

NEW BUSINESS TAX INVOICE

Body Corporate for 29 Taree Street
c/- Mr Jacqui Christensen
Unit 4, 29 Taree St
Burleigh heads QLD 4220

Date: 24/11/2021
Invoice Number: 601070
Account Manager: Juan Ahumada

Thank you for using our services to arrange this insurance cover. Brief details of cover arranged on your behalf are given below. You should refer to the policy documents issued by the insurer for complete policy terms and conditions.

Please read carefully the important notices attached regarding your duty of disclosure. Do not hesitate to contact us with any questions you may have.

Type of Policy	Strata Title
Insured	Body Corporate for 29 Taree Street
Policy Description	Body Corporate for 29 Taree St Community Title Scheme 5720
Policy Number	CS0006073567
Period of Insurance	26/11/2021 to 26/11/2022
Effective Date	26/11/2021
Insurer	CHU Underwriting Agencies Pty Ltd
Notes	2021/22 Renewal

Premium	FSL	Underwriter Fee	Stamp Duty	Broker Fee	GST	Invoice Total
\$8,486.50	\$0.00	\$330.00	\$840.16	\$156.08	\$897.26	\$10,710.00

Payment Options



Allsafe Insurance Brokers Pty Ltd

DEFT Reference Number 40444226010702

Pay by credit card or registered bank account at www.deft.com.au or phone **1300 78 11 45**. Payments by credit card may attract a surcharge.



Name: Body Corporate for 29 Taree Street
Client ID: 18394
Invoice No: 601070



*498 404442 26010702

Payments can be made at any Post Office by cheque or EFTPOS.



Biller Code: 20362
Ref: 40444226010702

Total Due:

\$10,710.00

Contact your participating bank, credit union or building society to make payment directly from your cheque or savings account. Enter the Biller Code and BPAY reference number as detailed above.

Allsafe Insurance Brokers Pty Ltd

AFSL 239041
ABN 44 010 468 818

Important Notices

YOUR DUTY OF DISCLOSURE

Before you enter into a contract of general insurance and up until the commencement of the insurance, you have a duty, under the Insurance Contracts Act 1984 to either provide answers to questions or disclose specific information to the underwriter. You have the same duty before you renew, extend, vary or reinstate an insurance contract.

For Consumer Insurance Contracts, (Consumer Insurance Contracts are defined as insurance that is obtained wholly or predominantly for the personal, domestic or household purposes of the insured) your only duty is to take reasonable care not to make a misrepresentation when answering questions asked of you by the underwriter.

In all other situations you must tell the underwriter about anything that you know or could be reasonably expected to know taking into account the nature and extent of the insurance cover to be provided and the class of persons who would ordinarily be expected to apply for such insurance cover. You do not need to tell the underwriter anything that reduces the risk of the underwriter, that is of common knowledge; that the underwriter knows or, in the ordinary course of business, ought to know or that the underwriter has waived your duty to tell them about.

NON- DISCLOSURE

If you do not tell the underwriter anything you are required to, or in the case of Consumer Insurance Contracts fail to take reasonable care not to make a misrepresentation, they may cancel your contract or reduce the amount they will pay you if you make a claim, or both. If your failure to tell the underwriter is fraudulent, they may refuse to pay a claim and treat the contract as if it never existed.

AUSTRALIAN FINANCIAL COMPLAINTS AUTHORITY

Clients who are not satisfied with our services may contact our Customer Relations/Complaints Officer. Our Company also subscribes to the Australian Financial Complaints Authority (AFCA) a free customer service, and the General Insurance Brokers Code of Practice. Further information is available from our office.

CANCELLATIONS

If there is a refund or reduction of your premium as a result of a cancellation or alteration to a policy, or based on a term of your policy (such as a premium adjustment provision), we will retain any fee we have charged you. We will also retain commission depending on our arrangements with the insurer, or charge you a cancellation fee equal to the reduction in our commission.

GENERAL ADVICE WARNING

Retail Clients (General Insurance)

Under the Corporations Act 2001 (The Act) Retail Clients are provided with additional levels of protection from other insurance purchasers. For General Insurance The Act defines Retail Clients as:

- Individuals or a small manufacturing business employing less than 100 people or any other business employing less than 20 people.
- And that are being provided a financial service or product that relates to the following insurance covers:
- Motor Vehicle (under 2 tonne), Home building, contents, personal and domestic, Sickness and Accident or Travel, Consumer Credit, Medical Indemnity and other classes as prescribed by regulations.

Important Notice – What advice is being provided (Retail Clients only)

If you are a Retail Client (refer above) and a Statement of Advice has not been provided to you with this invoice then the advice that we are giving you related to this transaction is General Advice. General Advice is advice that has been prepared without considering your current objective's, financial situation or needs. Therefore, before acting on this advice, you should consider the appropriateness of the advice having regard to your current objective's, financial situation or needs. If the advice provided relates to the acquisition or possible acquisition of a new insurance policy you should consider the enclosed PDS prior to making the decision to purchase this product. Information regarding the income we have been paid by the insurer for this transaction is available upon request.

WHOLESALE BROKER INFORMATION

In some cases we use the services of a Wholesale Broker (insurance intermediary) to access products that are not available to us directly from the insurer. You can identify where we have used an insurance intermediary as the Invoice/schedule will show that the policy is placed via another Insurance Intermediary. This situation usually arises where the insurance intermediary has developed a specialised product and competitive pricing for risks that are not commonly available directly from most underwriters. This means we are not dealing with the end insurer directly but via the insurance intermediary. All insurance intermediaries that we deal with are required to hold an Australian Financial Services Licence and to place all client funds received into a Trust Account and are required to meet the same high standards in the delivery of their services that apply to us. Importantly all claims will be the ultimate responsibility of and paid for by the end underwriter.

COMMISSION AND FEES

If we are instructed to arrange this policy for you, Allsafe Insurance Brokers Pty Ltd will receive the following remuneration:

Broker Fee	Commission/ Brokerage	Total (inclusive of GST)
\$171.69	\$1,867.03	\$2,038.72



DEFT is a service of Macquarie Bank



Internet

Pay over the Internet from your credit card at <http://www.deft.com.au>

Allsafe Insurance Brokers accepts Mastercard, Visa, American Express & Diners Club Cards.

Payments by credit card attract a surcharge.



Telephone

Pay by phone from your credit card.

Call **1800 672 162** to make a payment.

Allsafe Insurance Brokers 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 (mobiles extra).

Payments by credit card attract a surcharge.



Contact your participating bank, credit union or building society 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.



In Person

Please present page intact at any Australia Post Office.

Payments may be made by cheque or EFTPOS.

Please make any cheques payable to 'Allsafe Insurance Brokers'.



Mail

Detach payment slip and mail with payment to:

**DEFT Payment Systems
GPO Box 794
Brisbane QLD 4001**

Please make cheques payable to 'Allsafe Insurance Brokers'

PLEASE NOTE, the above address is for payments only. Please send other correspondence to

**Allsafe Insurance Brokers
PO Box 3777
South Brisbane BC Qld 4101**

Receipts will not be issued for mailed payments

Allsafe Insurance Brokers Pty LtdAFSL 239041
ABN 44 010 468 818

The Insured	BODY CORPORATE FOR 29 TAREE ST COMMUNITY TITLE SCHEME 5720
Situation	29 TAREE STREET BURLEIGH HEADS QLD 4220
Policy Period	26/11/2021 to 26/11/2022 at 4:00pm

Policy 1 – Insured Property

Building:	\$1,792,447
Common Area Contents:	\$17,924
Loss of Rent & Temporary Accommodation (total payable):	\$268,867

Policy 1 – Insured Property

Standard:	\$2,000
-----------	---------

Excess Earthquake - The lesser of \$20,000 or 1% of Policy 1 Insured Property
Other excesses payable are shown in the Policy Wording.

Policy 2 – Liability to Others

Sum Insured:	\$30,000,000
--------------	--------------

Policy 3 – Voluntary Workers

Death:	\$200,000
Total Disablement:	\$2,000 per week

Policy 4 – Workers Compensation

Not Available

Policy 5 – Fidelity Guarantee

Sum Insured:	\$250,000
--------------	-----------

Policy 6 – Office Bearers' Legal Liability

Sum Insured:	\$5,000,000
--------------	-------------

Policy 7 – Machinery Breakdown

Not Selected

Policy 8 – Catastrophe Insurance

Sum Insured:	\$268,867
Extended Cover - Loss of Rent & Temporary Accommodation:	\$40,330
Escalation in Cost of Temporary Accommodation:	\$13,443
Cost of Removal, Storage and Evacuation:	\$13,443

Policy 9 – Government Audit Costs and Legal Expenses

Government Audit Costs: \$25,000
Appeal expenses – common property health & safety breaches: \$100,000
Legal Defence Expenses: \$50,000

Policy 10 – Lot owners' fixtures and improvements (per lot)

Sum Insured:	\$250,000
--------------	-----------

Flood Cover is excluded.