



# Guard Insurance Brokers

MAIN: 3/913-915 Ann Street  
FORTITUDE VALLEY QLD 4006

Authorised representative number 000330315 of Insurance House Pty Ltd  
ABN 33 006 500 072 AFSL 240954

T: 1300 167 143  
E: info@guardinsurance.com.au  
W: www.guardinsurance.com.au

We confirm your instructions and advise cover has been arranged as shown.  
This information is for reference purposes only and is not intended to limit  
or modify the actual provisions of your policy. Please refer to your Policy  
document for full details of your cover.

B Jude Properties Pty Ltd  
43 Gloucester St  
HIGHGATE HILL QLD 4101

## TAX INVOICE

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

Invoice Date: 23/02/2021  
Invoice No: 679011  
Our Reference: BJUDE

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

**Class of Policy:** Business Insurance  
**Insurer:** Allianz Australia Insurance Limited  
Level 5, 360 Elizabeth Street MELBOURNE 3000  
ABN: 15 000 122 850  
**The Insured:** B Jude Properties Pty Ltd

**NEW BUSINESS**  
**Policy No:** 141SV02349COM  
**Period of Cover:**  
From 24/02/2021  
to 24/02/2022 at 4:00 pm

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

### Your Premium:

Premium	UW Levy	F&ES Levy*	GST	Stamp Duty	Broker Fee
\$1,901.57	\$0.00	\$0.00	\$192.18	\$188.25	\$20.00

\*Where ES relates to State Emergency Services  
(Applicable NSW only)

**TOTAL \$2,302.00**

(A processing fee applies for Credit Card payments)



Please make cheques payable to Insurance House Pty Ltd



**Billers Code: 20362**  
**Ref: 4006898192230020**



Pay by credit card (Visa, Mastercard, Amex or Diners)  
at [www.deft.com.au](http://www.deft.com.au) or  
Call 1300 78 11 45. A surcharge may apply.  
DEFT Reference Number: 4006898192230020



\*498 400689 08192230020

### The Insurance House Group

Our Reference: BJUDE  
Invoice No: 679011  
Due Date: 24/02/2021

Premium	\$1,901.57
U'writer Levy	\$0.00
F&ES Levy	\$0.00
GST	\$192.18
Stamp Duty	\$188.25
Broker Fee	\$20.00

**AMOUNT DUE \$2,302.00**

## Schedule of Insurance

**Class of Policy:** Business Insurance  
**The Insured:** B Jude Properties Pty Ltd

**Policy No:** 141SV02349COM  
**Invoice No:** 679011  
**Our Ref:** BJUDE

**Policy Number** 141SV02349COM  
**Period of Insurance** 24/02/2021 to 24/02/2022 at 4pm  
**Insured**  
Insured Name B Jude Properties P/L As Bare Trustee For B Jude Super P/L  
Address 43 Gloucester Street  
HIGHGATE HILL, QLD, 4101  
**Policy Wording** POL1113BA/SF 10/19 20191025

### Cover Summary

**Situation: 43 Gloucester Street HIGHGATE HILL QLD 4101 (Principal)**

Cover	Insured/Not Insured
Property Damage	Insured
Theft	Not Insured
Money	Not Insured
Glass	Not Insured
Machinery	Not Insured
Electronic	Not Insured
Public and Products Liability	Insured
Business Interruption	Insured
General Property	Not Insured

### Claims Experience

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

#### Claim # 1

**Risks** Property Damage  
**Date Of Loss** 9/03/2020  
**Incurred** \$ 1,986

#### Description

Storm Water Run-Off

#### Preventative/Corrective action details

## Situation Details

**Situation:** 43 Gloucester Street HIGHGATE HILL QLD 4101 (Principal)

### Business Details

Business Property Owner - Office (Single Storey)  
Annual turnover \$ 100,000  
Tenant business Secretarial Services

### Situation Details

#### Construction

Multiple Buildings on site No  
Year built 1960  
Year last rewired 1960

### Building Details

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No. of storeys 2  
Floors Wood  
Walls Other  
Roof Iron/Steel/Aluminium on wood  
Expanded polystyrene (EPS) 0%  
**Fire Protection** Fire Extinguishers, Smoke Detectors - Non Monitored  
**Security Protection** Deadlocks on doors, Local alarm

### Other Details

Is there an ATM on Situation No  
Situation location Main or Suburban street  
Situation connected to town water Yes  
Type of Fire Brigade Professional Manned 24 hours  
Store flammable goods No

### Interested Parties

No Interested Parties noted

## Property Damage

### Property Damage Information

Is Your Situation more than 50% vacant No  
Is the Building heritage or national trust listed No

### Property Insured

Buildings \$ 700,000  
Claim payment method Reinstatement or replacement  
Contents \$ Not Insured  
Claim payment method Reinstatement or replacement  
Stock \$ Not Insured  
Specified Items Not Insured

### Sum Insured

### Total Sum Insured

Total Sum Insured \$ 700,000  
Limit of Indemnity 120% of total Sum Insured

### Optional benefit

Flood Insured

### Excess

\$ 250

### Endorsements

#### Endorsement # 1

**Name** Unoccupancy - Increased Excess  
**Code** XSUNA

#### Wording

Unoccupancy - Increased Excess

If more than 50% of Your Premises are unoccupied, an excess of \$10,000 will apply in case of a loss caused by a fire starting in an unoccupied area.

## Public and Products Liability

### Description

General Liability any one Occurrence

### Limit of Indemnity

\$ 10,000,000

## Schedule of Insurance

**Class of Policy:** Business Insurance  
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**Policy No:** 141SV02349COM  
**Invoice No:** 679011  
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Products Liability any one Occurrence and in the aggregate any one Period of Insurance \$ 10,000,000

### Additional benefit

Property in Your physical and legal control any one Occurrence \$ Not Insured

### Details of Business

Property Owners 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 labour in Your Business? No

### Designated Contracts

Do You have any contracts to be designated? No

### Hire Out Equipment or Staff

Do You hire equipment or hire out equipment and / or staff? No

### USA / Canada Exports

USA / Canada Exports No

### Excesses

Property Damage \$ 500

Personal Injury \$ 0

### Endorsements

#### Endorsement # 1

**Name** Property Owner Endorsement

**Code** POWNA

#### Wording

Property Owner Endorsement

The following exclusion is added to Exclusions to this Section:

Property owner only

for Personal Injury and/or Property Damage directly or indirectly caused by, arising out of, or in any way connected with any business, profession, trade or manufacturing operations (other than as owners of property the subject of this Policy) conducted by You or on Your behalf.

#### Endorsement # 2

**Name** Discharge of hazardous waste

**Code** HAWAA

#### Wording

Discharge of hazardous waste

The following exclusion is added to the Exclusions of this Section.

Discharge of hazardous waste

for Personal Injury or Property Damage directly or indirectly caused by, arising out of, or in any way connected with the discharge of any hazardous waste without the required permit and/or in contravention of the requirements stated in the required permit. However, this exclusion will not apply if You are in possession of the required permit and the discharge occurred unexpectedly and unintentionally from Your standpoint.

#### Endorsement # 3

**Name** Property in Your physical or legal control

**Code** CRYP A

#### Wording

Property in Your physical or legal control

The following Exclusion applicable to this Section is deleted and replaced with the following:

<b>Class of Policy:</b> Business Insurance	<b>Policy No:</b> 141SV02349COM
<b>The Insured:</b> B Jude Properties Pty Ltd	<b>Invoice No:</b> 679011
	<b>Our Ref:</b> BJUDE

(17) Property in Your physical or legal control for Property Damage to property in Your physical or legal control other than:

- buildings tenanted, leased or hired by You;
  - Vehicles (other than Vehicles owned or used by You or on Your behalf) in Your care custody or control but only whilst such Vehicles are in a car park owned or operated by You other than for income or reward as a car park operator; or
  - Your directors', Employees' and visitors' clothing and personal effects.
- Additional Benefit "Property in Your physical and legal control" under this Section is deleted.

**Business Interruption**

Cover type Part C - Insurable Gross Profit  
 Indemnity Period 12 months

<b>Description</b>	<b>Sum Insured</b>
Gross Profit	\$ 100,000
Additional increase in cost of working	\$ 25,000
Accounts receivable	\$ 7,500
Claim preparation expenses	\$ 10,000

<b>Additional benefits</b>	<b>Sum Insured</b>
Documents temporarily removed	\$ 20,000

**Uninsured Working Expenses**

Purchases	100%
Discounts Allowed	100%
Bad Debt	100%

**Endorsements**

**Endorsement # 1**

**Name** Updated Prevention of Access Clause  
**Code** POAFD

**Wording**

Updated Prevention of Access Clause  
 The Extra cover "6. Prevention of access" under the Business Interruption Section is deleted and replaced by the following:

We will cover You for interruption to Your Business that is caused by or results from damage to property within a ten (10) kilometre radius of the Premises which shall prevent or hinder the use or access to the Premises provided that:

- the damage would have been covered under the Property Damage Section if the property in the vicinity of the Premises has been insured under that Section;
- the damage prevents or hinders the use of or access to the Premises for a continuous period greater than 48 hours; and
- the damage results in the interruption of or interference with Your Business

We will cover You for interruption to Your Business that is caused by an order of any legal authority which prevents or restricts access to the Premises provided that the order result from threat of damage to property within a 50 kilometre radius of the Premises and the access to the Premises is prevented or restricted for a continuous period greater than 48 hours.

**General Advice Warning**

This advice has been prepared without taking into account your personal objectives, financial situation or needs. You should therefore consider the appropriateness of the advice, in light of your objectives, financial situation or needs before following the advice.

## Schedule of Insurance

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**The Insured:** B Jude Properties Pty Ltd

**Policy No:** 141SV02349COM  
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Please obtain a copy of, and consider the Product Disclosure Statement (PDS) applicable to the general insurance product before making any decision.