

# Renewal Invitation & Policy Schedule

## Commercial Property Owners

### Insurance



~~Schedule~~  
Roderic Coe

B & D Kleidon Super Pty Ltd (ACN 160 315 122)  
ATF B & D Kleidon Superannuation Fund  
7 Finnegan Place  
PELICAN WATERS QLD 4551

30 August 2021

**Please note; your Policy wording or Product Disclosure Statement, together with the Schedule and any Addendum, form Your contract of insurance with Us.**

Dear Sir/Madam

Thank you for being a Guild Insurance customer. Your policy is now due for renewal and expires at 4:00pm on 08/10/2021. We enclose your renewal invitation, so you can have the confidence of knowing we've got you covered.

All the details of your policy are contained in this schedule: policy summary, policy cover detail, important notices and Addendum. Please file this with your current policy documents. On full payment, these documents will form your Commercial Property Owners Insurance Contract.

Please review the information contained in your attached Policy Schedule and Addendum. If your noted details or circumstances have changed, please let us know as you have a duty to disclose those changes to us.

There has been a recent change to the way excesses are determined, which may have an impact on your policy. Please be sure to check your excess level before renewing your policy to ensure you understand the impact it may have on your situation.

It's important that you now do the following:

- 1. Read and check your Renewal Invitation including your relevant excesses** – make sure everything is correct and the cover taken by you meets your needs.
- 2. Read and check your Addendum** – it is important that this information is correct as we rely on it to determine your premium and the terms on which we insure you. If you find any information that is incorrect, please call us immediately.
- 3. Pay your premium** – If the details of your insurance cover and Addendum information are all correct, please pay your premium by the due date to ensure that you're covered. Remember, paying your premium is easy with options such as **pay by the month at no extra cost**.
- 4. Read and check all Important Notices** – there is an important notice enclosed which outlines changes in your policy wording. It is important that you read this information, and if you wish to discuss the information disclosed within, please call us immediately.

#### Take control of your insurance

You now have the freedom to manage your own account with our online account management service **Policy hub**. You will be able to view your policy details, update your personal information, select your communication preferences and make payments - even switch between annual payments and our free pay by the month facility. To register, visit [guildinsurance.com.au/policyhub](http://guildinsurance.com.au/policyhub)

#### POLICY NUMBER

P00226193

#### CLIENT NUMBER

A1044127

#### TOTAL PREMIUM

\$7,651.18\*

OR  
**PAY MONTHLY  
AT NO EXTRA COST**

*\*Includes all applicable charges*

*This document will be a Tax Invoice for GST once premium payment is received.*

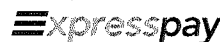
#### PAYMENT DUE BY

07/10/2021

#### HOW TO PAY

Choose from the following payment options:

##### Online



Visit [guildinsurance.com.au/expresspay](http://guildinsurance.com.au/expresspay) to pay in full, or choose to pay by the month at no extra cost via direct debit or credit card.

##### Phone

Call **1800 810 213** to pay by credit card over the phone.



Billers Code: 736538

Ref: 1002 0000 0226 1937

##### BPAY

Pay online or via phone banking.



Billers Code: 736538

Ref: 1002 0000 0226 1937

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For more information contact us on

**1800 810 213**

[guildinsurance.com.au](http://guildinsurance.com.au)

Territorial Limitation	Worldwide Excluding USA/Canada
Jurisdiction Limitation	Australia Only
Care Custody or Control sub-limit	\$250,000
<b>Products Liability</b>	
Limit of Liability any one Claim	\$20,000,000
Limit of Liability in the aggregate any one Period of Cover	\$20,000,000
Type of Cover	Occurrence
Territorial Limitation	Worldwide Excluding USA/Canada
Jurisdiction Limitation	Australia Only
<b>Claim Preparation Costs</b>	
Claim Preparation Costs sub-limit	\$25,000
<b>Excess</b>	
Basic Excess	Nil
Claim Preparation Costs Excess	Nil
<b>Workplace Health and Safety Law Breaches Legal Costs</b>	
Workplace Health and Safety Law Breaches Legal Costs Sum Insured	\$1,000,000
<b>Excess</b>	
Basic Excess	\$250

## IMPORTANT NOTICES

### YOUR DUTY OF DISCLOSURE

Before You enter into an insurance contract, You have a duty to tell Us anything that You know, or could reasonably be expected to know, may affect Our decision to insure You and on what terms.

You have this duty until We agree to insure You.

You have the same duty before You renew, extend, vary or reinstate an insurance contract.

You do not need to tell Us anything that:

- reduces the risk We insure You for; or
- is common knowledge; or
- We know or should know as an insurer; or
- We waive Your duty to tell Us about.

### If You Do Not Tell Us Something

If You do not tell Us anything You are required to, We may cancel Your contract or reduce the amount We will pay You if You make a claim, or both.

If Your failure to tell Us is fraudulent, We may refuse to pay a claim and treat the contract as if it never existed.

### EXCESSES

There has been a recent change to the way excesses are determined, which may have an impact on your policy. Please be sure to check your excess level before renewing your policy to ensure you understand the impact it may have on your situation.

# Renewal Invitation & Policy Schedule

## Commercial Property Owners Insurance

POLICY SUMMARY		COVER FOR 202 THOZET ROAD, KOONGAL 4701	
<b>Policy Number</b>	P00226193	<b>Business Property</b>	
<b>Policy Type</b>	Commercial Property Owners Insurance	Buildings Sum Insured	\$1,700,000
<b>Policy Wording</b>	GLD72051 v08/2021	Basis of Settlement (Buildings)	Reinstatement
<b>Date of Issue</b>	30/08/2021	Restrict cover to Strata Title Mortgagee's Interest only?	No
<b>Period of Cover</b>	08/10/2021 - 08/10/2022 at 4:00pm	Business Contents	NOT TAKEN
<b>Insured(s)</b>	B & D Kleidon Super Pty Ltd (ACN 160 315 122) ATF B & D Kleidon Superannuation Fund	Business Contents (Specified Items)	NOT TAKEN
<b>Business</b>	Property Owners of: Early Learning Centres	Flood Sum Insured for Buildings	\$1,700,000
<b>Trading Name</b>	None	Removal of Debris Sum Insured	\$170,000
<b>Business Premises Address</b>	202 Thozet Road, KOONGAL QLD 4701	<b>Excess</b>	
<b>Interested Parties</b>	Suncorp Bank	Basic Excess	\$1000
		Cyclone Excess	\$2,000
		Flood Excess	\$1,000
		<b>Business Interruption</b>	
		Loss of Rent Sum Insured	\$176,605
		Additional Increased Cost of Working	NOT TAKEN
		Claims Preparation Costs	NOT TAKEN
		Indemnity Period	12 Months
		Flood Cover	Included
		<b>Rent Default</b>	
		Rent Default	NOT TAKEN
		<b>Excess</b>	
		Basic Excess	\$1000
		Cyclone Excess	\$2,000
		Flood Excess	\$1,000
		<b>Theft</b>	<b>NOT TAKEN</b>
		<b>Money</b>	<b>NOT TAKEN</b>
		<b>Machinery and Electronic Equipment Breakdown</b>	
		Part A - Machinery	
		Unspecified Machinery Limit any one Unit Sum Insured	\$5,000
		Maximum Number of Unspecified Units	2
		Machinery Breakdown (Specified Items)	NOT TAKEN
		Part B - Electronic Equipment	
		Unspecified Electronic Equipment Breakdown	NOT TAKEN
		Electronic Equipment (Specified Items)	NOT TAKEN
		<b>Excess</b>	
		Basic Excess	\$1000
		<b>Glass</b>	<b>NOT TAKEN</b>
		<b>General Property</b>	<b>NOT TAKEN</b>
		<b>Employee Dishonesty</b>	<b>NOT TAKEN</b>
		<b>Tax Audit</b>	<b>NOT TAKEN</b>
		<b>Public and Products Liability</b>	
		Public Liability	
		Limit of Liability any one Claim	\$20,000,000
		Type of Cover	Occurrence
<b>PREMIUM AMOUNT</b>			
Base Premium	\$6,381.30		
Fire Service Levy*	\$0.00		
GST	\$638.14		
Stamp Duty	\$631.74		
<b>Total Amount Payable</b>	<b>\$7,651.18</b>		
* In NSW this includes NSW State Emergency Services Funding Levy			
<b>SUMMARY OF SECTIONS TAKEN</b>			
<b>Business Property</b>	Y		
<b>Business Interruption</b>	Y		
<b>Theft</b>	N		
<b>Money</b>	N		
<b>Machinery and Electronic Equipment Breakdown</b>	Y		
<b>Glass</b>	N		
<b>General Property</b>	N		
<b>Employee Dishonesty</b>	N		
<b>Tax Audit</b>	N		
<b>Public and Products Liability</b>	Y		
<b>Workplace Health and Safety Law Breaches Legal Costs</b>	Y		

# Addendum

## Commercial Property Owners Insurance

### Important information - please read carefully

This Addendum summarises Our understanding of Your circumstances based on information You have previously provided to Us. It is important the information contained in the Addendum is accurate because We rely on this information to determine whether to insure You, the Premium We charge and the terms on which We will insure You.

Your duty of disclosure, as outlined in the Schedule under Important Notices, also applies to the information in this Addendum.

**If any information is incorrect, please call us immediately on 1800 810 213.**

### GENERAL

Policy number **P00226193**

Insured(s)

**B & D Kleidon Super Pty Ltd (ACN 160 315 122) ATF B & D  
Kleidon Superannuation Fund**

### BUSINESS PROPERTY

**202 THOZET ROAD, KOONGAL QLD 4701**

#### Building Details

Lowest level occupied by Insured **Ground Floor  
or Basement**

Year built or last major renovation **Between  
1995 and  
2007**

Heritage listed **No**

External wall construction type **Masonry**

Floor construction type **Concrete**

Roof construction type **Metal (Iron/  
Steel/Zinc  
aluminium)**

Does any part of Building construction (including  
partitions) contain sandwich panels (EPS  
materials)? **No**

Sprinkler protection system **Premises Not  
Protected**

### LIABILITY

#### PART A

The following information relates to Your business overall and  
is not specific to any individual location.

#### Staff

Do you engage contractors, subcontractors, **No**  
labour hire working on Your insured premises or  
elsewhere in Your Business?

#### Claim History

In the last 5 years have you or any other person **No**  
or entity to be covered by this policy:

a) Been subject to a claim of the type covered by  
this proposed insurance; or

b) Become aware of any facts or circumstances  
which may give rise to a claim of the type  
covered

by this proposed insurance; or

c) Been subject to any investigation, examination  
or inquiry for professional misconduct? This  
includes conditions, undertakings or reprimands  
attaching to your/their professional registration.

#### PART B

The following information relates to Your business activities  
at the address shown:

**202 THOZET ROAD, KOONGAL QLD 4701**

#### Financials

# Important Notice about Your Policy Renewal



## Commercial Property Owners Insurance

### Important information - please read carefully

We have recently made changes to our Commercial Property Owners Insurance Policy which form part of your insurance contract with us.

The information below outlines the changes in cover under your policy. Please read the enclosed Policy Wording or Product Disclosure Statement, together with your schedule and any addendum.

Please do not hesitate to contact your Guild Insurance representative if you do not understand something about these changes, or wish to discuss your policy.

### What these changes mean to you

- > Cover is now excluded for claims arising from a range of infectious and/or transmissible diseases, including Covid-19.
- > Cover is now specifically excluded for the payment of a claim that would contravene any sanction, prohibition or restriction of the UN, or trade or economic sanction, law or regulation of the UK, USA or Australia.
- > Cover is now specifically excluded for the overhead transmission and distribution lines of power and/or telecommunications companies, however the lines extending from the public highway to your premises that you have responsibility for are still covered.
- > Cover under the Prevention of Access additional benefit no longer applies for human infectious or contagious diseases (other than legionella).

### Changes to the Commercial Property Owners Insurance Policy

The following clauses have been added:

#### SECTION – GENERAL EXCLUSIONS

##### *Infectious and/or Transmissible Diseases*

- a. *Transmissible Spongiform Encephalopathy (TSE) including but not limited to Bovine Spongiform Encephalopathy (BSE) or new Variant Creutzfeldt-Jakob Disease (vCJD); or*
- b. *the existence or suspected existence of any infectious or transmissible disease where an infectious or transmissible disease is defined or described as:*
  - > *any disease determined by the World Health Organisation to be a Public Health Emergency of International Concern (PHEIC);*
  - > *Cholera;*
  - > *Highly Pathogenic Avian Influenza in humans;*
  - > *Rabies;*
  - > *any other disease listed as a human disease under the Biosecurity Act 2015 (Cth) or any subordinate, subsequent amendment, re-enactment or successor legislation; or*
  - > *any mutation of a disease stated above, or of a disease referred to in such legislation;*

*irrespective of whether the infectious or transmissible disease was discovered on Your Business Premises or elsewhere:*

#### **Provided that:**

*this exclusion shall not apply to the Cover provided under Section - Public and Products Liability.*

#### **Sanctions**

*the payment of such claim or provision of such Cover exposing Us 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 Australia. This exclusion applies notwithstanding anything contained in this Policy to the contrary.*

# Important Notice about Your Policy Renewal



## Commercial Property Owners Insurance

### ***Transmission and Distribution***

*overhead transmission and distribution lines and their supporting structures of power-generating authorities or companies and telecommunications companies:*

*but does not include power lines and their supporting structures that extend from the public highway to Your premises and are Your responsibility:*

*Provided that:*

*this exclusion will not apply to the following additional benefits Covered under Section - Business Interruption:*

*i. Public Utilities*

The following clause has been amended:

### **SECTION – BUSINESS INTERRUPTION - ADDITIONAL BENEFITS**

#### ***Prevention of Access***

*We will Cover You for Loss of Rent resulting from:*

- a. the intervention of any lawful authority resulting from threat of damage to property in the immediate vicinity of Your Business Premises which prevents access to or hinders the use of Your Business Premises;*
- b. damage to buildings in which the Business Property is contained or forms part of whether the Business Property forming part of or contained in the complex is damaged or not;*
- c. the closure or evacuation of the whole or part of Your Business Premises by order of a competent government or statutory authority arising directly from:
  - > vermin or other pests, or defects in drains or other sanitary arrangements, occurring at Your Business Premises;*
  - > poisoning directly caused by the consumption of food or drink provided on Your Business Premises;*
  - > murder or suicide occurring at Your Business Premises or in the immediate vicinity of Your Business Premises; or*
  - > the occurrence of, or the discovery of any legionella species likely to result in, legionellosis at Your Business Premises:**

***Provided that:***

***We will not Cover You under clause a. or b. of this additional benefit if the damage giving rise to the claim would not have been Covered under Section - Business Property had it occurred at Your Business Premises.***

**brett.kleidon@bigpond.com**

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**From:** Laura Waymouth <LWaymouth@guildinsurance.com.au>  
**Sent:** Monday, 30 August 2021 11:45 AM  
**To:** di.kleidon@bigpond.com; brett.kleidon@bigpond.com  
**Subject:** Important information about your Renewal  
**Attachments:** Renewal Notice 2021-08-30 11-39-09-798.pdf; Important Notice 2021-08-30.pdf; PDS Commercial Property Owners Insurance [GLD72051 v082021].pdf

Dear Di and Brett,

Thank you for taking the time to discuss your insurance for your building at 202 Thozet Road, KOONGAL QLD 4701.

Your policy is now due for renewal and expires at 4pm on 08/10/2021. We enclose your renewal invitation, so you have the confidence of knowing we've got you covered.

Following our discussion, the below covers have been updated:

- No change to the policy as requested except the loss of rent section has been increased from \$149,342 to \$176,605.
- Insured name slightly corrected to include the trustee of the superfund. Thank you for providing this.
- Please note rates have increased across all commercial policies unfortunately across the board. Should you wish to discuss this please don't hesitate to contact me on my mobile 0410 618 512.

All the details of your policy are contained in this schedule: policy summary, policy cover detail, important notices and Addendum. Please file this with your current policy documents. On payment, these documents will form your Commercial Property Owners Business Insurance Contract.

Should you have any queries please let me know.

Have a great rest of week.

Kind regards,

Laura Waymouth



# Important information about your Commercial Property Owners Insurance policy

## Policy Details

Client Number	A1044127
Policy Number	P00226193
Policy Type	Commercial Property Owners Insurance
Insured (s)	B & D Kleidon Super Pty Ltd (ACN 160 315 122) ATF B & D Kleidon Superannuation Fund
Expiry Date	08/10/2021

Thank you for being a Guild Insurance customer. Your policy is now due for renewal and expires at 4:00pm on 08/10/2021. We enclose your renewal invitation, so you can have the confidence of knowing we've got you covered.

All the details of your policy are contained in this schedule: policy summary, policy cover detail, important notices and Addendum. Please file this with your current policy documents. On full payment, these documents will form your Commercial Property Owners Insurance Contract.

Please review the information contained in your Policy Schedule and Addendum. If your noted details or circumstances have changed, please let us know as you have a duty to disclose those changes to us.

## Your next steps

It's important that you now do the following:


1. **Read and check your Renewal Invitation** - make sure everything is correct and the cover taken by you meets your needs.
2. **Read and check your Addendum** - it is important that this information is correct as we rely on it to determine your premium and the terms on which we insure you. If you find any information that is incorrect, please call us immediately.
3. **Pay your premium** - If the details of your insurance cover and Addendum information are correct, please pay your premium by the due date to ensure that you're covered. Remember, paying your premium is easy with options such as **pay by the month at no extra cost**.

Please contact us if you have any questions or need assistance.

Kind regards

**Laura Waymouth | Account Manager**

## Guild Insurance

 **1800 810 213**

 **[gilbsc@guildinsurance.com.au](mailto:gilbsc@guildinsurance.com.au)**

 **[guildinsurance.com.au](http://guildinsurance.com.au)**





**Laura Waymouth**  
Account Manager

Level 2A South Tower, 10 Browning Street, South Brisbane, QLD 4101  
p: +61 7 3230 8519 | m: 0410618512

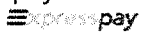
    **Better through experience.**

Change your contact details, obtain policy documentation, and make payments via **Policy Hub**.



Obtain a new policy with Guild Insurance by using our **online application**.




Make a payment online via .



Lodge a claim via our website and **online claims portal**.



Live chat or speak with us today. 

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