

**Business Insurance  
Renewal Invitation**

16 STIRLING  
TERRACE  
TOODYAY



Policy Number EKA699065BPK

Client Number EK033957  
Client Name AG & LM BARR

**Insurance**

14 January 2021

AG & LM BARR  
16 STIRLING TERRACE  
TOODYAY 6566

**Elders Insurance**  
ELDERS INSURANCE NORTHAM  
ABN: 13 169 189 486  
15 PEEL TERRACE  
NORTHAM WA 6401  
(P) 08 9622 6002 (F) 08 9622 6055  
(E) eldersinsurancenortham@elders.com.au

Dear ANDREW AND LYNN

Thank you for choosing to insure with Elders Insurance. I am pleased to enclose your Renewal Invitation.

Protection of your valuable assets is important, so please check the enclosed notice and schedule carefully to ensure accuracy of your policy details. It is advisable to keep these documents in a safe place.

As you have chosen the option of paying by monthly direct debit, the policy will automatically renew on 5 February 2021 unless you advise otherwise.

**Your first monthly instalment following renewal will be \$179.06.**

**This instalment includes the Service fee.**

**Your subsequent monthly instalments will be \$145.91.**

You do not have to send any payment because your new monthly instalment will continue to be deducted from your nominated account on the 15th of each month, or the next working day.

Did you know that you can choose from a number of payment methods? You can choose to pay by BPAY, Credit Card, Cheque, Cash or by including monthly instalments. Please refer to the next page for further details or contact this office if you wish to discuss the alternative methods of payment.

Please refer to the Important Information attached.

Elders Insurance offers a special service for handling claims. In most cases we will handle your claims locally, supporting local business, tradespeople and suppliers, whenever practical. We understand the varying needs of our customers and are proud to provide local, face-to-face service.

I appreciate the opportunity to continue assisting you with your insurance needs. If you have any questions about the Policy, or your insurances, please do not hesitate to contact this office on 08 9622 6002.

Yours faithfully,

ELDERS INSURANCE NORTHAM  
**Elders Insurance Authorised Representative**

## Business Insurance Renewal Invitation



Policy Number EKA699065BPK

Client Number EK033957  
Client Name AG & LM BARR

**Insurance**

### Monthly

Many Elders Insurance clients spread their annual payments over twelve monthly instalments through Direct Debit from their bank account or Visa or Mastercard credit card, on most policies, **at no extra cost**. To take advantage of this option, simply contact our office with your details and our friendly staff will be happy to assist you.

### Annually - BPAY, Credit Card, Cheque or Cash

The time and cost effective option of BPAY is available to you. Simply contact your participating financial institution to make this payment by either the Internet or telephone from your nominated cheque or savings account. You will need to use the Reference Number shown on the attached Renewal Invitation when making this payment.

### Credit Card

You can either pay your total premium over the phone by simply providing us with the details of your preferred credit card, or you can pay your total premium by sending us the completed Payment Advice/Option which you will find on your Renewal Invitation.

### Cheque

Attach the cheque for your total premium, payable to Elders Insurance, to the Payment Advice/Option and send it to us. You will find this on your Renewal Invitation.

### Cash

Alternatively, you can pay your total premium by cash by bringing the Payment Advice/Option, which you will find on your Renewal Invitation, into our office and our friendly staff will be pleased to assist you.

**Business Insurance  
Renewal Invitation**



Policy Number EKA699065BPK

Client Number EK033957

Client Name AG & LM BARR

**Insurance**

AG & LM BARR  
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(E) eldersinsurancenortham@elders.com.au

**Period of Insurance**  
**From 05/02/2021 To 05/02/2022 at 4pm**

Your Insurance Policy will expire at 4.00pm on the FROM DATE shown. To arrange cover : 1. Check the Sum(s) Insured, Policy Covers and Policy Wordings to understand what you are covered for. If any changes are required please advise us. 2. Pay the amount due before the FROM DATE. Please read DUTY OF DISCLOSURE on back of notice.

**The Insured**

ANDREW G BARR

LYNETTE MARIE BARR

<b>Total Amount Payable</b>	<b>\$1,784.07</b>
<b>Due Date</b>	<b>05/02/2021</b>

Please do not send any payment. Your monthly instalments will be deducted from your nominated account on the 15th of the month, or next working day.  
Your first monthly instalment following renewal will be: \$179.06  
Your subsequent monthly instalments will be: \$145.91



**Insurance**



# Business Insurance Renewal Invitation



Policy Number EKA699065BPK

Client Number EK033957  
Client Name AG & LM BARR

## Insurance

AG & LM BARR  
16 STIRLING TERRACE  
TOODYAY 6566

Elders Insurance  
ELDERS INSURANCE NORTHAM  
ABN: 13 169 189 486  
15 PEEL TERRACE  
NORTHAM WA 6401

**Period of Insurance**  
From 05/02/2021 To 05/02/2022 at 4pm

### The Insured

ANDREW G BARR

LYNETTE MARIE BARR

### Location Summary

#### Address

16 STIRLING TERRACE TOODYAY WA 6566

**This document becomes your Policy Schedule and Tax Invoice/Adjustment Note on payment.**

### Total Premium and Charges

Premium	\$1,447.17	ABN	79 426 980 928
Levies	NIL	Tax Status	Taxable
GST	\$144.72	Tax Percentage	\$100.00%
Stamp Duty	\$159.18		
*Intermediary Service Fee	\$30.00		
*Intermediary Service Fee GST	\$3.00		
<b>Total Premium</b>	<b>\$1,784.07</b>		

#### Paying your payments by Monthly Instalments

First Instalment	<b>\$179.06</b>
Subsequent Monthly Instalments	<b>\$145.91</b>

The amount of stamp duty paid is calculated under the relevant States/Territory Duties Act, based on where the risks, properties, contingencies or events are located.

Important information about Your duty of disclosure appears at the back of this Policy Schedule and on your application. Please read this information carefully.

\*Invoiced for and on behalf of Elders Insurance Authorised Representative.

# Business Insurance Renewal Invitation



Policy Number EKA699065BPK

Client Number EK033957  
Client Name AG & LM BARR

## Insurance

### Cover Summary

**Location** 16 STIRLING TERRACE TOODYAY WA 6566

**Business** FURNITURE & GIFTWARE RETAIL

Policy Section	Insured	Policy Section	Insured
Property	Yes	Machinery Breakdown	No
Business Interruption	No	Electronic Equipment	No
Theft	No	Employee Dishonesty	No
Money	No	Tax Audit	No
Glass	No	Transit	No
Broadform Liability	No	Employment Practices	No
General Property	No	Statutory Liability	No

# Business Insurance Renewal Invitation



Policy Number EKA699065BPK

Client Number EK033957

Client Name AG & LM BARR

**Insurance**

## Cover Details

**Location** 16 STIRLING TERRACE TOODYAY WA 6566 **Risk Number 1**  
**Business** FURNITURE & GIFTWARE RETAIL  
**Interested Party** None Noted

## Property Section

Particulars	Total Sum Insured	Excess
Buildings	\$350,000	\$500
Contents	NIL	NIL

Reinstatement / extra cost conditions apply  
Earthquake excess as per the policy wording

## Additional Policy Details

ADDITIONAL INSURED  
ATFT NU-START SUPERANNUATION FUND

Premium	Levies	GST	Stamp Duty
\$1,447.17	NIL	\$144.72	\$159.18
<b>Premium for Property/Business Interruption cover:</b>			<b>\$1,751.07</b>

## Additional Clauses

\*\*\* AFTER PAYING THE AMOUNT PAYABLE, SHOULD YOU NEED CONFIRMATION OF \*\*\*  
\*\*\*\* THIS TRANSACTION, PLEASE PHONE 08 9622 6002 \*\*\*\*  
\*\*\* FOR ANY OTHER ENQUIRIES ABOUT YOUR POLICY PLEASE CONTACT YOUR \*\*\*  
\*\*\* LOCAL OFFICE ON THE NUMBER LISTED ON YOUR PAYMENT SLIP BELOW. \*\*\*  
OLD POLICY NUMBER: 60 1606149 BPK

**This completes your policy.**

# Business Insurance Renewal Invitation



Policy Number EKA699065BPK

Client Number EK033957  
Client Name AG & LM BARR

**Insurance**

## Instalment - Premium Obligations

Where the premium is paid by Instalments:

- You will not be able to claim under this Policy if at the time the claim arises any instalment premium has remained unpaid.
- We may cancel this Policy at any time by giving notice if any instalment of premium has remained unpaid for 1 month or more.

Instalment	Deduction Date	Amount	GST Included	Status
1	15/02/2021	\$179.06	\$15.06	UNPAID
2	15/03/2021	\$145.91	\$12.06	UNPAID
3	15/04/2021	\$145.91	\$12.06	UNPAID
4	15/05/2021	\$145.91	\$12.06	UNPAID
5	15/06/2021	\$145.91	\$12.06	UNPAID
6	15/07/2021	\$145.91	\$12.06	UNPAID
7	15/08/2021	\$145.91	\$12.06	UNPAID
8	15/09/2021	\$145.91	\$12.06	UNPAID
9	15/10/2021	\$145.91	\$12.06	UNPAID
10	15/11/2021	\$145.91	\$12.06	UNPAID
11	15/12/2021	\$145.91	\$12.06	UNPAID
12	15/01/2022	\$145.91	\$12.06	UNPAID



## Business Insurance Renewal Invitation



Policy Number EKA699065BPK

Client Number EK033957  
Client Name AG & LM BARR

Insurance

### Important Information *continued*

#### Levies

Where applicable, Fire Services Levy (FSL) is applied to each policy according to the respective laws of each state. For NSW policies only, this will include Emergency Services Levy (ESL) effective from 1 July 2009.

#### Underinsurance

The types of cover listed below contain provisions as to average and underinsurance. This means we require you to insure for the full value or maximum potential risk. If you do not do so, and you are underinsured, we will pay you less in the event of a claim, calculated by a formula in the policy which takes account of the degree of underinsurance.

Cover types containing underinsurance clauses:

- Business Property Cover
- Business Interruption Cover
- Machinery Breakdown Cover
- Electronic Equipment Cover

#### How to contact us

Should you have any questions about the Policy or require a copy of the Product Disclosure Statement, please contact your Elders Insurance Authorised Representative or Elders Insurance GPO Box 2840 Adelaide SA 5001.

# Business Insurance Renewal Invitation



Policy Number EKA699065BPK

Client Number EK033957  
Client Name AG & LM BARR

Insurance

## Important Information

Please carefully read the following important information and contact your Elders Insurance Authorised Representative if you require further assistance or explanation.

### Who provides this insurance

The Policy is underwritten by QBE Insurance (Australia) Limited ABN 78 003 191 035 AFS Licence No. 239545 ("QBE") of Level 5, 2 Park Street Sydney NSW 2000.

The Policy is issued by Elders Insurance (Underwriting Agency) Pty Limited ABN 56 138 879 026 AFS Licence No. 340965 ("Elders Insurance") of Level 9, 400 King William Street Adelaide SA 5000.

In this Schedule QBE and Elders Insurance is referred to as "we", "us" and "our".

### Your duty of disclosure

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

You have this duty until we 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 us anything that:

- reduces the risk we insure you for; or
- is common knowledge; or
- we know or should know as an insurer; or
- we waive your duty to tell us about.

### If you do not tell us something

If you do not tell us anything you are required to, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

### Cooling-off Information

If you want to return your insurance after Your decision to buy it, you may cancel it and receive a full refund. To do this you may notify your Elders Insurance Authorised Representative electronically or in writing within 21 days from the date the policy commenced.

This cooling-off entitlement does not apply if you have made or are entitled to make a claim. Even after the cooling-off period ends, you still have cancellation rights as detailed in the Product Disclosure Statement.

### Payment of premium

You must pay your premium on time otherwise your Policy may not operate.

You may choose to pay your premium by instalments. If you do so, you must ensure you pay the instalments on time as we may cancel the Policy if any instalment of premium has remained unpaid for one month from the date on which payment was due.

We will send you a notice giving you details of the action we intend to take and when any cancellation will become effective.

We also may not pay any claim you make under the Policy if your periodic instalment is more than one month overdue.

If you are paying your premium in instalments by direct debit from your credit card or financial institution account you must tell us if those details change. You must do this no later than 7 days before your next instalment is due.

We are entitled to deduct from any amount we pay you under a claim any unpaid premium or instalment of premium.

**Business Insurance  
Renewal Invitation**

*Super 16 STIRLING TCE TOODYAY*



Policy Number EKA699065BPK

Client Number EK033957

Client Name AG & LM BARR

**Insurance**

22 December 2019

AG & LM BARR  
16 STIRLING TERRACE  
TOODYAY 6566

**Elders Insurance**  
ELDERS INSURANCE NORTHAM  
ABN: 13 169 189 486  
15 PEEL TERRACE  
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I appreciate the opportunity to continue assisting you with your insurance needs. If you have any questions about the Policy, or your insurances, please do not hesitate to contact this office on 08 9622 6002.

Yours faithfully,

ELDERS INSURANCE NORTHAM  
**Elders Insurance Authorised Representative**



## Business Insurance Renewal Invitation



Policy Number EKA699065BPK

Client Number EK033957  
Client Name AG & LM BARR

**Insurance**

### Monthly

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### Cheque

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Client Number EK033957  
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**Insurance**

AG & LM BARR  
16 STIRLING TERRACE  
TOODYAY 6566

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**Period of Insurance**  
From 05/02/2020 To 05/02/2021 at 4pm

Your Insurance Policy will expire at 4.00pm on the FROM DATE shown. To arrange cover : 1. Check the Sum(s) Insured, Policy Covers and Policy Wordings to understand what you are covered for. If any changes are required please advise us. 2. Pay the amount due before the FROM DATE. Please read DUTY OF DISCLOSURE on back of notice.

**The Insured**

AG & LM BARR

THE NU-START SUPERANNUATION FUND

<b>Total Amount Payable</b>	<b>\$1,772.77</b>
<b>Due Date</b>	<b>05/02/2020</b>

Please do not send any payment. Your monthly instalments will be deducted from your nominated account on the 15th of the month, or next working day.  
Your first monthly instalment following renewal will be: \$178.10  
Your subsequent monthly instalments will be: \$144.97



**Insurance**

# Business Insurance Renewal Invitation



Policy Number EKA699065BPK

Client Number EK033957  
Client Name AG & LM BARR

## Insurance

AG & LM BARR  
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TOODYAY 6566

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ELDERS INSURANCE NORTHAM  
ABN: 13 169 189 486  
15 PEEL TERRACE  
NORTHAM WA 6401

**Period of Insurance**  
From 05/02/2020 To 05/02/2021 at 4pm

### The Insured

AG & LM BARR

THE NU-START SUPERANNUATION FUND

### Location Summary

#### Address

16 STIRLING TERRACE TOODYAY WA 6566

This document becomes your Policy Schedule and Tax Invoice/Adjustment Note on payment.

### Total Premium and Charges

Premium	\$1,437.83	ABN	None Noted
Levies	NIL		
GST	\$143.78		
Stamp Duty	\$158.16		
*Intermediary Service Fee	\$30.00		
*Intermediary Service Fee GST	\$3.00		
<b>Total Premium</b>	<b>\$1,772.77</b>		

#### Paying your payments by Monthly Instalments

First Instalment	\$178.10
Subsequent Monthly Instalments	\$144.97

The amount of stamp duty paid is calculated under the relevant States/Territory Duties Act, based on where the risks, properties, contingencies or events are located.

Important information about Your duty of disclosure appears at the back of this Policy Schedule and on your application. Please read this information carefully.

\*Invoiced for and on behalf of Elders Insurance Authorised Representative.

**Business Insurance  
Renewal Invitation**



Policy Number EKA699065BPK

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**Insurance**

**Cover Summary**

**Location** 16 STIRLING TERRACE TOODYAY WA 6566

**Business** FURNITURE & GIFTWARE RETAIL

<b>Policy Section</b>	<b>Insured</b>	<b>Policy Section</b>	<b>Insured</b>
Property	Yes	Machinery Breakdown	No
Business Interruption	No	Electronic Equipment	No
Theft	No	Employee Dishonesty	No
Money	No	Tax Audit	No
Glass	No	Transit	No
Broadform Liability	No	Employment Practices	No
General Property	No	Statutory Liability	No



# Business Insurance Renewal Invitation



Policy Number EKA699065BPK

Client Number EK033957  
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**Insurance**

## Cover Details

**Location** 16 STIRLING TERRACE TOODYAY WA 6566 **Risk Number 1**  
**Business** FURNITURE & GIFTWARE RETAIL  
**Interested Party** None Noted

## Property Section

Particulars	Total Sum Insured	Excess
Buildings	\$350,000	\$500
Contents	NIL	NIL

Reinstatement / extra cost conditions apply  
Earthquake excess as per the policy wording

Premium	Levies	GST	Stamp Duty	
\$1,437.83	NIL	\$143.78	\$158.16	
<b>Premium for Property/Business Interruption cover:</b>				<b>\$1,739.77</b>

## Additional Clauses

\*\*\* AFTER PAYING THE AMOUNT PAYABLE, SHOULD YOU NEED CONFIRMATION OF \*\*\*  
\*\*\*\* THIS TRANSACTION, PLEASE PHONE 08 9622 6002 \*\*\*\*  
\*\*\* FOR ANY OTHER ENQUIRIES ABOUT YOUR POLICY PLEASE CONTACT YOUR \*\*\*  
\*\*\* LOCAL OFFICE ON THE NUMBER LISTED ON YOUR PAYMENT SLIP BELOW. \*\*\*  
OLD POLICY NUMBER: 60 1606149 BPK

**This completes your policy.**

## Business Insurance Renewal Invitation



Policy Number EKA699065BPK

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Instalment	Deduction Date	Amount	GST Included	Status
1	15/02/2020	\$178.10	\$15.00	UNPAID
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4	15/05/2020	\$144.97	\$11.98	UNPAID
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6	15/07/2020	\$144.97	\$11.98	UNPAID
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8	15/09/2020	\$144.97	\$11.98	UNPAID
9	15/10/2020	\$144.97	\$11.98	UNPAID
10	15/11/2020	\$144.97	\$11.98	UNPAID
11	15/12/2020	\$144.97	\$11.98	UNPAID
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## Business Insurance Renewal Invitation

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#### Your duty of disclosure

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You have this duty until we 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 us anything that:

- reduces the risk we insure you for; or
- is common knowledge; or
- we know or should know as an insurer; or
- we waive your duty to tell us about.

#### If you do not tell us something

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## Business Insurance Renewal Invitation



Policy Number EKA699065BPK

Client Number EK033957  
Client Name AG & LM BARR

**Insurance**

### Important Information *continued*

#### Levies

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#### Underinsurance

The types of cover listed below contain provisions as to average and underinsurance. This means we require you to insure for the full value or maximum potential risk. If you do not do so, and you are underinsured, we will pay you less in the event of a claim, calculated by a formula in the policy which takes account of the degree of underinsurance.

Cover types containing underinsurance clauses:

- Business Property Cover
- Business Interruption Cover
- Machinery Breakdown Cover
- Electronic Equipment Cover

#### How to contact us

Should you have any questions about the Policy or require a copy of the Product Disclosure Statement, please contact your Elders Insurance Authorised Representative or Elders Insurance GPO Box 2840 Adelaide SA 5001.