



Regional Insurance Brokers Pty Ltd  
 AFSL 244330  
 ABN 45 010 723 967  
 PO Box 477  
 Mackay QLD 4740  
 Tel: 07 4951 6200  
 Email: admin@regional.com.au  
 Web: http://www.regional.com.au

## RENEWAL TAX INVOICE

Tony Green  
 Little Green & Greenies Garage  
 13 Geoffrey Thomas Drive  
 BUCASIA QLD 4750

**Invoice Number: 2768472**  
 Date: 04/08/2022

Account Manager: Brooke Bovero  
 Email: brooke.bovero@regional.com.au  
 Direct: 07 4951 6211

Thank you for using our services to arrange this insurance cover. Brief details of cover arranged on your behalf are given below. Please refer to the policy document issued by the insurer for complete policy terms and conditions. Please read the attached important notices. Do not hesitate to contact us with any questions you may have.

Type of Policy		Business Package					
Insurer	QBE Insurance (Australia) Limited						
Policy Number	105U670526BPK						
Period of Insurance	From 04/09/2022 to 04/09/2023 at 4.00pm <i>This Insurance expires at 4.00pm on the last day of the Period of Insurance</i>						
Transaction Details	160 Wood Street, Mackay QLD 4740						
Premium	ESL	Underwriter Fee	Stamp Duty	Broker Fee	GST Premium	GST Broker Fee	Total Due
\$1,357.56	\$0.00	\$0.00	\$134.39	\$120.26	\$135.76	\$12.03	<b>\$1,760.00</b>

### Payment Options Terms Net 14 days



Regional Insurance Brokers Pty Ltd

**DEFT Reference Number**  
**406371227684727**

Pay by credit card or registered bank account at [www.deft.com.au](http://www.deft.com.au) or phone **1300 78 11 45**. Payments by credit card may attract a surcharge.

**Name:** Tony Green

**Client ID:** 32523

**Invoice No:** 2768472

**Payment Date:** **04/09/2022**



\*498 406371 227684727

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

**Premium Funding Option**  
 Premium Finance is available. To arrange a quotation please call 07 4951 6200  
*Finance and administration charges apply.*



**Billor Code:** 20362  
**Reference:** 406371227684727

Enter the Biller Code and BPAY reference number as detailed above

**Total Due:** **\$1,760.00**  
 (GST included if applicable)



**Telephone**

Pay by phone from your credit card.  
Call **1300 78 11 45** to make a payment.

Regional Insurance Brokers 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 (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.



Post  
Billpay

**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  
'Regional Insurance Brokers Pty Ltd'.



**Mail**

Detach payment slip and mail with  
payment to:

**DEFT Payment Systems**  
**GPO Box 5063**  
**SYDNEY NSW 2001**

Please make cheques payable to  
'Regional Insurance Brokers Pty Ltd'.

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

**Policy Number** 105U670526BPK  
**Period of Cover** From 4/09/2022 to 4/09/2023 at 4pm  
**Insured**  
Insured Name Little Greens Pty Ltd  
Address 13 Geoffrey Thomas Drive  
BUCASIA, QLD, 4750

**Policy Wording**  
QM8166

**Cover Summary**

**Situation: 160 Wood Street MACKAY QLD 4740 (Principal)**

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

**Your renewal premium comparison**

	Last Year*	This Year
Base Premium	\$1,102.29	\$1,357.56
Emergency Services Levy	\$0.00	\$0.00
Stamp Duty	\$109.12	\$134.39
GST	\$110.23	\$135.76
<b>Total Premium</b>	<b>\$1,321.64</b>	<b>\$1,627.71</b>

\* 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.

**Claims Experience**

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

**Situation Details**

**Situation:** 160 Wood Street MACKAY QLD 4740 (Principal)

**Business Details**

Selected Occupation Property Owner - Factory/Industrial  
Annual Turnover \$ 50,000  
Tenant Business Motor Mechanics

**Situation Details**

**Construction**

Year built 1978  
Year last rewired 2000

**Building Details**

Floors	Concrete
Walls	Mixed > 75% Brick/Concrete/Iron on steel
Roof	Iron/Steel/Aluminium on steel
Expanded Polystyrene (EPS)	0%
<b>Fire Protection</b>	Fire Extinguishers
<b>Security Protection</b>	Deadlocks on doors
<b>Other Details</b>	
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	\$ 150,000
Method of Settlement	Reinstatement or replacement
Contents	\$ Not Insured
Method of Settlement	Reinstatement or replacement
Stock	\$ Not Insured
<b>Specified Items</b>	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	\$ 500
Earthquake, tsunami, volcanic eruption or subterranean fire	\$20,000 or 1% of the Total Sum Insured, whichever is the lower amount.

## 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
---	----

### Other Details (if applicable)

Do you require cover for inspection reports and certificates (personal injury or property damage)	No
Do you require cover for inspection reports and certificates (financial losses only)	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.

Document template version: 02.42.00.00

# IMPORTANT NOTICES

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

## YOUR POLICY DOCUMENTATION

The policy wordings and other documentation should be read carefully to ensure that the cover provided is right for you. If you do not comply with the policy terms and conditions the insurer may be able to cancel the policy and/or refuse to pay or reduce a claim. You should carefully monitor and review your insurance contract to ensure it continues to be adequate during the period of insurance. If any information is incorrect or unclear, make sure that you tell us.

## YOUR DUTY OF DISCLOSURE

Every insured under this policy must comply with the duty of disclosure obligations. The duty requires you to tell the insurer certain matters which will help it decide whether to insure you and if so, on what terms.

This duty commences when you first apply for your policy as well as on renewal, variation, extension or reinstatement. The type of duty that applies can vary according to the type of policy.

To assist us in protecting your interests, it is important that you tell us every matter that you know or could reasonably be expected to know, is relevant to the insurer's decision whether to insure you. We will then assist you in determining what needs to be disclosed to the insured in order to meet your duty.

When you answer any question asked by the insurer, you must give honest and complete answers. Examples of matters that should be disclosed are:

- Any claims that you have made in recent years for the particular type of insurance
- Cancellation, avoidance of, or a refusal to renew your policy by an insurer
- Any unusual feature of the insured risk that may increase the likelihood of a claim

If any insured under the policy does not comply with this duty, the insurer may cancel the policy and/or reduce the amount it pays in the event of a claim. If the failure to comply with the duty is fraudulent, the insurer may treat the policy as if it never existed and pay nothing.

## PRIVACY

We are committed to protecting your privacy. We use the information you provide to us to assist and advise on your insurance needs. We provide your information to insurance companies and agents that provide insurance quotes and offer insurance terms to you or the companies that deal with your insurance claim (such as loss assessors and claims administrators). Your information may be given to an overseas insurer (eg. Lloyds of London) if we are seeking insurance terms from an overseas insurer, or to reinsurers who are located overseas. We will try to tell you where those companies are located at the time of advising you. We do not trade, rent or sell your information.

## MISREPRESENTATION

If any insured under the policy makes a misrepresentation the insurer may cancel the policy and/or reduce the amount it pays in the event of a claim. If the misrepresentation is fraudulent, the insurer may treat the policy as if it never existed and pay nothing.

## CONTRACTUAL LIABILITIES

Contractual liabilities are largely excluded from cover unless advised to the insurers. Leasing and hiring agreements, agency and product distribution agreements and construction contracts will often contain liabilities not easily recognised and should always be referred to us to ensure that the relevant cover is in place.

## COOLING OFF RIGHTS

You may have a statutory cooling-off right to return your policy. The Product Disclosure Statement or policy document issued by the insurer tells you what the cooling-off right is. You must notify us electronically or in writing within the period noted in your Product Disclosure Statement or policy document.

Irrespective of any cooling-off period you may still have cancellation rights under your policy. If you want to return or cancel your policy, contact us so we may assist.

## UNDERINSURANCE, AVERAGE OR CO-INSURANCE

The insurer requires you to insure for the full value or maximum potential risk. If you do not do so, and you are underinsured, they may pay you less in the event of a claim. These are often called "average" or "co-insurance" clauses.

If you do not want to bear a proportion of any loss, you must ensure that your sum insured is adequate to cover the full potential of any loss. If your policy provides "new for old" cover, please ensure that the sum insured is the cost of replacing the lost or damaged property with new property.

## WAIVER OF RIGHTS

Some policies have a clause which limits or excludes claims where the insured has limited its rights to recover a loss from another party, in circumstances where that other party is responsible for the loss. This can occur where the insured has entered into a contract limiting liability.

If you have entered into, or propose to enter into a contract which may limit rights against another contracting party, please let us know so that we can advise you about how the agreement affects or may affect your cover.

## 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.

## UTMOST GOOD FAITH

Every policy is based on the principle of utmost good faith. Both the insured and the insurer must act towards the other party, in respect of any matter arising under the contract, with utmost good faith. If you fail to do so it may prejudice your rights under the policy and in particular, any claim.

## UNAUTHORISED FOREIGN INSURERS

If one or more of the insurance companies concerned with a particular policy is an Unauthorised Foreign Insurer (UFI) we will notify you.

A UFI is an insurer that is not located in Australia or authorised under the Insurance Act 1973 to conduct insurance business in Australia. Such insurers are not subject to the provisions of the Act, which establishes a system of financial supervision of general insurers in Australia that is monitored by the Australian Prudential Regulation Authority (APRA).

## CANCELLATIONS

If there is a refund of premium as a result of a cancellation or adjustment to a policy, we reserve the right to retain the remuneration earned prior to the alteration. If we don't do this we will not be properly paid for the services provided to you.