

IANJAN SUPERANNUATION FUND  
PO BOX 5141  
BUNDABERG WEST QLD 4670

Pinnacle Insurance Services Pty Ltd  
T/A: Pinnacle Insurance Services  
Your contact is: Roland Starr  
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E: [roland@pinsure.com.au](mailto:roland@pinsure.com.au)  
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A: PO BOX 379  
Cotton Tree QLD 4558

## Tax Invoice Renewal

This document will be a tax invoice for GST when payment is made in full

Invoice Date:	11/05/2022	<b>Total Amount Due:</b>	<b>\$7,390.00</b>
Invoice No:	5963865	<b>Payment Due:</b>	<b>31/05/2022</b>
Insured Name:	IANJAN SUPERANNUATION FUND		
Policy Type:	Vero Business Insurance	Premium:	\$5,976.18
Policy No:	SPX093841556	Emergency/Fire Serv Levies:	\$0.00
Period:	From 31/05/2022 to 31/05/2023	Stamp Duty:	\$591.64
Insurer:	AAI Limited (Vero) ABN: 48 005 297 807	Insurer Admin Fee:	\$0.00
		Adviser Fee:	\$204.15
		Total GST:	\$618.03
		Total Amount Due:	<b>\$7,390.00</b>

**Notes:** Thank you for choosing Pinnacle Insurance Services to take care of your insurance needs. We ask that you carefully read through your invoice, schedule and important information on page 2.

Property Owner of 1/110 Enterprise Street, Bundaberg QLD 4670

Authorised Representative of Resilium Insurance Broking Pty Ltd | ABN 92 169 975 973 | AFSL 460382

*Handwritten:* VAS 1/6/22  
C/N: 920509.

### IMPORTANT INFORMATION ON STAMP DUTY BEFORE YOU RENEW YOUR POLICY

If you conduct business in more than one state or territory, different rates of stamp duty may be payable. If your policy schedule above contains Turnover, which is currently set to 100% in one state, and you have turnover or sales in other states or territories please contact your broker to update and correct this information prior to renewing this policy as the amount of stamp duty in this renewal may need to change.

### Premium

	Base Premium	FSL/ESL	GST	Stamp Duty	Total
<b>Premises 1</b>					
Property Damage	\$ 4,369.62	\$ 0.00	\$ 436.96	\$ 432.59	\$ 5,239.17
Business Interruption	\$ 1,121.18	\$ 0.00	\$ 112.12	\$ 111.00	\$ 1,344.30
Public and Products Liability	\$ 485.38	\$ 0.00	\$ 48.54	\$ 48.05	\$ 581.97
<b>Total Premium</b>	<b>\$ 5,976.18</b>	<b>\$ 0.00</b>	<b>\$ 597.62</b>	<b>\$ 591.64</b>	<b>\$ 7,165.44</b>

# Policy Schedule



Vero Business Insurance

Policy number: SPX093841556



## Vero Business Insurance

Policy number: SPX093841556

This Schedule is to be read in conjunction with your Product Disclosure Statement (PDS) and Policy Wording and Supplementary Product Disclosure Statement (SPDS) (if any). Please read and check all the information is correct and complete. If any changes need to be made please contact us on 1300 888 071.

<b>Policy:</b>	<b>Vero Business Insurance</b>
<b>Intermediary:</b>	Rib - Pinnacle Insurance
<b>Period of Insurance:</b>	31 May 2022 to 4:00pm on 31 May 2023
<b>Insured:</b>	Ianjan Superannuation Fund
<b>Business Description:</b>	PROPERTY OWNER OF BUILDING OCCUPIED BY BUILDERS OFFICE AND FACTORY
<b>Premises Address:</b>	1/110 Enterprise Street Bundaberg QLD 4670
<b>Turnover:</b>	\$77,625
<b>Split by State:</b>	QLD: 100%

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Issue Date: 11 May 2022

## 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, that 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;
- ▼ is common knowledge;
- ▼ 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.

**Cover has been provided on the basis of the following information which you have provided to us. Please check that the details are correct and advise us of any amendments.**

- ▼ You have advised us that no director(s), business partner(s) or owner(s) of the Business or other person(s) covered under this policy had claims or insurable events occur in the last 3 years.
- ▼ You have advised us that no director(s), business partner(s) or owner(s) of the Business or other person(s) covered under this policy has been bankrupt, or has been involved in a business that has been in receivership or liquidation in the last 5 years.
- ▼ You have advised us that no director(s), business partner(s) or owner(s) of the Business or other person(s) covered under this policy have been convicted of a criminal offence.
- ▼ You have advised us that no director(s), business partner(s) or owner(s) of the Business or other person(s) covered under this policy has had insurance cancelled, has been refused insurance or had a policy declined in the last 5 years.

# Policy Schedule



Vero Business Insurance

Policy number: SPX093841556

## Premises address (Premises 1)

1/110 Enterprise Street Bundaberg QLD 4670

## What you have told us

### Business Description:

Builder's Merchants

### The construction type of your building is made up of:

External Walls: Brick/Stone

Floor: Concrete/Brick

Roof: Iron/Steel/Aluminium

### The security of your building consists of:

Locks or Swipecards with no alarm

### The location of your building is:

Street fronted property in retail area (not shopping centre)

### Does the building have sprinklers?

No

## Property Damage

	Insured Amount
Buildings	\$1,070,000
Contents	Not Insured
Stock	Not Insured
Reinstatement or Replacement	Y
Indemnity	N
Index linked	Y
Excess	\$500

**Theft** Not Insured

**Glass** Not Insured

**Money** Not Insured

## Business Interruption

	Insured Amount
Indemnity Period	12 Months
Turnover	\$77,625
Gross Profit	Not Insured
Gross Rentals	\$75,000
Gross Income	Not Insured
Weekly Income	Not Insured

## Optional covers

Issue Date: 11 May 2022



# Policy Schedule



Vero Business Insurance

Policy number: SPX093841556

Additional claims preparation costs	Not Insured
Additional increased cost of working	Not Insured
Additional outstanding accounts receivable	Not Insured
Excess	Nil

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## Public and Products Liability

	Limit of Liability
Public Liability	\$10,000,000
Products Liability	\$10,000,000
Property in Your Custody or Control	\$250,000
Excess	
Public Liability	\$500
Products Liability	\$500

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<b>Management Liability</b>	Not Insured
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<b>Portable and Valuable Items</b>	Not Insured
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<b>Equipment Breakdown</b>	Not Insured
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<b>Tax Probe</b>	Not Insured
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<b>Commercial Motor</b>	Not Insured
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<b>Goods in Transit</b>	Not Insured
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We appreciate privacy is important to you. We are committed to protecting your personal information. For further information, please refer to our Privacy Statement and Suncorp Group Privacy Policy by visiting [www.vero.com.au/privacy](http://www.vero.com.au/privacy) or call us on 1300 888 073.

Issue Date: 11 May 2022

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**Insurance Program – lanjan Superannuation Fund**

**Renewal 31.5.22**

**Business Insurance**

Policy Number	Due Date	Situation	Interest Insured	Sum Insured	Remarks	Premium
SPX093841556	31/05/2022	1/110 Enterprise Street, Bundaberg QLD 4670	Building Loss of Rent Legal Liability	\$ 1,070,000 \$ 75,000 \$ 10,000,000	\$500 Excess Nil Excess – 12 months \$500 Excess	\$ 7,390.00 (GST: \$618.03)