

Thank you for your continued support!

RICHARD BROS SEAFOOD QLD PL
 PO BOX 277
 GEEBUNG QLD 4034

TAX INVOICE

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

Invoice Date: 24/07/2018
Invoice No: 226504
Our Reference: RICHARD BR

Should you have any queries in relation to this account,
 please contact your Account Manager
Lisa Halls, Annie Kingston or Karen Poole

Class of Policy: BUSINESS INSURANCE
Insurer: QBE INSURANCE AUSTRALIA LTD
 100 Edward Street, Brisbane
 ABN: 78 003 191 035
The Insured: RICHARD BROS SEAFOOD QLD PTY LTD

RENEWAL

Policy No: 102U214132BPK
Period of Cover:
 From **31/08/2018**
 to **31/08/2019**

Details: Refer to attached schedule for insurance cover details

Your Premium:

Premium	UW Levy	Fire Levy	GST	Stamp Duty	Broker Fee
\$793.16	\$0.00	\$0.00	\$88.32	\$78.52	\$90.00

TOTAL \$1,050.00

(A processing fee applies for Credit Card payments)



Please turn over for further payment methods and instructions



Biller Code: 20362
Ref: 4043018192633835



Pay by credit card (Visa, Mastercard, Amex or Diners)
 at www.deft.com.au or
 Call 1300 78 11 45. A surcharge may apply.
DEFT Reference Number: 4043018192633835



Acct Name: Steadfast QIS Pty Ltd Trust Account
 BSB: 184446 Account: 303805006
 Lodgement Reference: 819263383
 Please note: Lodgement Reference is required.



*498 404301 08192633835

+404301 8192633835 <



For payments by cheque see reverse.

Steadfast QIS Pty Ltd

Our Reference: RICHARD BR
Invoice No: 226504
Due Date: 31/08/2018

Premium \$793.16
U'writer Levy \$0.00
Fire Levy \$0.00
GST \$88.32
Stamp Duty \$78.52
Broker Fee \$90.00

AMOUNT DUE \$1,050.00

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IMPORTANT NOTICES

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 that you know, or could reasonably expect to know, is relevant to the Insurer's decision whether to accept the risk of Insurance and if so, on what terms. You have the same duty to disclose those matters to the Insurer before you renew, extend, vary or reinstate a Contract of general insurance. Your duty however 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 ordinary course of business, ought to know
- As to which that compliance with your duty is waived by the insurer.

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 option of avoiding the Contract from its beginning.

Additional Motor Duty of Disclosure

In the previous five (5) years, have you or any other person insured or covered by this policy:

Been convicted of any criminal offence?

- Had any at fault accidents involving a vehicle whether an insurance claim was made or not?
- Had any loss of licence, cancellations, disqualifications or suspension of licence even if set aside on appeal, or amended licence conditions, or good driver behaviour period imposed?
- Had any insurance declined, cancelled, voided, insurance renewal refused, a claim rejected or special conditions imposed?

The following questions apply to each vehicle insured by this policy:

- Has the usage of the vehicle changed?
- Has the vehicle been modified, such as to the body, engine, tyres, wheels, suspension, exhaust system, gear box, differential or sound system?
- Does the vehicle currently require repairs or maintenance to render it roadworthy?
- If you have not paid this premium by the due date, has any accident or theft happened after that date?

Has any of the information shown in the Schedule of Insurance or in any attached documents changed?

2. SUBROGATION AGREEMENTS / HOLD HARMLESS AGREEMENTS

Where another person is liable to compensate you for any loss or damage otherwise covered by the policy, but you have agreed with that person either before or after the loss or damage occurred that you would not seek to recover any monies from that person, you will not be covered. These "hold harmless" clauses are often found in leases, in maintenance or supply contracts from burglar alarm or fire protection installers and in repair contracts. This notification requirement applies to all property covers and also to Public Liability insurance. It also has a special connotation in Products Liability where you must not (without the insurer's agreement) hold a supplier harmless.

3. FLOOD DEFINITION

Flood means the covering of normally dry land by water that has escaped or been released from the normal confines of: (a) any lake, or any river, creek or other natural watercourse, whether or not altered or modified; or (b) any reservoir, canal or dam.

Please contact us if you would like more information on the above matters.



Card



EFT



In Person



Mail

Contact your participating financial institution to make payment directly from your cheque or savings account.

You will be required to enter the Biller Code and BPAY reference number as detailed on the front of your invoice.

Pay by credit or debit card at www.deft.com.au or by phone on **1300 78 11 45**.

Steadfast QIS Pty Ltd accepts Mastercard, Visa, American Express & Diners Club Cards.

The phone payment line is a 24-hour service. Calls are charged at the cost of a local call (mobile extra).

Pay by Direct Bank Deposit by accessing the internet banking site of your financial institution.

It is important that the Lodgement Reference number provided is used in the lodgement reference field of your electronic file or funds transfer system so that your payment can be identified.

Please present page intact at any Australia Post Office.

Payments may be made by cash, cheque or EFTPOS.

Please make any cheques payable to 'DEFT Payment Systems for **Steadfast QIS Pty Ltd**'.

DEFT is a service of Macquarie Bank

Detach payment slip and mail with payment to:

DEFT Payment Systems
GPO Box 4690
Sydney NSW 2001

Please make cheques payable to 'DEFT Payment Systems for **Steadfast QIS Pty Ltd**'.

Please note that receipts will not be issued for mailed payments.

Schedule of Insurance

Class of Policy: BUSINESS INSURANCE
The Insured: RICHARD BROS SEAFOOD QLD PTY LTD

Policy No: 102U214132BPK
Invoice No: 226504
Our Ref: RICHARD BR

QBE BUSINESS PACK POLICY SCHEDULE

Full Insured Names: RBS Geebung Pty Ltd ATF The RBS Super Fund;
RBS Property Pty Ltd;
Richard Brothers Seafood (QLD) Pty Ltd;

Your occupation Property Owner;

Seafoods Wholesaling - Fresh or Frozen including Associated Products
- This business has been sold. Run off cover to commence 28/08/2017

Address UNIT 7/209 ROBINSON ROAD EAST, GEEBUNG QLD 4034

Summary of cover Sections Taken for this Situation

Business Property	Insured
Business Interruption	Not Insured
Theft	Not Insured
Money	Not Insured
Machinery Cover	Not Insured
Electronic Equipment Cover	Not Insured
Public and Products Liability	Insured
Glass	Not Insured
General Property	Not Insured
Employee Dishonesty	Not Insured
Tax Audit	Not Insured
Transit	Not Insured
Employment Practices	Not Insured
Statutory Liability	Not Insured

PUBLIC AND PRODUCTS LIABILITY COVER SECTION

Property Owners Only?	No
	Sum Insured
Public Liability	\$10,000,000
Products Liability (Any One Occurrence)	Any one occurrence \$10,000,000 Any one occurrence and in the aggregate any one period of insurance
Goods in Physical Control	As per Policy Wording
Annual Turnover	\$ 75,000
	Excess
Property Damage Excess	\$ 1,000

Note

The rating of this section is based on your business turnover being \$75000. If there is any change to this, you must notify the broker or the company.

BUSINESS PROPERTY COVER SECTION

Construction	Brick Walls, Concrete Floors
Year Built	1980
Sprinklers Installed?	No
	Sum Insured
Building	Not Insured
Contents	\$ 60,000

Schedule of Insurance

Class of Policy: BUSINESS INSURANCE	Policy No: 102U214132BPK
The Insured: RICHARD BROS SEAFOOD QLD PTY LTD	Invoice No: 226504
	Our Ref: RICHARD BR

Accidental Damage Limit
Claim payment method

As per Policy Wording
Reinstatement or
Replacement value

Excesses

Building
Contents
Accidental Damage

Excess

Nil
\$ 500
\$ 500

Earthquake excess as per the policy wording

CLAUSES APPLICABLE

SFT POLICY WORDING QM485

APPLICABLE POLICY WORDING When BUSINESS PACK INSURANCE is shown on the Policy Schedule Commercial/Retail/Industrial Policy wording QM485 applies. When TRADES PACK INSURANCE is shown on the Policy Schedule QBE Trade Policy QM207 applies. When OFFICE PACK INSURANCE is shown on the Policy Schedule QBE Office Policy QM208 applies.

S06 FLOOD COVER STEADFAST

COVER FOR FLOOD In accordance with Optional extension 1. Flood of the Business Property cover section, flood is covered. Exclusion 2.(n) is deleted.

This policy is underwritten by: QBE INSURANCE AUSTRALIA LIMITED AFS Licence No.
239545 ABN 78 003 191 035