



Tax Invoice

Invoice No. I10933481

Diret Super Pty Ltd
7 Finnegan Place
PELICAN WATERS QLD 4551

Date of issue 24 June 2021
Client ID BDB 20WYF
Contact Michael Brown
Telephone 07 4153 6011
Email michael.brown@aon.com

Invoice details

Class Defigo Business Insurance
Period 10/07/2021 to 10/07/2022
Insurer AAI LIMITED TRADING AS VERO INSURANCE
Policy No. SMA021714861

Payment Summary

Premium	\$	3,776.39
GST	\$	377.65
Stamp Duty	\$	456.95
Broker Service Charge	\$	200.00
Fee GST	\$	20.00

Total Payment Due (AUD) \$ **4,830.99**
Payment Due Date **23 July 2021**

Transaction Description

** Renewal **

Pay by the month Apply for Premium Funding

Visit: <https://hpf.online/2x6u3k5t66>
Reference Code: 70140782
Fees and Charges apply

12 monthly Instalments: \$440.83
Initial Application Fee: \$40.00
Total Amount Payable: \$5,329.93

Aon Reference: BDB 20WYF D067203/002

* Fees apply

Pay in full options

Payment terms are strictly 14 days



EFT

Email your remittance
quoting invoice number(s) to
au.receivables@aon.com
BSB: 084-456
Account: 129921664
Reference: I10933481



Billers Code: 90308

Ref: 01179113411093348193

Telephone & Internet Banking- BPAY®
Contact your bank or financial institution to make
this payment from your cheque, savings, debit,
credit card or transaction account. More info:
bpay.com.au



Credit Card*

Call 1300 854 017 or visit
pay-secure.aon.com.au/pay
Ref: 01179113411093348193

Refer overleaf for cheque payment options

Aon Risk Services Australia Limited ABN 17 000 434 720 AFSL 241141
GPO Box 2225 Bundaberg QLD 4670

Important information and disclosures

Read our Financial Services Guide (FSG) and our retainer agreement with you

Please take time to read our FSG or our retainer agreement (containing our Terms of Business) with you as they contain some very important information about our products and services and the way we will do business with you. In particular, our FSG explains how we and our representatives may be remunerated and contains details of how we manage conflicts of interest.

By continuing to engage Aon to provide insurance services, you also agree to the delivery of our services and our remuneration as described in our FSG in the absence of a written retainer agreement. Our FSG is available at aon.com.au or contact your Client Manager if you would like a hard copy. The FSG or our retainer agreement forms the basis of our engagement and by continuing to instruct us you are taken to accept, as applicable, the FSG or our retainer agreement (including our Terms of Business), unless otherwise agreed in writing with you.

Please refer to the Premium Funding section in your Financial Services Guide (FSG) for important information about how Aon works with you and HPF in arranging this facility for you.

Retention of Remuneration

Unless otherwise stated in your retainer agreement, we treat our remuneration as fully earned when we issue you with a tax invoice. In the absence of a retainer agreement, you agree that we may retain all our commission, fees and other remuneration in full in the event of any mid-term cancellation of a policy or future downward adjustment of premium. You also agree that the insurer and Aon may offset such remuneration from any premium refund you are entitled to.

Our Financial Services Guide is available at aon.com.au or contact your Client Manager if you would like a hard copy.

Foreign Exchange and GST

Where this tax invoice is for a foreign currency amount, the Goods and Services Tax (if applicable) is converted to Australian dollars at the exchange rate published by the Reserve Bank of Australia at 4.00 pm, Australian Eastern Time, on the business day prior to the date of this tax invoice.

Aon Products

Please read our Financial Services Guide (or if you have a specific retainer agreement with us, that agreement) and refer to "Do we receive any other remuneration for our services" for important information about Aon Products and Services.

Client Due Diligence Obligation

Clients are responsible for conducting due diligence when transacting online, to minimise cyber threats by implementing fraud preventative measures.

Some basic fraud prevention techniques to consider when making online payments, include:

- **Invoice Matching**
Matching Aon's Unique Payment EFT Reference to the details approved on your accounts payable system.
Implementing an additional check will ensure the right account is credited.

- **Multiple Stage Authorisation**

Where feasible, implement a multi person approval process for transactions over a certain dollar threshold. Consider, having one person authorising the invoice and another authorising the payment.

- **Multi-Factor Authentication (MFA)**

Implement a layered security defence method requiring two or more credentials, making it more difficult for an unauthorised party to compromise your applications (such as email) to facilitate malicious activity.

- **Seek Verification**

If any fraudulent activity is suspected, contact your client manager to seek verification of invoice details.

Duty of Disclosure

Before you enter into a contract of insurance, you have a duty under the Insurance Contracts Act 1984 (Clth) to disclose anything that you know, or could reasonably be expected to know, that may affect insurer's decision to insure you and on what terms. You have that duty after proposal, and up until the time the insurer agrees to insure you. You have that same duty before you renew, extend, vary or reinstate a contract of Insurance. You do not need to tell the insurer anything that:

- reduces the risk that is insured;
- is common knowledge;
- your insurer knows or should know as an insurer; or
- the insurer waives compliance with your duty of disclosure.

If you are uncertain about whether or not a particular matter should be disclosed to the insurer, please contact your Aon Client Manager.

Non-disclosure

If you do not tell your insurer anything you are required to, the insurer may cancel your contract or reduce the amount that it is required to pay you if you make a claim, or both. If your failure to disclose is fraudulent, the insurer may refuse to pay a claim and treat the contract as if it never existed.

Making a Complaint

Please contact your Aon Client Manager or our local Aon office if you have a concern about our services or any product we have provided. If you are not satisfied with the resolution of your complaint or the manner in which it has been handled, please contact Aon's Complaints Manager who will attempt to resolve it in accordance with our Complaints Procedures. You may obtain a copy of these procedures from Aon's Complaints Manager or via our website at aon.com.au

To contact our Complaints Manager, please email us at feedback@aon.com.au or write to Complaints Manager, Level 33, 201 Kent Street, Sydney, NSW 2000.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au
Email: info@afca.org.au
Telephone: 1800 931 678 (free call)
In writing to: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

Cheque Payment

Please tear off this slip and return with your cheque

Payable to:

Aon Risk Services Australia Limited
GPO Box 3668
Sydney NSW 2001

Office use only

Invoice No.	I10933481
Client Name	Diret Super Pty Ltd
Total Payment Due	\$4,830.99
Payment Due Date	23 July 2021

AON BDB 20WYF D067203/002

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Policy Schedule

Date of issue 24 June 2021
Contact Michael Brown
Telephone 07 4153 6011
Email michael.brown@aon.com

Important Notice: This Schedule should be read in conjunction with your Policy Wording, which together comprise your contract of insurance with the insurer. Please refer to both documents for full terms, conditions, exclusions and specific endorsements of your policy.

Defigo Business Insurance

Policy Number	SMA021714861	
Insured	Diret Super Pty Ltd atf Kleidon Property Trust No. 2	
Period of Insurance	(a) 10 July 2021 to 10 July 2022 4:00pm Local time (b) or any further period for which renewal has been agreed	
Business	Commercial Property Owner	
Coverage Available	Cover Section 1 - Fire and Other Insured Perils	Insured
	Cover Section 2 - Glass	Not Insured
	Cover Section 3 - Theft	Not Insured
	Cover Section 4 - Money	Not Insured
	Cover Section 5 - Business Interruption	Insured
	Cover Section 6 - General and Product Liability	Insured
	Cover Section 7 - General Property	Not Insured
	Cover Section 8 - Computer and Electronic Equipment	
	Sub Section 8A - Computer Systems, Associated Air Conditioning and Electronic Equipment Breakdown	Not Insured
	Sub Section 8B - Business Interruption	Not Insured
	Cover Section 9 - Engineering	Not Insured
	Cover Section 10 - Fidelity Guarantee	Not Insured
	Workers' Compensation Insurance (This policy does not include Workers' Compensation Insurance. Employers are reminded that Workers' Compensation Insurance is compulsory and that they should obtain separate insurance cover for Workers' Compensation.)	Not Insured

Policy Wording	Defigo Business Insurance - 0421
Cooling Off Period	If You decide that You do not wish to continue with this Policy, You have twenty-one days from the commencement of cover to request cancellation. We will provide You with a full refund of premium paid, provided nothing has occurred for which a claim is payable under the Policy.
General Insurance Code of Practice	Most general insurance companies in Australia are signatories to the General Insurance Code of Practice. The Code has been developed to raise service standards, improve the way claims and complaints are handled and improve consumers' understanding of insurance. If You would like more information about the code, please go to www.codeofpractice.com.au .
Dispute Resolution Process	<p>Each insurer has its own dispute resolution process, so if you have a complaint relating to the insurance policy or any service that has been provided, please contact us at Aon and we will provide you with information on how to contact the insurer. If you are not satisfied with the way the insurer has handled your complaint, the insurer will provide you with detail of the available external dispute resolution services, such as Australian Financial Complaints Authority, if it is applicable to your dispute.</p> <p>If You have a complaint regarding Aon's services, please contact your Aon Client Relationship Manager or your local Aon office.</p>

Cover Section 1 - Fire and Other Insured Perils

Limit of Liability	\$ 1,407,433
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Situation Insured

Situation	103-105 Main South Road, REYNELLA State SA Postcode 5161
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Interested Parties	Suncorp Bank
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Declared Values	Building	\$ 1,202,000
	Contents, Machinery & Plant	\$ 21,855
	Stock	Not Insured
	Total Declared Value	\$ 1,223,855

Declared values should be reviewed annually to ensure You are not penalised in the event of a claim due to under-insurance.

Additional Benefits	1.5	Unspecified Damage	\$ 250,000
	4.2.7	Landscaping	\$ 25,000

Deductible	Earthquake, subterranean fire or volcanic eruption (A) \$ 20,000 or (B) an amount equal to 1% of the total Declared Values at the Situation where the Damage occurs, whichever is the lesser		
		All other claims	\$ 250

Endorsements	9.2	Flood	Not Insured
	9.3	Deterioration of Refrigerated Stock	Not Insured
	9.4	Fusion	Not Insured

9.5	Data Processing failure breakdown or malfunction of the processing system	Not Insured
9.6	Wind, rainwater or hail damage to property in the open air that does not form part of a permanent structure	Not Insured
9.7	Directors and Employees Personal Property	Not Insured
9.8	Boiler Pressure Vessel Explosion	Not Insured
9.9	Works of Art	Not Insured

Additional Endorsements

Communicable Disease Endorsement - Fire

Communicable Disease Endorsement - Fire

This Endorsement applies to 'Cover Section 1: Fire and other Insured Perils' of Your Policy.

Under the heading '1. Definitions' on page 13 of your Policy the following new definition is added:

"1.6 COMMUNICABLE DISEASE means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

1.6.1 the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not;

1.6.2 the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms; and

1.6.3 the disease, substance or agent can cause or threaten harm to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property."

Under the heading '7. Circumstances where cover is excluded' on page 22 of your Policy the following new exclusion is added:

"7.2 Cover Section 1 does not cover any loss, Damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, in connection with, or attributable to, a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease regardless of any other cause or event event contributing concurrently or in any other sequence thereto."

Under-insurance Condition

This Cover Section is subject to an 80% under-insurance clause.

Section Premium Details:

Billing Currency : AUD		
Premium	\$	2,678.55
Stamp Duty	\$	324.11
GST	\$	267.86
Total Amount	\$	3,270.52

Cover Section 5 - Business Interruption

The Premises

Any Premises where property is used by You for the purposes of the Business.

Limit of Liability		\$	137,500
Declared Values	Loss of Rent	\$	112,500
	Additional Increased Cost of Working	\$	5,000
	Claims Preparation Costs		Not Insured
	Total Declared Value	\$	117,500

Declared values should be reviewed annually to avoid under insurance complications in the event of claims.

Indemnity Period			12 months
Additional Cover	Outstanding Accounts Receivable	\$	20,000
Deductible		\$	250
Endorsements	8.2	Fines and Damages	Not Insured
	8.3	Suppliers' and/or Customers' Premises (Worldwide)	Not Insured
	8.4	Limit of Liability Suppliers' and/or Customers' Premises	Not Insured
	8.5	Cost of Goodwill	Not Insured
	8.6	Payroll (Dual basis)	Not Insured

Additional Endorsements

Communicable Disease Endorsement - BI

Communicable Disease Endorsement - BI

This Endorsement applies to "Cover Section 5: Business Interruption" of Your Policy.

Under the heading: '1. Definitions' on page 32 of your Policy the following new definition is added:

"1.11 COMMUNICABLE DISEASE means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

1.11.1 the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not.

1.11.2 the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms; and

1.11.3 the disease, substance or agent can cause or threaten harm to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property."

Clause 2.2 on page 33 of this Cover Section 5 is deleted in its entirety and replaced with the following:

"2.2 Provided that You have paid or agreed to pay the premium stated in the Schedule, We will also indemnify You in accordance with the provision of Clause 3 (Basis of Settlement) against loss resulting from interruption or interference with the Business, provided the interruption or interference is in consequence of:

2.2.1 closure or evacuation of the Premises by order of a government, public or statutory authority consequent upon:

2.2.1.1 the occurrence of, or the discovery of, any legionella species likely to result in, legionellosis at the Premises;

2.2.1.2 vermin or pests at the Premises; or

2.2.1.3 defects in the drains or other sanitary arrangements at the Premises;

2.2.2 murder or suicide occurring at, or in the immediate vicinity of, the Premises;

2.2.3 injury or illness of customers arising from salmonella, campylobacter, staphylococcus aureus, bacillus cereus, clostridium, shigella, escherichia coli, listeria species or toxins present in shellfish only, directly caused by the consumption of food or drink provided from the Premises; or

2.2.4 the action of a civil authority during a conflagration or other catastrophe for the purposes of retarding same, occurring during the Period of Insurance.

Our liability under this Clause 2.2 shall be limited to Twenty Percent (20%) of the combined Limit of Liability for Cover Section 5 shown in the Schedule for all items insured, and We shall not be liable for any loss incurred during the first twenty-four (24) hours beginning at the time of the happening of any of the Insured Perils listed under Clauses 2.2.1 to 2.2.4."

Clause '7. Circumstances where cover is excluded' on page 38 of this Cover Section 5 is deleted in its entirety and replaced with the following:

"7. CIRCUMSTANCES WHERE COVER IS EXCLUDED

7.1 We do not cover any loss under this Cover Section 5 resulting from Damage to any property in the circumstances set out in Clause 7 of Cover Section 1 or in circumstances that are excluded from cover within the events described under each Sub-Section in Clause 3 (Insured Perils) of Cover Section 1.

7.2 This Cover Section 5 does not cover any loss, Damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising

out of, in connection with, or attributable to, a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease regardless of any other cause or event contributing concurrently or in any other sequence thereto. This Clause 7.2 does not apply to the substances or agents specified in Clauses 2.2.1.1 and 2.2.3."

Section Premium Details:

Billing Currency : AUD		
Premium	\$	388.00
Stamp Duty	\$	46.95
GST	\$	38.81
Total Amount	\$	473.76

Cover Section 6 - General and Product Liability

Property owners liability cover only

Situation Insured	Anywhere in Australia
Limit of Liability	\$ 20,000,000 any one Occurrence, but limited to \$ 20,000,000 any one Occurrence and in the aggregate for all Occurrences arising out of Products during the Period of Insurance Property in Your physical or legal control - Sub Limit as per Exclusion 3.1.4.5 \$ 100,000 any one Occurrence and in the aggregate for all Occurrences during the Period of Insurance
Territorial Limits	Anywhere in the world except United States of America and Canada subject to Definition 1.13 and Exclusion 3.1.12
Deductible (property damage only)	\$ 250 any one Occurrence

Section Premium Details:

Billing Currency : AUD		
Premium	\$	709.84
Stamp Duty	\$	85.89
GST	\$	70.98
Total Amount	\$	866.71

Insurer
AAI LIMITED TRADING AS VERO INSURANCE
A.B.N. 48 005 297 807
GPO BOX 115
SYDNEY NSW 2001

Proportion
100%