



RENEWAL TAX INVOICE

Peter Fleming
144 Kleidons Road
BUCCA QLD 4670

Date: 16/11/2021

Invoice Number: 1867850

Authorised Representative: Robert Appel - AR: 1249504

Please 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

Type of Policy

Insured	P & S Super Fund
Policy Description	SVU Business
Insurer	QBE Insurance
Policy Number	104U706767BPK
Period of Insurance	10/12/2021 to 10/12/2022
Effective Date	10/12/2021
Notes	Business Insurance 34 West St Mt Isa Renewal 2021-2022

Premium	FSL	Underwriter Fee	Stamp Duty	Admin Fee	GST	Invoice Total
\$1,348.84	\$0.00	\$0.00	\$133.52	\$0.00	\$134.89	\$1,617.25

Payment Options



Community Broker Network Pty Ltd

DEFT Reference Number
405605218678506

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



Name: Peter Fleming
Client ID: 65006
Invoice No: 1867850



*498 405605 218678506

Payment Due Date: 10/12/2021

Payments can be made at any Post Office by cash (up to \$9,999.99), cheque or EFTPOS.



Bill Code: 20362
Ref: 405605218678506

Total Due: \$1,617.25

*Please refer to the second page for further payment methods and instructions.

 **Internet**

Pay over the Internet from your credit card at **www.deft.com.au**

Community Broker Network Pty Ltd accepts Visa & Mastercard payments"

*Payments by credit card will attract a surcharge.

 **Telephone**

Pay by phone from your credit card.

Call **1300 78 11 45** to make a payment.

Community Broker Network Pty Ltd accepts Visa & Mastercard payments

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

 **iBPAY**

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.

 **POST billpay**

In Person  **Mail**

Please present page intact at any Australia Post Office.

Payments may be made by cash, cheque or EFTPOS.

Please make any cheques payable to **'Community Broker Network Pty Ltd'**.

Detach payment slip and mail with payment to:

**Davkat Enterprises Pty Ltd
T/As Northwest Insurance**
4b Targo Street
Bundaberg QLD 4670

Please make cheques payable to **'Community Broker Network Pty Ltd'**.

Schedule of Insurance

Policy Number 104U706767BPK
Period of Cover From 10/12/2021 to 10/12/2022 at 4pm
Insured
Insured Name P & S Super Fund
Address Phoenix Centre
34 West Street
MOUNT ISA CITY, QLD, 4825

Policy Wording

QM8166

Cover Summary

Situation: Phoenix Centre 34 West Street MOUNT ISA CITY QLD 4825 (Principal)

Cover	Taken
Property Damage	Taken
Business Interruption	Taken
Theft	Not Taken
Money	Not Taken
Machinery Breakdown	Not Taken
Electronic Equipment Breakdown	Not Taken
Public & Products Liability	Taken
Glass	Taken
General Property	Not Taken
Employee Dishonesty	Not Taken
Transit	Not Taken
Tax Audit	Not Taken

Claims Experience

Any claims in the last 3 years under the sections to be insured? No

Situation Details

Situation: Phoenix Centre 34 West Street MOUNT ISA CITY QLD 4825 (Principal)

Business Details

Selected Occupation Property Owner - Office (Single Storey)
Annual Turnover \$ 96,000
Tenant Business Employment Office Operation (No Labour Hire)

Situation Details

Construction

Year built 1975

Building Details

Floors Concrete
Walls Concrete / Stone
Roof Iron/Steel/Aluminium on steel
Expanded Polystyrene (EPS) 0%

Fire Protection

Fire Extinguishers

Security Protection

Deadlocks on doors

Other Details

Premises connected to town water Yes

Interested Parties

No Interested Parties noted

Property Damage cover section

Property Damage Information

Is your premises more than 50% vacant No

Sum Insured

Buildings	\$ 700,000
Method of Settlement	Reinstatement or replacement
Contents	\$ Not Insured
Method of Settlement	Reinstatement or replacement
Stock	\$ Not Insured
Specified Items	Not Insured

Extra cost of reinstatement	\$ As per policy wording
Removal of debris	\$ As per policy wording
Rewriting of records	\$ As per policy wording
Playing surfaces	\$ As per policy wording

Optional covers

Strata title mortgagee(s) interest	Not Insured
Flood cover	Not Insured

Applicable Excess

Excess	\$ 250
Earthquake, tsunami, volcanic eruption or subterranean fire	\$20,000 or 1% of the Total Sum Insured, whichever is the lower amount.

Endorsements

Endorsement # 1

Name	CD & CYBER QM8166
Code	BFPTC4

Wording

COMMUNICABLE DISEASE EXCLUSION

Extra cover 4. Infectious disease, etc. under the Business interruption cover section of the Policy is deleted and replaced as follows:

4. Infectious disease, etc.

We will cover you for interruption to or interference with your business due to closure or evacuation of the whole or part of the premises during the period of insurance by order of a competent government, public or statutory authority as a result of:

- a. bomb threat, vermin or pests or defects in the drains or other sanitary arrangements, occurring at the premises;
- b. manifestation of infectious or contagious human diseases, which prevents access to the premises;
- c. injury, illness or disease caused by the consumption of food or drink supplied at or from your premises during the period of insurance;
- d. murder or suicide occurring at the premises; or
- e. shark or crocodile attack occurring within a 20 kilometre radius of the premises during the period of insurance.

The following exclusion applies to the Business interruption cover section of this Policy.

There is no cover for any loss, damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by,

contributed to by, resulting from, arising out of, or in connection with:

- a. Rabies;
- b. Cholera;
- c. Highly Pathogenic Avian Influenza in humans;
- d. any disease determined by the World Health Organisation to be a Public Health Emergency of International Concern (PHEIC);
- e. a 'listed human disease', or any disease the subject of a biosecurity emergency' or 'human biosecurity emergency', under the Biosecurity Act 2015 (Cth);

irrespective of whether discovered at the location of your premises, or outbreaking elsewhere.

A reference to the Biosecurity Act 2015 (Cth) includes any amendment, replacement, re-enactment or successor legislation. A reference to listed human disease, biosecurity emergency or human biosecurity emergency shall have the meaning found in any replacement definition, in any amendment, replacement, re-enactment or successor legislation, or where there is no replacement definition the term shall have the meaning of a term which is substantially similar in meaning as defined in or declared in any amendment, replacement, re-enactment or successor legislation.

The following exclusion applies to the Business Property cover section of this Policy.

CYBER EXCLUSION

This policy does not provide cover for any loss, damage, liability, claim, cost or expense directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any Cyber Incident.

However, we will provide cover for physical loss or damage to the property insured which is caused by an insured event under the Business Property cover section, including business interruption resulting therefrom, directly occasioned by a Cyber Incident.

Notwithstanding the foregoing, in the event that hardware or Electronic Data storage device of a Computer system insured under the Business Property cover section sustains physical damage caused by an insured event directly occasioned by a Cyber Incident, which results in damage to or loss of Electronic Data stored on that hardware or Electronic Data storage device, then the damage to or loss of such Electronic Data shall be recoverable and the basis of settlement for the recovery of the damaged or lost Electronic Data shall only be the cost of reproducing Electronic Data. Such costs shall include all reasonable and necessary expenses incurred in recreating, gathering or assembling such Electronic Data, but does not include the value of the Electronic Data to you or any other party even if such Electronic Data cannot be recreated, gathered or assembled.

For the purposes of this exclusion:

- a. Cyber Incident shall include:
 - i. unauthorised or malicious acts regardless of time and place, or the threat or hoax thereof;
 - ii. Malware or Similar Mechanisms;
 - iii. programming or operator error whether by you or any other person or persons;
 - iv. any unintentional or unplanned - wholly or partially - outage of your Computer System not directly caused by physical loss or damage; affecting access to, processing of, use of or operation of any Computer System or any Electronic Data by any person or group(s) of persons.
- b. Computer System means any computer, hardware, information technology and communications system or electronic device, including similar system or any configuration of the aforementioned and including any associated input, output or Electronic Data Data storage device, networking equipment or backup facility.

c. Electronic Data means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.

d. Malware or Similar Mechanisms means any programme code, programming instruction or other set of instructions intentionally constructed with the ability to damage, interfere with or otherwise adversely affect computer programmes, data files or operations (whether involving self-replication or not), including but not limited to "Virus", "Trojan Horses", "Worms", "Logic Bombs" or "Denial of Service Attack".

Business Interruption cover section

Cover Type	Insurable Gross Profit
Indemnity Period (months)	12

Sum Insured

Insurable Gross Profit	\$ 96,000
Additional increase in cost of working	\$ 25,000
Accounts Receivable	\$ 7,500
Claims preparation and proving expenses	\$ 10,000
Documents Temporarily Removed	\$ As per policy wording

Optional cover

Goodwill	\$ Not Insured
----------	----------------

Uninsured Working Expenses

Purchases	100%
Discounts Allowed	100%
Bad Debt	100%

Endorsements

Endorsement # 1

Name	CD & CYBER QM8166
Code	BFPTC4

Wording

COMMUNICABLE DISEASE EXCLUSION

Extra cover 4. Infectious disease, etc. under the Business interruption cover section of the Policy is deleted and replaced as follows:

4. Infectious disease, etc.

We will cover you for interruption to or interference with your business due to closure or evacuation of the whole or part of the premises during the period of insurance by order of a competent government, public or statutory authority as a result of:

- a. bomb threat, vermin or pests or defects in the drains or other sanitary arrangements, occurring at the premises;
- b. manifestation of infectious or contagious human diseases, which prevents access to the premises;
- c. injury, illness or disease caused by the consumption of food or drink supplied at or from your premises during the period of insurance;
- d. murder or suicide occurring at the premises; or
- e. shark or crocodile attack occurring within a 20 kilometre radius of the premises during the period of insurance.

The following exclusion applies to the Business interruption cover section of this Policy.

There is no cover for any loss, damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by,

contributed to by, resulting from, arising out of, or in connection with:

- a. Rabies;
- b. Cholera;
- c. Highly Pathogenic Avian Influenza in humans;
- d. any disease determined by the World Health Organisation to be a Public Health Emergency of International Concern (PHEIC);
- e. a 'listed human disease', or any disease the subject of a biosecurity emergency' or 'human biosecurity emergency', under the Biosecurity Act 2015 (Cth);

irrespective of whether discovered at the location of your premises, or outbreaking elsewhere.

A reference to the Biosecurity Act 2015 (Cth) includes any amendment, replacement, re-enactment or successor legislation. A reference to listed human disease, biosecurity emergency or human biosecurity emergency shall have the meaning found in any replacement definition, in any amendment, replacement, re-enactment or successor legislation, or where there is no replacement definition the term shall have the meaning of a term which is substantially similar in meaning as defined in or declared in any amendment, replacement, re-enactment or successor legislation.

The following exclusion applies to the Business Property cover section of this Policy.

CYBER EXCLUSION

This policy does not provide cover for any loss, damage, liability, claim, cost or expense directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any Cyber Incident.

However, we will provide cover for physical loss or damage to the property insured which is caused by an insured event under the Business Property cover section, including business interruption resulting therefrom, directly occasioned by a Cyber Incident.

Notwithstanding the foregoing, in the event that hardware or Electronic Data storage device of a Computer system insured under the Business Property cover section sustains physical damage caused by an insured event directly occasioned by a Cyber Incident, which results in damage to or loss of Electronic Data stored on that hardware or Electronic Data storage device, then the damage to or loss of such Electronic Data shall be recoverable and the basis of settlement for the recovery of the damaged or lost Electronic Data shall only be the cost of reproducing Electronic Data. Such costs shall include all reasonable and necessary expenses incurred in recreating, gathering or assembling such Electronic Data, but does not include the value of the Electronic Data to you or any other party even if such Electronic Data cannot be recreated, gathered or assembled.

For the purposes of this exclusion:

- a. Cyber Incident shall include:
 - i. unauthorised or malicious acts regardless of time and place, or the threat or hoax thereof;
 - ii. Malware or Similar Mechanisms;
 - iii. programming or operator error whether by you or any other person or persons;
 - iv. any unintentional or unplanned - wholly or partially - outage of your Computer System not directly caused by physical loss or damage; affecting access to, processing of, use of or operation of any Computer System or any Electronic Data by any person or group(s) of persons.
- b. Computer System means any computer, hardware, information technology and communications system or electronic device, including similar system or any configuration of the aforementioned and including any associated input, output or Electronic Data Data storage device, networking equipment or backup facility.

c. Electronic Data means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.

d. Malware or Similar Mechanisms means any programme code, programming instruction or other set of instructions intentionally constructed with the ability to damage, interfere with or otherwise adversely affect computer programmes, data files or operations (whether involving self-replication or not), including but not limited to "Virus", "Trojan Horses", "Worms", "Logic Bombs" or "Denial of Service Attack".

Public and Products Liability cover section

	Limit of liability
General Liability and Products Liability	\$ 10,000,000

Details of Business

Property Owner Liability only	Yes
-------------------------------	-----

Contractors and Subcontractors

Do you engage contractors and/or subcontractors in your business	No
--	----

Labour Hire

Do you engage labour hire or hired in labour in your business	No
---	----

Additional benefit

Property in Your physical or legal control	\$ 250,000
--	------------

Applicable Excess

All Property Damage claims	\$ 500
----------------------------	--------

Endorsements

Endorsement # 1

Name	PROPERTY OWNERS EXCLUDING TRADE RIS
Code	BPPS50
Wording	

PROPERTY OWNERS EXCLUDING TRADE RISK

The Public and products liability cover section of this Policy does not cover liability in respect of Personal injury, Property damage or Advertising injury arising out of or in connection with any Business, Profession, Trade or Manufacturing Operations other than as owner of Property (the subject of this Indemnity) conducted by You.

Glass cover section

External Glass	Yes
Internal Glass	Yes
Specified Glass	Not Insured

Additional benefit - Signs	\$ 10,000
----------------------------	-----------

Applicable Excess

Excess	\$ 250
--------	--------

Document template version: 02.39.03.00

IMPORTANT NOTICES

We have prepared this document to assist you to understand important issues relating to your insurances. Please contact your Insurance Broker if you have any questions or require further advice/assistance.

ESSENTIAL READING OF POLICY WORDING

The policy wordings for your insurances are essential reading to understand what is protected by each policy. Read them carefully as soon as possible and contact us if you have any concerns about the extent of your cover.

YOUR DUTY OF DISCLOSURE

Before you enter into an insurance contract, you have a duty to tell the insurer anything that you know, or could reasonably be expected to know, that may affect the insurer's decision to insure you and on what terms.

You have this duty until they 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 the insurer anything that:

- reduces the risk they insure you for; or
- is common knowledge; or
- the insurer knows, or should know: or
- the insurer waives your duty to tell them about.

If you do not tell the insurer something you are required to, they may cancel your insurance contract or reduce the amount they will pay you if you make a claim, or both. If your failure to tell them is fraudulent, they may refuse to pay a claim and treat the insurance contract as if it never existed.

ADDITIONAL DUTY NOT TO MAKE A MISREPRESENTATION

(Applies to consumer insurance contracts only)

A consumer insurance contract (CIC) is a contract that is purchased for personal, domestic or household purposes.

You have a duty under the *Insurance Contracts Act 1984 (ICA)* to **take reasonable care not to make a misrepresentation to the insurer (your duty)**.

Your duty applies only in respect of a policy that is a consumer insurance contract, which is a term defined in the ICA. Your duty applies before you enter into the policy and also before you renew, extend, vary or reinstate the policy.

Before you do any of these things, you may be required to answer questions and the insurer will use the answers you provide in deciding whether to insure you, and anyone else to be insured under the policy, and on what terms. To ensure you meet your duty, your answers to the questions must be truthful, accurate and complete.

If you fail to meet your duty, the insurer may be able to cancel your contract, or reduce the amount it will pay if you make a claim, or both. If your failure is fraudulent, the insurer may be able to refuse to pay a claim and treat the contract as if it never existed.

DUTY OF GOOD FAITH

Both parties to an insurance contract, the insurer and the insured, must act towards each other with the utmost good faith. If you fail to do so, the insurer can cancel your insurance. If the insurer fails to do so, you may be able to sue the insurer.

AVERAGE OR CO-INSURANCE

Some policies contain an Average clause. This means that if you insure for less than the full value of the property, your claim may be reduced in proportion to the amount of the under-insurance. These clauses are also called "Co-Insurance" clauses.

A simple example is as follows:

Full (Replacement) Value	\$1,000,000
Sum Insured	\$500,000

Therefore, you would be self-insured for 50% of the Full Value

Amount of Claim, say	\$100,000
----------------------	-----------

Amount payable by Insurers as a result of the application of Average/Co-Insurance (ie: 50%)	\$50,000
---	----------

Some Business Interruption policies contain an Average/Co-insurance clause, but the calculation is different. Generally, the Rate of Gross Profit, Revenue or Rentals (as applicable) is applied to the Annual Turnover, Revenue or Rentals (as applicable) (after adjustment for business trends or other circumstances).

CONTRACTS AND LEASES YOU SIGN

If you sign a contract with an indemnity, "hold harmless" or release, it can invalidate your insurance – unless you obtain the Insurer's consent in advance.

These clauses are often found in leases and other contracts you sign from time to time relating to your business. Do not sign a contract or lease without contacting us and/or taking legal advice as to whether the contract terms will prejudice your policy.

Change or Alteration in Risk

It is our duty as brokers to give you sound professional advice, but that advice can only be sound and valid if we are kept properly informed of changes to your business, circumstances or products such as alteration of risk, changes in location, mergers and acquisitions or any new or changes

Non-Renewable Insurance

Cover under your policies terminates on the date shown on our tax invoice or adjustment note.

While insurers will send renewal offers for most insurance policies, there are some which are not "renewable". For these, if you wish to effect similar insurance for a subsequent period, you will need to complete a further proposal form/declaration before the current policy expires so that we can seek terms of insurance and quotations on your behalf.

Refund of Premium

If there is a refund or reduction of premium owed to you as a result of a cancellation or alteration to a policy, we will retain any broker fee we have charged you. CBN will retain any commission that was paid to them by the insurer for the policy and we may retain the portion of the commission that was paid to us by CBN. We may also charge you a cancellation fee.

Cancellation of Policy or Deficient Cover Due to Non-Payment of Premium

We shall not be held responsible for the cancellation of your policy, a deficiency in cover, or the denial of a claim by your Insurer where you have not paid, or did not pay, any amount of premium due to us or your Insurer, or instalments to your premium financier.

General

Many areas of insurance are complex, and some implications may not be evident to you. If there are **any** aspects of your insurances that you do not understand or you require further explanation, please contact us immediately.



ADDITIONAL INSURED AND NOTING INTERESTS

If a person is to be named on your policy or insured as a co-insured or joint insured, notify us immediately so we can request this in advance from the insurer. Your property and liability policies will not provide automatic cover for the insurable interest of other parties (e.g., mortgagees, lessors).

Check with us whether the insurer will include someone else as an insured or note their interests before you agree to this in a contract or lease. We cannot guarantee that an insurer will agree to include someone as an insured under your policy or to note their interests on your policy.

CLAIMS OCCURRING POLICIES

Most of your policies do not provide indemnity in respect of events that occurred before the insurance commenced. They cover events that occur during the policy period.

CLAIMS MADE POLICIES

Some policies (e.g. professional indemnity insurance) provide cover on a "claims made" basis. This means that claims first advised to you (or made against you) and reported to your insurer during the policy period are insured under that policy, irrespective of when the incident causing the claim occurred. If you become aware of circumstances which could give rise to a claim, notify the insurer during the policy period.

Report all incidents that may give rise to a claim against you to the insurers immediately after they come to your attention and before the policy expires.

INSURER SOLVENCY

We do not warrant or guarantee the current or ongoing solvency or financial viability of the insurer because we have no control over the insurer's performance, and this can be affected by many complex commercial and economic factors.

UNAUTHORISED FOREIGN INSURERS

In limited cases, we may recommend that you insure with an unauthorised foreign insurer. An unauthorised foreign insurer is an insurer that is not authorised under the Insurance Act 1973 (**Act**) to conduct insurance business in Australia and is not subject to the system of financial supervision of general insurers in Australia that is monitored by the Australian Prudential Regulation Authority.

LEASING, HIRING AND BORROWING PROPERTY

When you lease, hire or borrow property, make sure that the contract clearly identifies who is responsible for insuring the property.

Industrial Special Risks policies automatically cover property which you are responsible to insure, subject to the policy excess. Public liability insurance may assist you meet claims relating to property damage to property which you lease or hire. A sub-limit usually
If the insurer becomes insolvent, you will not be protected by the Federal Government's Financial Claims Scheme provided under Part VC of that Act.

Non-Disclosure

Policies which are not governed by the Insurance Contracts Act 1984 such as marine, (other than marine inland transit insurance and pleasure craft) and insurance required by statute such as Compulsory Third Party (CTP) motor vehicle insurance and workers compensation, the Insurer may be able to recover against the Insured in the event of misrepresentation, misstatement or non-disclosure.

If you are uncertain as to whether particular information is relevant to the insurer's decision to insure, please contact us and we can help you identify whether the information should be disclosed to the insurer on the application or upon renewal or variation of the insurance.

GENERAL ADVICE WARNING

This advice does not take into account your personal objectives, financial situation or needs. For this reason, before you act on this advice, you should consider the appropriateness of the advice having regard to your own objectives, financial situation and needs.

Insurers have created Target Market Determinations (TMDs) which set out the type of customer and risk the product is designed for. We can confirm that you fall within these criteria for this financial product. If you would like a copy of the TMD, please advise us so that we can make this available to you.

Before you make any decision about whether the policy is right for you, you should obtain and read the Product Disclosure Statement (PDS) for the policy.