



GENESIS Insurance Brokers Australia

General Insurance Broker
AFS Licensee No.241367
Level 1, Office 5 Burleigh Office Park,
5 Executive Drive, Burleigh Heads, QLD. 4220
P.O. Box 2314, Burleigh Post Office QLD 4220

Johnson Pacific Pty Ltd
ABN: 26 005 995 577
T: (07) 5593 7473
F: (07) 5593 7494
genesis@genesisbro.com.au
www.genesisbro.com.au

You are reminded that the policy mentioned below falls due for renewal on 30/04/2020. To ensure your continued protection, payment must be received BY THIS DATE. If your circumstances have altered and changes are necessary, please contact us as soon as possible.

JC Richmond Superannuation Pty Ltd &
21088 Tasman Highway
CHAIN OF LAGOONS TAS 7215

TAX INVOICE

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

Invoice Date: 1/05/2020

Invoice No: 64526

Our Reference: PMT

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

Class of Policy: Business Combined
Insurer: CGU Insurance Limited
GPO Box 390D MELBOURNE VIC 3001
ABN: 27 004 478 371
The Insured: JC Richmond Superannuation Pty Ltd ACN 139558259

RENEWAL

Policy No: 15T4227813

Period of Cover:

From **30/04/2020**

to **30/04/2021** at 4:00 pm

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

15 PRECISION DRIVE, MOLENDINAR

YOUR DUTY OF DISCLOSURE

PLEASE READ IMPORTANT
NOTICE OVERLEAF

NON-DISCLOSURE

If you fail to comply with your duty of disclosure, the Insurer may be entitled to reduce the liability under the Contract in respect of a claim or may cancel the Contract. If your non-disclosure is fraudulent, the Insurer may also have the option of avoiding the Contract from its beginning.

Your Premium:

Premium	UW Levy	Fire Levy	GST	Stamp Duty	Broker Fee
\$1,854.91	\$0.00	\$0.00	\$190.58	\$183.63	\$50.88
TOTAL (Excluding Credit Card fee)					\$2,280.00
Credit Card fee (inc GST) is					\$26.22



Acct Name: Genesis Insurance Brokers: Ins.Broking A/c
BSB: 084572 Account: 661585907
Reference: PMT 64526

Our Reference: PMT
Invoice No: 64526
Acct Man: Kellie Sutika



Mail this portion with your cheque payable to:
Genesis Insurance Brokers Australia
PO Box 2314
BURLEIGH HEADS QLD 4220



To pay with your
Visa, Master or Bankcard
Call 0755937473

AMOUNT DUE

\$2,280.00

IMPORTANT NOTICES

This document provides only brief details of the insurance. The full terms and conditions are obtained in the policy document and it is essential that these be read carefully. Should any doubts arise as to scope of cover provided, please contact Genesis Insurance Brokers for an explanation.

1. YOUR DUTY OF DISCLOSURE

Before you enter into a contract of general insurance with an insurer you have a duty, under the Insurance Contracts Act 1984, to disclose to the insurer every matter you know, or could reasonably be expected to know, is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms.

You have the same duty to disclose these matters to the insurer before you renew, extend, vary or reinstate a contract of general insurance.

Your duty does not require disclosure of matter:

that diminishes the risk to be undertaken by the insurer;

that is common knowledge;

that your insurer knows or, in the ordinary course of its business, ought to know;

as to which compliance with your duty is waived by the insurer.

Examples of information which are relevant to insurers are:-

(i) past claims experience;

(ii) a cancellation of a previous insurance policy or refusal by an insurer to renew a policy previously held by you;

(iii) any unusual features of the subject matter of the insurance which might increase the likelihood of a claim under the policy.

If you are uncertain about whether or not a particular matter should be disclosed to the insurer, please contact our office.

Non-Disclosure

If you fail to comply with your duty of disclosure, the insurer may be entitled to reduce its liability under the contract in respect of a claim or may cancel the contract. If your non-disclosure is fraudulent, the insurer, may also have the option of avoiding the contract from its beginning.

2. UTMOST GOOD FAITH

Every contract of insurance is based on the utmost good faith requiring each party (i.e. you and the insurer) to act towards the other party in respect of any matter arising under the contract, with the utmost good faith. If you fail to do so you may prejudice any claim.

3. AVERAGE OR CO-INSURANCE

If this insurance contains an Average or Co-Insurance provision, you may be required to bear a rateable proportion of the loss in the event that the sum insured, or limit of liability, is less than the value of the insured property at commencement of the insurance.

4. SUBROGATION – HOLD HARMLESS – WAIVER CLAUSES

Some policies contain a provision that has the effect of limiting or excluding the insurer's liability in respect of a loss when you have restricted their subrogation rights by entering into an agreement that limits or excludes your right to recover damages from a third party.

You should not sign any agreement which contains such a clause without reference to "Genesis Insurance Brokers".

5. THIRD PARTY INTERESTS

The Policy will only provide cover for your interest and does not cover the interests of any third party (e.g. financiers, lessors etc) unless the interests of the third party are noted in the policy.

6. LIABILITY INSURANCE

If your insurance policy is on a claims made basis you are only protected against liability where you inform the insurer, in writing during the currency of the policy, of facts that might give rise to a claim.

7. YOUR PRIVACY

Privacy Legislation requires that we make the following disclosures before collecting personal information about you:

We require personal information in order to recommend and advise on and arrange insurance, assist on claims, and generally administer your insurances, including financial thereof, transacted through our company.

We may disclose your personal information to insurers and their service providers such as loss adjusters, risk surveyors etc, our Business Partners, Your Financiers when seeking evidence of insurance, negotiation premium funding.

We may disclose your personal information about you as required or permitted by law.

In requesting our services in any form you are consenting to us collecting and disclosing your personal information to meet our service objectives.

Quality of personal information is critical and you should advise any changes thereto immediately.

If you do not provide requested information our ability to assist in placement or administration of your insurance covers may be hampered to the extent where we may decline to provide services to you. Additionally you may be in breach of your Duty of Disclosure.

On request, in most cases, we will give you access to personal information held by us. A fee may be charged for this.

For any specific issues on privacy please contact our "Privacy Officer"

"Clients who are not fully satisfied with our services should contact our customer relations/complaints officer. This Brokerage also subscribes to Australian Financial Complaints Authority (AFCA), a free customer service, and the General Insurance Brokers Code of Practice. Further information is available from this office."

"The Brokerage Commission and/or any Brokers Fee charged are non-refundable in the event of cancellation mid-term changes or short terming of the Policy".

Schedule of Insurance

Class of Policy: Business Combined	Policy No: 15T4227813
The Insured: JC Richmond Superannuation Pty Ltd ACN 139558259	Invoice No: 64526
	Our Ref: PMT

BUSINESS INSURANCE

Insured Name - JC Richmond Superannuation Pty Ltd ACN
139558259

AM Richmond Superannuation Pty Ltd ACN 139557485

RENEWAL PREMIUM COMPARISON

To help you understand how your renewal premium compares to last year, we have included a comparison below. Last year's premium represents the amount you were charged for your insurance policy at the beginning of the last policy term, plus or minus any changes you made throughout the policy term.

	Last Year	This Year
Premium	\$ 1,782.83	\$ 1,854.91
Emergency Services Levy	\$ 0.00	\$ 0.00
Goods and Services Tax	\$ 178.28	\$ 185.49
Stamp Duty	\$ 176.50	\$ 183.63
Total Premium	\$ 2,137.61	\$ 2,224.03

Changes to your premium

Your premium is based on the possibility of a claim against your policy, and may change if the general cost to protect our customers changes. For information on how your insurance premium is calculated, please contact us to discuss.

To learn more about general premium calculations you may refer to the Insurance Council of Australia website.

<http://understandinsurance.com.au/premiums-explained>

POLICY PREMIUM SUMMARY BY INSURANCE CLASS

Section	Total Premium
1 Property	\$1,772.75
2 Business Interruption	Not Insured
3 Part A Theft of Property	Not Insured
Part B Money	Not Insured
4 Glass	Not Insured
5 Public Liability	\$384.18
Products Liability	\$67.10
6 Employee Dishonesty	Not Insured
7 Machinery	Not Insured
Pressure Equipment	Not Insured
Goods in Cold Chambers	Not Insured
8 Part A Computer Systems /	
Electronic Equipment	Not Insured
Part B Business Interruption	Not Insured
9 General Property	Not Insured
10 Taxation Investigation	Not Insured

COVER DETAILS

STEADFAST BUSINESS INSURANCE PACKAGE

STEADFAST BUSINESS INSURANCE

SECTION 1 - PROPERTY

Situation 1 - LOT 46 15 PRECISION DRIVE, MOLENDINAR QLD
4214

Premises 1 - Building 1

Occupied As - TRAFFIC MANAGEMENT SERVICES (EXCEPT POLICE)

SUM INSURED

Schedule of Insurance

Class of Policy: Business Combined	Policy No: 15T4227813
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Building -----
\$505,000
Excess
Accidental Damage \$2,500
Earthquake As per Policy Wording
All Other Claims \$2,500

Variations and Extensions (refer to
policy wording for cover details)
Replacement costs
Extra cost of replacement

The policy wording indicates whether you have automatic cover for Accidental Damage. If an amount is specified here for Additional Accidental Damage this amount is provided in addition to any automatic Accidental Damage cover provided in the wording.

SECTION 5 - LIABILITY

	LIMIT OF INDEMNITY -----
Public Liability	
The Business - Property Owner of : Factory / Industrial Units / Workshops - Low Hazard	
Situation 1 - LOT 46 15 PRECISION DRIVE, MOLENDINAR, QLD, 4214	
Limit of Indemnity	\$10,000,000
Property in Physical or Legal Control	\$250,000
Products Liability	
Limit of Indemnity	\$10,000,000
Property Damage Excess \$1,000	
Property in Physical or Legal Control Excess \$1,000	

Variations and Extensions (refer to "Policy
Variations and Extensions" section of this
Document)
LE16 Property in Your physical and legal
control
LE39 Underground Services

POLICY VARIATIONS AND EXTENSIONS

STEADFAST BUSINESS INSURANCE PACKAGE

The STEADFAST Business Insurance Package Wording applies to this policy.

Variations and Extensions may apply to this policy.
These Variations and Extensions may be noted under the relevant Policy Section of this
Schedule and/or detailed below.

Policy Variations & Extensions:

- LE16 Property in Your physical and legal control
1. Our liability under Sub Clause 5. of Additional Benefits - Property in Your physical and legal control of the Policy will not exceed \$250,000 for any one Occurrence; and in the aggregate during any one Period of Insurance.
 2. An Excess of \$1,000 shall apply to each Occurrence.

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LE39 Underground Services

We do not cover any liability arising out of or in any way connected with Personal Injury or Property Damage arising from work undertaken on or around underground services, pipes and cables of any kind unless prior to commencement of such works the Insured obtained and relied upon advice in printable form from the relevant authority as to their physical location of such services, pipes and cables.

IMPORTANT NOTICES**Policy Amendments**

These amendments should be read in conjunction with your policy booklet as the terms described now form part of your policy.

THE WAY WE HANDLE YOUR PERSONAL INFORMATION

We collect personal information from you for the purpose of providing you with insurance products, services, processing and assessing claims.

You can choose not to provide this information, however, we may not be able to process your requests.

We may disclose information we hold about you to other insurers, an insurance reference service or as required by law. In the event of a claim, we may disclose information to and/or collect additional information about you from investigators or legal advisors.

If you wish to update or access the information we hold about you, contact us.

WORKERS COMPENSATION

Workers Compensation Insurance is compulsory if you have employees. Separate cover can be arranged in those states where legislation permits.

Endorsement Edition 1 - Change of Insurer

This endorsement is dated 01 August 2017 and will apply to all policies taken out, or with a renewal effective date, on or after this date.

The information in this endorsement should be read with the last Policy You received for the Policy specified in your Policy Schedule and any other applicable endorsement.

Changes to your Policy

Your Policy is amended by the inclusion of the following:

Change 1: Change to details of CGU Insurance Limited ABN 27 004 478 371 AFS Licence No. 238291

All references to "CGU Insurance Limited ABN 27 004 478 371 AFS Licence No. 238291" are deleted and replaced by "Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance".

Change 2: Change to details of CGU Insurance Limited

All references to "CGU Insurance Limited" are deleted and replaced by "Insurance Australia Limited trading as CGU Insurance".

Endorsement Edition 2

This endorsement is dated 30 June 2019 and will apply to all policies taken out, or with a renewal effective date, on or after this date.

This information in this endorsement should be read with the last Policy you received for the policy specified in your policy schedule and any other applicable endorsement.

Schedule of Insurance

Class of Policy: Business Combined	Policy No: 15T4227813
The Insured: JC Richmond Superannuation Pty Ltd ACN 139558259	Invoice No: 64526
	Our Ref: PMT

Changes to your Policy

Your Policy is amended by the inclusion of the following:

Change 1:

External complaints are now administered by the Australian Financial Complaints Authority (AFCA).

How to resolve a complaint or dispute

All references to Financial Ombudsman Service Australia Limited (FOS) and its contact phone number, is deleted and replaced with:
Australian Financial Complaints Authority (AFCA). The AFCA is contactable on 1800 931 678 (free call).

This schedule is a summary of the cover arranged and in no way affects, alters or overrides the terms, conditions and limitations of the underwriters policy.

We reserve the right to retain a fee and pro-rata commission return on any cancellation or reduction in cover.

Please advise this office immediately if you have any queries.