

AJG

Arthur J. Gallagher & Co (Aus) Limited
 ABN 34 005 543 920
 AFSL 238312
 25 Main Street
 Beenleigh QLD 4207
 T: (07) 3807 2050
 F: (07) 3807 1311
 E: beenleigh@ajg.com.au
 W: ajg.com.au

TAX INVOICE (New Policy)

Details of cover requested by you are shown in the attached Schedule of Cover.
 Payment is required by due date to ensure continuity of cover.

Fabtex Pty Ltd
 19 Angel Rd
 STAPYLTON QLD 4207

Insured: Fabtex Pty Ltd &/or
 Armstrong Superannuation Fund

Insured With: AAI Limited t/as Vero Insurance GPO Box 1509 MELBOURNE
 VIC 3001

Policy Number: SPX022432161 Expiring: 01/07/20

Insurance Class: VERO Packages

Period of Cover: 01/07/19 to 01/07/20 at 4pm Local Time

Covering: New 'Business Insurance Package' Policy

19 Angel Road
 STAPYLTON QLD 4207

Premium	6,411.52
Fire Levy	0.00
U/W GST	641.14
Stamp Duty	634.75
Brokers Fee	50.00
Br Fee GST	5.00
Total	7,742.41

** Paid 27/11/19 Rams
 5843-34
 Balance out of Super fund.*

Client Reference

FABT001

Invoice Number

1555382

Date

24/06/19

Account Executive

Kari Keronen
 E: kari.keronen@ajg.com.au
 T: +61 7 3380 1917

TOTAL DUE

\$7,742.41

Payment due by

15/07/19

Important Notice:

Should you require information regarding our important relationships, privacy and how we earn our remuneration, please visit the Gallagher website: ajg.com.au. See important insurance notices overleaf and documents enclosed.

Remittance Advice

Our postal address:
 Invoice: 1555382
 Policy No: SPX022432161

P O Box 302 Beenleigh QLD 4207
 Client: Fabtex Pty Ltd
 Client Ref: FABT001

Our Ref: 19060790/0428
 Account Executive: Kari Keronen
 Amount Due: \$7,742.41

PAYMENT OPTIONS



By BPAY®
 Contact your financial institution to arrange payment from your account

Biller Code: 43984
 Ref: 50005553820



Electronic Funds Transfer
 Direct Deposit BSB - 033819
 Account No - 428117547
 Use for Online payments only



Pay by Credit Card
 By Phone: Please call 1800 226 012
 By Web: Go to www.ajg.com.au/client-portal
 A surcharge will apply of:
 0.76% for Visa and Mastercard, or
 1.87% for American Express, Incl. GST.



Cheque by Mail
 Detach this remittance advice slip and return together with your payment



Instalment (Premium Finance)
 Contact your Account Executive if you would like to use this facility



**SCHEDULE OF COVER
VERO Packages**

OUR REFERENCE 19060790

INSURER POLICY NUMBER SPX022432161

POLICY PERIOD 01/07/19 to 01/07/20 at 4pm Local Time

=====

POLICY Vero Business Insurance

=====

ISSUER AAI Limited ABN 48 005 297 807 AFSL
230859 trading as Vero Insurance

POLICY BOOKLET V10162 12-08-17 A

POLICY NUMBER SPX022432161

INSURED(S) Fabtex Pty Ltd and/or Armstrong
Superannuation Fund

BUSINESS ADDRESS 19 ANGEL RD
Stapylton QLD 4207

PERIOD OF INSURANCE 01/07/2019 to 4:00pm on 01/07/2020

EFFECTIVE DATE 01/07/2019

BUSINESS DESCRIPTION Synthetic fibre textile furnishing
manufacturing

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 has had insurance cancelled 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 has been refused insurance or had a policy declined 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 been declared bankrupt, or has been involved in a business that has been put into receivership or liquidation, in the last 5 years.

=====



Gallagher

Insurance | Risk Management | Consulting

WHAT IS COVERED

=====
PREMISES

19 ANGEL RD
Stapylton QLD 4207

WHAT YOU HAVE TOLD US

Occupied as: Synthetic fibre textile
furnishing manufacturing

The construction type of your building is made up of: External Walls: Concrete
Floor: Concrete/Brick
Roof: Iron/Steel/Aluminium

The security of your building consists of: Locks or Swipecards with
local alarm

The location of your building is: Industrial Estate

Does the building have sprinklers? No

PROPERTY DAMAGE

	INSURED AMOUNT
Building	\$438,000
Contents	\$50,000
Stock	\$316,000

Reinstatement or Replacement Indemnity Y
N

EXCESS \$500

THEFT Not Insured

MONEY Not Insured

GLASS

	INSURED AMOUNT
GLASS	Replacement Value
EXCESS	\$250

BUSINESS INTERRUPTION

	INSURED AMOUNT
Indemnity Period	12 Months
Gross Profit	\$850,000

Optional covers
Additional Increased Cost of Working \$20,000
Additional outstanding accounts receivable Not Insured



Gallagher

Insurance | Risk Management | Consulting

YOU HAVE TOLD US THAT

Would you like to include cover for 'Additional claim preparation costs'? Not required

PUBLIC AND PRODUCTS LIABILITY

=====

	LIMIT OF LIABILITY
Public Liability	\$20 Million
Products Liability	\$20 Million
Property in Your Custody or Control	\$250,000

EXCESS

Public Liability	\$500
Products Liability	\$500
Property in Your Custody or Control	\$500

MANAGEMENT LIABILITY Not Insured

PORTABLE AND VALUABLE ITEMS Not Insured

EQUIPMENT BREAKDOWN Not Insured

TAX PROBE Not Insured

COMMERCIAL MOTOR Not Insured

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.

RE: Fabtex Pty Ltd &/or Armstrong Superannuation Fund 'Business Insurance Package' Policy No. SPX022432161 New Cover Inception Date 01/07/2019

Kari Keronen <Kari.Keronen@ajg.com.au>

Wed 26/06/2019 3:59 PM

To: Jacinta Armstrong <jacinta@fabtex.com.au>

Good afternoon Jacinta,

Thanks for your email !

The premium detail for he 'Building' is as follows:

Premium	..	\$ 1,750.68
GST		175.07
S/Duty		<u>173.32</u>
Total	...	\$ 2,099.07

Please let me know if you need anything further.

Kind Regards,

Kari Keronen | Account Executive | Professional Associations



Insurance | Risk Management | Consulting

25 Main St | Beenleigh | QLD | 4207

Direct: +61 7 3387 1917 | Fax +61 7 3807 1311 | Mob 0417 799 567

Kari.Keronen@ajg.com.au | www.ajg.com.au

