

47 Darby Street  
Newcastle  
NSW 2300

**Certificate of Insurance**

Jason Whittaker  
Novatav Pty Ltd  
T/as Fix Auto Lake macquarie  
10 Sturt Road  
CARDIFF NSW 2285

**Date:** 12.06.2018  
**Invoice No:** I0321993

**We confirm insurance has been arranged in accordance with the details shown below and subject to the premium having been paid.**

**Class** VERO Packages **Policy No.** SPX015890487

**Insurer** Vero Insurance  
GPO BOX 3999  
AUSTRALIA SYDNEY NSW 2001

**Period** 12.06.2018 to 31.05.2019

**Summary of Cover**

This certificate is subject always to the terms, conditions and limitations of the policy and is issued as a matter of record only. It does not alter or extend the coverage provided by the policy or assume its continuity beyond the date stated or confer rights under the policy to any party other than the parties noted as the Insured.

In arranging this certificate, we do not guarantee that the insurance outlined will continue to remain in force for the period referred to as the policy may be cancelled or altered by either party to the contract at any time in accordance with the terms & conditions of the policy or in accordance with the terms of the 'Insurance Contract Act'. We accept no responsibility or liability to advise any party who may be relying on this certificate of such alteration to or cancellation of the policy of insurance.

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POLICY Vero Motor Trade Insurance

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ISSUER AAI Limited ABN 48 005 297 807 AFSL  
230859 trading as Vero Insurance

POLICY BOOKLET V10167 12-08-17 A

POLICY NUMBER SPX015890487

INSURED(S) NOVATAV PTY LTD  
ABN 51003811827

**COVERAGE SUMMARY**Novatav Pty Ltd  
VERO Packages

TRADING NAME(S) Fix Auto Lake Macquarie

TRUST NAME(S) Kelvin and Denise Whittaker ATF  
Whittaker Superannuation Fund

BUSINESS ADDRESS 10 STURT Road  
Cardiff NSW 2285

PERIOD OF INSURANCE 31/05/2018 to 4:00pm on 31/05/2019

EFFECTIVE DATE 12/06/2018

BUSINESS DESCRIPTION SMASH REPAIRER

Cover has been provided on the basis of the following information which you have provided to us. Please check that the details are correct and advise us of any amendments.

\* You have advised us that no director(s), business partner(s) or owner(s) of the Business or other person(s) covered under this policy has had insurance cancelled in the last 5 years.

\* You have advised us that no director(s), business partner(s) or owner(s) of the Business or other person(s) covered under this policy has been refused insurance or had a policy declined in the last 5 years.

\* You have advised us that no director(s), business partner(s) or owner(s) of the Business or other person(s) covered under this policy have been convicted of a criminal offence.

\* You have advised us that no director(s), business partner(s) or owner(s) of the Business or other person(s) covered under this policy has been declared bankrupt, or has been involved in a business that has been put into receivership or liquidation, in the last 5 years.

**PRIOR CLAIMS**

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You have advised us of the following claims over the last 3 years.

Claim	1
Year	2011
Type of Loss	Storm Damage
Claim Amount	\$3,300
Claim Description	STORM DAMAGE TO TELEPHONE SYSTEM

Claim	2
Year	2010
Type of Loss	Theft
Claim Amount	\$9,034
Claim Description	THEFT OF LAPTOP AND DAMAGE TO PROPERTY

Claim	3
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# Markey Group Pty Ltd

ABN 83 002 301 288  
PO Box 909  
NEWCASTLE NSW 2300

Phone: 02 4925 6555  
Fax: 02 4929 5156

## COVERAGE SUMMARY

Novatav Pty Ltd  
VERO Packages

Year 2009  
Type of Loss Other  
Claim Amount \$1,847  
Claim Description EMPLOYEE ACCIDENTALLY DROPPED TIN OF  
RED PAINT ON CARPET IN MAIN OFFICE

Claim 4  
Year 2009  
Type of Loss Other  
Claim Amount \$4,994  
Claim Description INSURED CARRYING NOTEBOOK AND DROPPED  
IT TRIED TO CATCH AT SAME TIME; STOOD  
ON SC

Claim 5  
Year 2009  
Type of Loss Malicious Damage  
Claim Amount \$2,370  
Claim Description CHILDREN KICKED FENCE AND CAUSED DAMAGE

### =====

### WHAT IS COVERED

### =====

PREMISES 10 STURT Road  
Cardiff NSW 2285

### WHAT YOU HAVE TOLD US

### -----

Occupied as: Smash repair

The construction type of your building is made up of: External Walls: Brick/Stone  
Floor: Concrete/Brick  
Roof: Iron/Steel/Aluminium

The security of your building consists of: Deadlocks or Swipecards with  
alarm monitored by security  
coy

The location of your building is: Residential Area

Does the building have sprinklers? No Sprinklers at Premises

### PROPERTY DAMAGE

### =====

INSURED AMOUNT  
Building \$600,000  
Contents \$550,000  
Stock \$50,000

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## COVERAGE SUMMARY

Novatav Pty Ltd  
VERO Packages

Other Items

- ADDITIONAL REMOVAL OF DEBRIS \$50,000

Reinstatement or Replacement Y  
Indemnity N

EXCESS \$250

YOU HAVE TOLD US THAT

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Do you store combustible, hazardous, flammable, or Yes  
explosive chemicals or substances at the premises  
according to the National Standards for Storage  
and Handling of Workplace Dangerous Goods?

### ENDORSEMENTS

Flood Endorsement - Full Sums Insured

Flood Cover Endorsement and Supplementary Product  
Disclosure Statement

This is a Supplementary Product Disclosure Statement  
(SPDS). This SPDS was prepared on 11/07/2017 and it  
supplements the Product Disclosure Statement (PDS) shown  
as the 'Policy Booklet' on your policy schedule and  
prepared by AAI Limited ABN 48 005 297 807 AFSL 230859  
trading as Vero Insurance.

This SPDS must be read together with the above PDS and any  
other SPDSs that have been given to you in relation to the  
PDS.

Changes to the PDS

Damage of your policy and to the insured event 'Storm,  
wind and rain (including snow, sleet or hail)':

The following event is added to the 'What we cover'  
section:

'(h) flood'

The event 'flood' is removed from the 'What we exclude'  
section of the insured event 'Storm, wind and rain  
(including, snow, sleet or hail)'.

Optional Cover 3 - Fusion Cover

Optional Cover 3 - Fusion Cover has been chosen

### SPECIAL ENDORSEMENT 1

Full Accidental Damage Cover

This endorsement applies only to the Property damage section of  
your policy.

We will increase the amount we pay under insured event 11 to the  
insured amounts shown in the schedule.

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## COVERAGE SUMMARY

Novatav Pty Ltd  
VERO Packages

### THEFT

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Contents and Stock

INSURED AMOUNT

\$70,000

EXCESS

\$250

### MONEY

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Money in transit/Money on the  
premises during business hours

INSURED AMOUNT

\$2,500

Money in a locked safe of strongroom

\$2,500

Other Items

- ADDITIONAL MONEY IN PRIVATE  
RESIDENCE

\$2,500

- ADDITIONAL MONEY ON PREMISES  
OUTSIDE BUSINESS HRS

\$500

EXCESS

\$100

### GLASS

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GLASS

INSURED AMOUNT  
Replacement Value

EXCESS

\$100

### BUSINESS INTERRUPTION

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Indemnity Period

INSURED AMOUNT

12 Months

Gross Profit

\$950,000

Optional covers

Additional Increased Cost of Working

\$50,000

Additional outstanding accounts  
receivable

Not Insured

YOU HAVE TOLD US THAT

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Would you like to include cover for 'Additional  
claim preparation costs'?

Additional

\$50,000

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## COVERAGE SUMMARY

Novatav Pty Ltd  
VERO Packages

### ENDORSEMENT

Additional Claims Preparation Costs - \$50,000  
The Optional Insurance Additional Claims Preparation Costs  
applies with an insured amount of \$50,000.

PUBLIC AND PRODUCTS LIABILITY Not Insured

PROFESSIONAL SERVICES Not Insured

MANAGEMENT LIABILITY Not Insured

### PORTABLE AND VALUABLE ITEMS

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### INSURED AMOUNT

Unspecified items  
(up to \$2,500 any one item):  
LAPTOP, NOTEBOOK COMPUTERS, MOBILE  
ELECTRONIC DEVICES \$3,500  
MOBILE PHONES ETC \$2,000

Specified Items: Nil

Total Sum Insured \$5,500

EXCESS \$250

EQUIPMENT BREAKDOWN Not Insured

TAX PROBE Not Insured

### COMMERCIAL MOTOR

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Vehicle 1

Vehicle: 2012 2012 CUSTOMER VEHICLES  
Customer Vehicles

Registration number: NOTREQD

Type of cover: Comprehensive

No claim bonus: Level 2 (40%) NCB

Garaged address: 10 STURT Road

Cardiff NSW 2285

Vehicle accessories None

Limits of protection INSURED AMOUNT

Part 1-Loss of or damage to \$100,000  
your vehicle

**COVERAGE SUMMARY**Novatav Pty Ltd  
VERO Packages

Part 2-Legal Liability \$50,000,000

But restricted to:

\$1,000,000 where the vehicle is being used for the transportation of dangerous goods or is attached to, or is towing a vehicle used for the transportation of dangerous goods.

## EXCESS

Basic Excess \$1,000

Refer to the policy wording for age or inexperienced driver excess if it applies to your claim. Also refer to your policy wording for all other excess conditions that may apply.

## YOU HAVE TOLD US THAT

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Has any driver to be insured by this policy had their license cancelled or suspended in the last five years? NO

Has any driver to be insured by this policy had any convictions relating to alcohol, drugs, dangerous driving or failing to stop after an accident in the last 5 years? NO

## YOUR DUTY OF DISCLOSURE

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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, that 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;
- \* is common knowledge;
- \* 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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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.

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NEWCASTLE NSW 2300

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## COVERAGE SUMMARY

Novatav Pty Ltd  
VERO Packages

INSURER	POLICY NUMBER	PROPORTION
Vero Insurance A.B.N. 48005297807 18 Jamison Street SYDNEY NSW 2000	SPX015890487	100.0000%



47 Darby Street  
Newcastle  
NSW 2300

## Certificate of Insurance

Jason Whittaker  
Novatav Pty Ltd  
T/as Fix Auto Lake macquarie  
10 Sturt Road  
CARDIFF NSW 2285

**Date:** 13.06.2018  
**Invoice No:** I0322072

**We confirm insurance has been arranged in accordance with the details shown below and subject to the premium having been paid.**

**Class** Allianz Alive Motor Trades Pack **Policy No.** 122AN00212MPK

**Insurer** Allianz Australia Insurance Ltd  
PO BOX 532  
CHARLESTOWN NSW 2290

**Period** 08.06.2018 to 31.05.2019

### Summary of Cover

This certificate is subject always to the terms, conditions and limitations of the policy and is issued as a matter of record only. It does not alter or extend the coverage provided by the policy or assume its continuity beyond the date stated or confer rights under the policy to any party other than the parties noted as the Insured.

In arranging this certificate, we do not guarantee that the insurance outlined will continue to remain in force for the period referred to as the policy may be cancelled or altered by either party to the contract at any time in accordance with the terms & conditions of the policy or in accordance with the terms of the 'Insurance Contract Act'. We accept no responsibility or liability to advise any party who may be relying on this certificate of such alteration to or cancellation of the policy of insurance.

Allianz Australia Insurance Limited  
AFS Licence No. 234708  
ABN 15 000 122 850

**Insured Name** Novatav Pty Ltd  
**Trading Name** Fix Auto Lake Macquarie, Kelvin  
and Denise Whittaker ATF  
Whittaker Superannuation Fund

**ABN**  
**Registered for GST** NO  
**Tax Credit %** 0.00 %  
**Tax Status** Not Known

# Markey Group Pty Ltd

ABN 83 002 301 288  
PO Box 909  
NEWCASTLE NSW 2300

Phone: 02 4925 6555  
Fax: 02 4929 5156

## COVERAGE SUMMARY

Novatav Pty Ltd  
Allianz Alive Motor Trades Pack

### Period of Insurance:

Effective Date 31/05/2018  
Expiry Date 4.00pm on 31/05/2019

Situation 10 STURT RD CARDIFF NSW 2285

Business Smash repairing  
Estimated annual turnover amount \$ 1500000  
Number of employees including principals 5

### \*\*\* Situation 1 \*\*\*

Material Damage	Not Insured
Theft	Not Insured
Money	Not Insured
Glass	Not Insured
Machinery Breakdown	Not Insured
Electronic Equipment	Not Insured

### \*\*\* End of Situation 1 \*\*\*

### \*\*\* Policy Level risks\*\*\*

### Liability

Description	Limit of Indemnity
Public Liability any one Occurrence	\$ 10000000
Products Liability any one Occurrence and in the aggregate any one Period of Insurance	\$ 10000000
Property in Your care custody or control any one Occurrence per Vehicle	\$ 100000

### Optional Benefits

Theft of a Customer's Vehicle with a key	Not insured
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**COVERAGE SUMMARY**Novatav Pty Ltd  
Allianz Alive Motor Trades Pack

## Excess(es)

Property Damage	\$	500
Personal Injury	\$	0

## Discharge of hazardous waste

The following exclusion is added to the Exclusions of this Cover Section.

## Discharge of hazardous waste

the discharge of any hazardous waste without the required permit and/or in contravention of the requirements stated in the required permit. However, this exclusion will not apply if You are in possession of the required permit and the discharge occurred unexpectedly and unintentionally from Your standpoint.

## Welding and allied processes Endorsement

The following exclusion is added to the Public and Products Liability Section - Specific exclusions applicable to this Section.

## Welding and allied processes

You or other persons working on Your behalf not having strictly complied with the Australian Standard 1674.1-1997 "Safety in welding and allied processes - Fire precautions" (or any subsequent standard replacing this Standard) as set out in the Standard or as amended when involved in welding, thermal or oxygen cutting or heating or other related heat-producing or spark producing operations.

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Business Interruption Not Insured  
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General Property Not Insured  
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Management Liability Not Insured  
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Transit Not Insured  
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## Professional Indemnity

Description	Amount
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Next 12 months Fees for Registrations / Inspections	\$	2000
Next 12 months Fees for Vehicle Certification, pre-sale inspections including recommending of repairs and parts required	\$	2000
Next 12 months Fees for Sale of Compulsory Third Party insurance	\$	2000

**COVERAGE SUMMARY**Novatav Pty Ltd  
Allianz Alive Motor Trades Pack

Limit of Indemnity \$ 1000000

Excess(es) \$ 1000

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Customer Vehicles Not Insured  
-----Commercial Motor Not Insured  
-----\*\*\*End of Policy Level risks\*\*\*  
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## MINIMUM PREMIUM MAY APPLY

Minimum premiums may apply. Any discounts/entitlements only apply to the extent any minimum premium is not reached. If you are eligible for more than one, we also apply each of them in a predetermined order to the premium (excluding taxes and government charges) as reduced by any prior applied discounts/entitlements.

Additional Conditions and Endorsements applying to this policy

The following additional condition(s) and/or endorsement(s) apply to this policy. Where applicable, they will replace any terms, conditions or exclusions contained in the Policy Document.

## Terrorism Insurance Act

The condition Terrorism Insurance Act is deleted and replaced by:

We have determined that this Policy (or part of it) is a policy to which the Terrorism Insurance Act 2003 applies. We may elect to reinsure part or all of Our liability under the Act with the Commonwealth Government reinsurer, the Australian Reinsurance Pool Corporation (ARPC).

As a consequence, We may be required to pay a premium to ARPC and that amount (together with the cost of that part of the cover provided by Us and administrative costs associated with the legislation) is reflected in the

**COVERAGE SUMMARY**Novatav Pty Ltd  
Allianz Alive Motor Trades Pack

premium charged to You. As with any other part of Our premium, it is subject to government taxes and charges such as GST, Stamp Duty and where applicable, Fire Service Levy.

For further information contact Allianz or Your Intermediary.

**ALLIANZ PRIVACY NOTICE**

This document sets out how we use, collect and disclose personal information about you. It replaces any information about privacy in the insurance documentation we have previously provided to you. Further information is in our Privacy Policy available at [www.allianz.com.au](http://www.allianz.com.au).

At Allianz, we give priority to protecting the privacy of your personal information. We do this by handling personal information in a responsible manner and in accordance with the Privacy Act 1988 (Cth).

**How We Collect Your Personal Information**

We usually collect your personal information from you or your agents. We may also collect it from our agents and service providers; other insurers and insurance reference bureaus; people who are involved in a claim or assist us in investigating or processing claims, including third parties claiming under your policy, witnesses and medical practitioners; third parties who may be arranging insurance cover for a group that you are a part of; law enforcement, dispute resolution, statutory and regulatory bodies; marketing lists and industry databases; and publicly available sources.

**Why We Collect Your Personal Information**

We collect your personal information to enable us to provide our products and services, including to process and settle claims; offer our products and services and those of our related companies, brokers, intermediaries and business partners that may interest you; and conduct market or customer research to determine those products or services that may suit you. You can choose not to receive product or service offerings from us (including product or service offerings from us on behalf of our brokers, intermediaries and/or our business partners) or our related companies by calling the Allianz Direct Marketing Privacy Service Line on 1300 360 529, EST 8am to 6pm Monday to Friday, or going to our websites Privacy section at [www.allianz.com.au](http://www.allianz.com.au).

**COVERAGE SUMMARY**Novatav Pty Ltd  
Allianz Alive Motor Trades Pack

## Who We Disclose Your Personal Information To

We may disclose your personal information to others with whom we have business arrangements for the purposes listed in the paragraph above or to enable them to offer their products and services to you. These parties may include insurers, intermediaries, reinsurers, insurance reference bureaus, related companies, our advisers, persons involved in claims, external claims data collectors and verifiers, parties that we have an insurance scheme in place with under which you purchased your policy (such as a financier or motor vehicle manufacturer and/or dealer). Disclosure may also be made to government, law enforcement, dispute resolution, statutory or regulatory bodies, or as required by law.

## Disclosure Overseas

Your personal information may be disclosed to other companies in the Allianz Group, business partners, reinsurers and service providers that may be located in Australia or overseas. The countries this information may be disclosed to will vary from time to time, but may include Canada, Germany, New Zealand, United Kingdom, United States of America and other countries where the Allianz Group has a presence or engages subcontractors. We regularly review the security of our systems used for sending personal information overseas. Any information disclosed may only be used for the purposes of collection detailed above and system administration.

## Access to Your Personal Information and Complaints

You may ask for access to the personal information we hold about you and seek correction by calling 1300 360 529 EST 8am 6pm, Monday to Friday. Our Privacy Policy contains details about how you may make a complaint about a breach of the privacy principles contained in the Privacy Act 1988 (Cth) and how we deal with complaints. Our Privacy Policy is available at [www.allianz.com.au](http://www.allianz.com.au).

## Telephone Call Recording

We may record incoming and/or outgoing telephone calls for training or verification purposes. Where we have recorded a telephone call, we can provide you with a copy at your request, where it is reasonable to do so.

INSURER

POLICY NUMBER

PROPORTION

# Markey Group Pty Ltd

ABN 83 002 301 288  
PO Box 909  
NEWCASTLE NSW 2300

Phone: 02 4925 6555  
Fax: 02 4929 5156

## COVERAGE SUMMARY

Novatav Pty Ltd  
Allianz Alive Motor Trades Pack

Allianz Australia Insurance Ltd  
A.B.N. 15 000 122 850

122AN00212MPK

100.0000%