

Limits of Liability: The amounts set out hereunder represent the Insurer(s) Maximum Limit(s) of Liability in respect of any one loss or series of losses arising out of the one event at any one situation subject to any lesser Limit(s) of Liability specified elsewhere in the Policy.

Schedule of Insurance

| | | | |
|-------------------------|--------------------------|--------------------|------------|
| Class of Policy: | Industrial Special Risks | Policy No: | 05FX013597 |
| The Insured: | Refer To Schedule | Invoice No: | B55507 |
| | | Our Ref: | THIPPESWAM |

| | |
|---|---------------|
| Combined single limit (any one loss / any one situation) | \$ 12,079,000 |
| Acquired companies (as defined) | \$2,000,000 |
| Flood - in the annual aggregate and per any one event | \$500,000 |

Sub-limits of Liability: The liability of the Insurer(s) shall be further limited in respect of any one loss or series of losses arising out of any one event at any one Situation as set out hereunder and it is understood and agreed that such Sub-Limit(s) shall not increase the liability of the Insurer(s) beyond the Limit(s) of Liability expressed above and also the under mentioned deductible(s) will apply in respect of these Sub Limit(s) but shall not be cumulative.

Under Section 1

| | | |
|---|----|-------------------|
| Unspecified Damage (Defined below) | \$ | 1,000,000 |
| Burglary & Theft (other than money) | \$ | 100,000 |
| Theft of Property in Open Air | \$ | 25,000 |
| Damage to Property in Open Air as a Result of Wind, Rainwater & Hail | \$ | 25,000 |
| Removal of Debris | \$ | 500,000 |
| Rewriting of Records / Valuable Papers | \$ | 50,000 |
| Personal property, tools & effects of Directors, Employees and Visitors - limit per person and in aggregate | \$ | 5,000 / \$20,000 |
| Glass | \$ | Replacement Value |
| General Property | \$ | 10,000 |
| Keys & Locks | \$ | 25,000 |
| Dishonest / Fraudulent Acts of Employees | \$ | 20,000 |
| Expediting Expenses | \$ | 100,000 |
| Cost of Clearing Drains | \$ | 100,000 |
| Liability for Duty | \$ | 50,000 |
| Landscaping | \$ | 25,000 |
| Extra Cost of Reinstatement | \$ | 100,000 |
| Additional Extra Cost of Reinstatement | \$ | 500,000 |
| Loss of Land Value | \$ | 100,000 |
| Money | \$ | 2,000 |
| Electronic Equipment | \$ | 50,000 |
| Machinery Breakdown | \$ | 25,000 |
| Deterioration of Stock | \$ | 10,000 |

Unspecified Damage, for the purpose of any Limit or Sub-limit of Liability or Deductible as shown in the Schedule, means Damage caused by any peril or circumstance not more specifically covered or excluded by this Policy other than: fire; lightning; thunderbolt; explosion; implosion; collapse; earthquake; subterranean fire; volcanic eruption; impact; aircraft and/or other aerial devices and/or articles dropped therefrom; sonic boom; theft; breakage of glass; loss of money; the acts of persons taking part in riots or civil commotions or of strikers or locked-out workers or of persons taking part in labour disturbances or of malicious persons or the acts of any lawfully constituted authority in connection with the foregoing acts or in connection with any conflagration or other catastrophe; storm and/or tempest and/or rainwater and/or wind and/or hail, and/or flood, and/or water or other liquids or substances discharged, overflowing or leaking from apparatus, appliances, pipes or any other system at the premises or elsewhere; or other peril mentioned under the heading in the Schedule, Sub-Limits of Liability.

Under Section 2

| | | |
|--------------------------|----|---------|
| Professional fees | \$ | 250,000 |
| Claims preparation costs | \$ | 250,000 |

Schedule of Insurance

| | |
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| | | |
|---|----|-------------|
| Additional Increased Cost of Working | \$ | 250,000 |
| Accounts Receivable | \$ | 200,000 |
| Remote premises of Public Utilities | \$ | 350,000 |
| Unspecified Customers & Suppliers | \$ | 250,000 |
| Notifiable Infectious or Contagious Disease | \$ | Not Insured |

Deductibles:

The Insured shall bear the following amount/s in respect of each loss or series of losses arising out of the one event:

| | |
|---|---|
| Earthquake, subterranean fire or volcanic eruption: | \$20,000 or an amount equal to 1% of the total asset value at the situation where the damage occurs, whichever is the lesser. |
|---|---|

All other Losses:

Section 1

| | | |
|---|----|-------|
| Excess - Money / Glass / General Property / Personal Property | \$ | 500 |
| Excess - All other claims incl. Theft & Malicious damage | \$ | 1,000 |

Section 2

| | | |
|--|----|-------------|
| Business Interruption | \$ | 0 |
| Remote Premises of Public Utilities | | 48 Hours |
| Human infectious / Contagious Diseases | | Not Insured |
| Preventions of access | | 48 Hours |

Should more than one deductible appear under this policy for any claim or series of claims arising from the one event, such deductibles shall not be aggregated - the highest single level of deductible only shall apply.

Policy Wording:

Chubb ISR Mark IV Modified with the following Endorsements

Imposed Deductibles :

Nil

Imposed

Endorsements :

Chubb Amount of Policy Not Reduced by Loss

- Chubb Property Cyber & Data Exclusion
- Chubb Electronic Equipment and/or Device Endorsement
- Chubb Communicable Disease Endorsement
- Chubb Sanctions Endorsement
- Chubb Terrorism Exclusion
- Chubb Transmission & Distribution Lines Endorsement

Class of Policy: Industrial Special Risks
The Insured: Refer To Schedule

Policy No: 05FX013597
Invoice No: B55507
Our Ref: THIPPESWAM

Endorsement:**Chubb Amount of Policy Not Reduced by Loss**

The Memorandum "Amount of Policy Not Reduced by Loss" is amended by adding the words "if required" after the word "payment".

Any clause in the policy which gives Automatic reinstatement shall not apply in respect of limits stated to be in the annual aggregate during any one period of insurance.

Property Cyber and Data Exclusion

Notwithstanding any provision to the contrary within this Policy or any endorsement thereto excludes any: 1.1 Cyber Loss, unless subject to the provisions of paragraph 2; 1.2 loss, damage, liability, claim, cost, expense of whatsoever nature directly or indirectly caused contributed to by, resulting from, arising out of or in connection with any loss of use, reduction functionality, repair, replacement, restoration or reproduction of any Data, including any pertaining to the value of such Data, unless subject to the provisions of paragraph 3; regardless of any other cause or event contributing concurrently or in any other sequence thereto

Subject to all the terms, conditions, limitations and exclusions of this Policy or any endorsement this Policy covers physical loss or physical damage to property insured under this Policy caused ensuing fire or explosion which directly results from a Cyber Incident, unless that Cyber Incident by, contributed to by, resulting from, arising out of or in connection with a Cyber Act including, limited to, any action taken in controlling, preventing, suppressing or remediating any Cyber Act.

Subject to all the terms, conditions, limitations and exclusions of this Policy or any endorsement should Data Processing Media owned or operated by the Insured suffer physical loss or physical insured by this Policy, then this Policy will cover the cost to repair or replace the Data Processing itself plus the costs of copying the Data from back-up or from originals of a previous generation. costs will not include research and engineering nor any costs of recreating, gathering or assembling Data. If such media is not repaired, replaced or restored the basis of valuation shall be the cost blank Data Processing Media. However, this Policy excludes any amount pertaining to the value Data, to the Insured or any other party, even if such Data cannot be recreated, gathered or assembled.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder remain in full force and effect.

This endorsement supersedes and, if in conflict with any other wording in the Policy or any endorsement thereto having a bearing on Cyber Loss, Data or Data Processing Media, replaces that wording

Definitions

Cyber Loss means any loss, damage, liability, claim, cost or expense of whatsoever nature directly indirectly caused by, contributed to by, resulting from, arising out of or in connection with any or Cyber Incident including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any Cyber Act or Cyber Incident.

Cyber Act means an unauthorised, malicious or criminal act or series of related unauthorised, or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.

Cyber Incident means:

8.1 any error or omission or series of related errors or omissions involving access to, processing of or operation of any Computer System; or

8.2 any partial or total unavailability or failure or series of related partial or total unavailability failures to access, process, use or operate any Computer System.

any computer, hardware, software, communications system, electronic device (including, limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller any similar system or any configuration of the aforementioned and including any associated output, data storage device, networking equipment or back up facility, owned or operated by the Insured or any other party.

Class of Policy: Industrial Special Risks
The Insured: Refer To Schedule

Policy No: 05FX013597
Invoice No: B55507
Our Ref: THIPPESWAM

Data means information, facts, concepts, code or any other information of any kind that is recorded transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System.

Data Processing Media means any property insured by this Policy on which Data can be stored the Data itself.

Chubb Electronic Equipment and/or Device Endorsement

This policy does not insure against any loss, damage, cost, claim or expense, directly or indirectly, proximately or remotely, whether in whole or in part caused by, resulting from, contributed to, aggravated by or consisting of any malfunction, derangement or inability of

a) the failure of any Electronic Equipment and/or Device to recognise, interpret, calculate, compare, differentiate, sequence or process data consisting of, dependent on or deduced from one or more dates or time or,

b) Any change, repair, alteration, correction or modification of any part or parts of any Electronic Equipment and/or Device to correct or prevent any anticipated or actual condition or circumstances stated in (a.) above.

Electronic Equipment and/or Device includes but is not limited to computers, computer equipment, coding, programs, instructions or any software stored on electronic, electromechanical, electromagnetic data processing or electronically controlled equipment and media:

1. computer hardware, including microprocessors;
2. computer application software;
3. computer operating systems and related software;
4. computer networks;
5. microprocessors (computer chips) not part of any computer system;
6. any other computerized or electronic equipment or components;
7. whether the property of the Insured or not.

Communicable disease Endorsement

notwithstanding and superseding and other provision of this policy to the contrary, this policy does not insure any loss, damage, claim, cost, expense or other sum whatsoever, directly or indirectly arising out of, or in any way attributable or related to, connected with or occurring concurrently or in any sequence with;

a communicable disease or

the fear or threat (whether actual or perceived) of a communicable disease

for the purpose of this endorsement, loss, damage, claim, cost, expense or other sum, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test;

for a communicable disease or

any property insured hereunder that is or maybe affected by a communicable disease

as used herein a communicable disease means any

physical distress, illness, or disease caused or transmitted directly or indirectly by any virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and regardless of the means of transmission; or

any virus bacterium, parasite or other organism or any variation thereof, whether deemed living or not, which is capable of causing physical distress, illness or disease

this endorsement applies to all coverage extensions additional coverages, exceptions to any exclusion and other coverage grant(s)

Chubb Sanctions Endorsement

The Insurer(s) shall not be deemed to provide cover and the Insurer(s) shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Insurer(s) to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America or the Commonwealth of Australia.

Chubb Terrorism Exclusion

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other

Class of Policy: Industrial Special Risks
The Insured: Refer To Schedule

Policy No: 05FX013597
Invoice No: B55507
Our Ref: THIPPESWAM

cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), which from its nature or context is done for, or in connection with, political, religious, ideological or similar purposes or reasons, including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

Chubb Transmission & Distribution Lines Endorsement

Notwithstanding any provision to the contrary in the Policy or any endorsement thereto, it is understood and agreed that this Policy does not cover losses in respect of all overhead transmission and distribution lines including wire, cables, poles, pylons, standards, towers, or other supporting structures which may be attendant to the transmission or distribution of electrical power, telecommunications, or any other communications signals.

This exclusion applies to the aforementioned equipment which is located beyond a radius of 300 metres (or 1000 feet) of an insured location.

It is understood and agreed that utility service interruption and/or suppliers extension and/or contingent business interruption coverages are not subject to this exclusion, provided that these are not part of a transmitters or distributors policy.