



HATTE GILBERT INSURANCE BROKERS P/LTD

ABN 76 096 055 140 ACN 096 055 140 AFS Licence Number 237401

Trading as HATTE GILBERT INSURANCE BROKERS

Unit 2/218 Walker Street

PO Box 1976

Bundaberg

Bundaberg QLD 4670

QLD 4670

Tel: (07) 4152 9000

Fax: (07) 4153 2260

Email: hgib@bigpond.net.au

You are reminded that the policy mentioned below falls due for renewal on 5/03/2022. To ensure your continued protection, payment must be received BY THIS DATE.

Page 1 of 5

TAX INVOICE

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

Invoice Date: 9/02/2022

Invoice No: 89004

Our Reference: STEP M

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

JANICE FRANKS

M Stephenson
PO BOX 5311
BUNDABERG WEST QLD 4670

Class of Policy: Farm Combined
Insurer: QBE Insurance (Australia) Limited
ABN
The Insured: MICHELLE STEPHENSON & D TARDA
DAMSHELL INVESTMENTS
ABN:

RENEWAL
Policy No: 104A101977FAR
Period of Cover:
From **5/03/2022**
to **5/03/2023** at 4:00 pm

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

Covering: Farm and Tractor

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.

Clients who are not fully satisfied with our services should contact our customer relations/complaints officer. HATTE GILBERT INSURANCE BROKERS P/LTD also subscribe to the Financial Ombudsman Service (FOS), a free customer service and follow the principles of the Insurance Brokers Code of Practice. Further information is available from our office, or visit www.fos.org.au.

Your Premium:

Premium	UW Levy	Fire Levy	GST	Stamp Duty	Admin Fee
\$1,624.35	\$0.00	\$0.00	\$165.47	\$160.79	\$30.39

Commission earned on this invoice \$267.99

TOTAL (Excluding Credit Card fee) **\$1,981.00**

Credit Card fee (inc GST) is \$19.81

- 258.13	-25.81	-25.55	-309.49	Farm Machinery
- 170.89	-17.09	-16.91	-204.89	Farm Commercial MV
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\$1,195.33	\$122.57	\$118.33	\$1,466.62	



Acct Name: HATTE GILBERT INSURANCE BROKERS
BSB: 014515 Account: 199016447
Reference: STEP M 89004

Our Reference: STEP M
Invoice No: 89004
Acct Man: JANICE FRANKS

\$1,981.00 less \$736.20 paid by partnership to cover the machinery held = \$1,244.80
\$221.82 variance from DGZ calculation - 11% Variance



Mail this portion with your cheque payable to:
Hatte Gilbert Insurance Brokers
Po Box 1976
Bundaberg Qld 4670



To pay with your Mastercard or Visa (add 1% credit card fee)
Call 0741529000

PBTM

PAY MONTHLY



12 MONTHLY PAYMENTS OF \$189.95

To proceed, click the button below or go to pbtm.com.au

Username:STEP M

Password:89004

View and Accept Online



12 MONTHLY PAYMENTS OF
or AMOUNT DUE

\$189.95
\$1,981.00

Schedule of Insurance

Class of Policy: Farm Combined	Policy No: 104A101977FAR
The Insured: MICHELLE STEPHENSON & D TARDA DAMSHELL INVESTMENTS	Invoice No: 89004
	Our Ref: STEP M

QBE Insurance (Australia) Limited
ABN 78 003 191 035
AFS Licence No. 239545 of Level 5, 2 Park Street Sydney

PERIOD OF COVER : 05/03/2022 TO 05/03/2023

INSURED : MICHELLE STEPHENSON & D TARDA
DAMSHELL INVESTMENTS
ABN :

SITUATIONS:

Situation 261 MCDONALDS ROAD
Address NORTH ISIS QLD 4660

FARM LIABILITY

Risk No. : 001

Farm Size : 15 ha

Engaged in Host

Farming Activities : No

Engaged in Farm Contracting -

>25% of Avg Turnover? : No

Aerial Spraying? : No

DESCRIPTION	SUM INSURED	EXCESS
Limit of Liability	\$ 10,000,000	\$ 250
Goods in your Physical and Legal Control - Animal	\$ 100,000	

Goods in your Physical and Legal Control - Other	\$ 250,000	
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Labour Hire Payments \$ Not Insured

State : QLD

Postcode : 4660

Premium: \$619.00 + \$61.90 +\$61.28 = \$742.18

FARM PROPERTY/BUSINESS INTERRUPTION

Risk No. : 002

SITUATION : 261 MCDONALDS ROAD
NORTH ISIS
QLD 4660

Occupation : SUGAR CANE GROWING

Schedule of Insurance

Class of Policy: Farm Combined	Policy No: 104A101977FAR
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	Our Ref: STEP M

FARM PROPERTY

BUILDING ITEM DETAILS:

DESCRIPTION	SUM INSURED	EXCESS
Total Building	\$ 24,000	\$ 250

SCHEDULE OF BUILDING ITEM DETAILS:

Building Desc : TRACTOR SHED
Year Built : 1970
Construction : Iron on timber
Reinstatement : Yes
Building Sum Insured \$ 19,000
Contents Sum Insured \$

Building Desc : PUMP SHED
Year Built : 1990
Construction : Iron on timber
Reinstatement : Yes
Building Sum Insured \$ 5,000
Contents Sum Insured \$

Premium: \$576.33 + \$57.63 + \$57.05 = \$691.01

BUSINESS INTERRUPTION

DESCRIPTION	SUM INSURED
Increased Cost Of working details	\$ 0
Gross Profit	\$ 0
Payroll	\$ 0
Claim Preparation Cost	\$ 0
Rewriting of Records	\$ 0
Additional Incr. Cost of Working	\$ 0
Outstanding Accounts received details	\$ 0
Indemnity Period	: 0 months

FARM MACHINERY BREAKDOWN AND DETERIORATION OF STOCK

Risk No. : 005
SITUATION : 261 MCDONALDS ROAD
NORTH ISIS
QLD 4660

Occupation : SUGAR CANE GROWING
Type of Farm : Cropping

MACHINERY BREAKDOWN

DESCRIPTION	SUM INSURED	EXCESS
Machinery Breakdown	\$ 5,000	\$ 250
Limit per Item	\$ 75,000	
Any one Loss	\$	

Premium: \$258.13 + \$25.81 + \$25.55 = \$309.49

Schedule of Insurance

Class of Policy: Farm Combined	Policy No: 104A101977FAR
The Insured: MICHELLE STEPHENSON & D TARDA DAMSHELL INVESTMENTS	Invoice No: 89004
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FARM COMMERCIAL MOTOR VEHICLE

Risk No. : 003
Cover Type : Comprehensive

Vehicle : Tractors - farm use
Year of Manufacture : 1985
Not Registered? : Yes
Registration Number :
Description : FORD 6600
Engine Number : TBA 01
Model Number : TBA 02
Postcode Garaged : 4660
No Claim Bonus : 60%
Finance Type : Fully Owned
Kilometer Radius : NA
Contracting Use : NA
Sum Insured \$ 13,000 or Market Value
whichever is lesser

Third Party Liability \$ Not Insured

	EXCESSES
STANDARD	\$ 300
Drivers Under 21	\$ 800
Drivers Between 21 and 25	\$ 600
Drivers Over 25 and Licenced Less Than 2 Yrs	\$ 600

A loyalty discount applies to this risk.

Clauses Applicable:

ACC : ACCESSORIES

The following accessories are included in the sum insured:

Description	Sum Insured
2018 6FT SLASHER	\$3,700

Premium: \$170.89 + \$17.09 + \$16.91 = \$204.89

Home and Contents	- NOT INSURED
Equine / Working Dogs	- NOT INSURED
Tax Audit and Transit	- NOT INSURED
Electronic Equipment	- NOT INSURED
Private Motor	- NOT INSURED
Personal Accident and Illness	- NOT INSURED
Pleasurecraft	- NOT INSURED
Theft	- NOT INSURED

IMPORTANT NOTICE

This coverage summary has been prepared for general reference only, nothing contained herein prevails over the terms conditions and exclusions of the policy wording. This is an important document. You should read it carefully and ensure that you understand it. If you do not understand anything please do not hesitate to contact our office. You have a minimum of 14 days to cancel your policy. You will find the details of the cooling-off period in your policy documents.

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GENERAL ADVICE WARNING

In this instance we only provide a "general advice" service. This means that whilst we may generally recommend the products we distribute, we do not consider whether the product is appropriate for your own personal objectives, financial situation and needs in making the recommendation.

You need to consider the appropriateness of any information (in particular any policy documentation and relevant Product Disclosure Statement) or general advice we give you, having regard to your personal situation, before acting on our advice or buying any product.

Thank you for entrusting your insurance need to us. Please call us if you have any questions or queries.