

## Brendan Green

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**From:** Fiona Thompson <fiona@centraldental.com.au>  
**Sent:** Wednesday, 21 April 2021 11:42 AM  
**To:** Jocelyn Digney; Brendan Green  
**Subject:** 2021 Insurance for 1389 Logan Rd and 1696 Logan Rd  
**Attachments:** 1969 Logan Road CertificateOfCurrency - 2021-04-21T110145.075.pdf; 1389 Logan Road CertificateOfCurrency - 2021-04-21T110145.075.pdf; 1389 Logan Rd.pdf; 1969 Logan Rd.pdf

Good Morning,

### 1389 Logan Road (pizza shop)

	Premium	GST	Stamp duty	Total
Building	\$2,818.13	\$281.81	\$279.00	\$3,378.94
Public Liability	\$114.14	\$11.41	\$11.30	\$136.85
Business interruption	\$272.11	\$27.21	\$26.94	\$326.26
Machinery Breakdown	\$139.17	\$13.93	\$13.77	\$166.87
Broker fee	\$118.50	\$11.85	\$0.00	\$130.35
Total		\$346.22	\$331.00	\$4,139.26

### 1389 Logan Road (real estate)

	Premium	GST	Stamp duty	Total
Building	\$1,801.75	\$180.18	\$178.37	\$2,160.30
Public Liability	\$72.97	\$7.30	\$7.22	\$87.49
Business interruption	\$173.97	\$17.40	\$17.22	\$208.59
Machinery Breakdown	\$88.98	\$8.90	\$8.81	\$106.69
Broker fee	\$75.75	\$7.57	\$0.00	\$83.32
Total		\$221.34	\$211.63	\$2,646.40

### 1969 Logan Road

1969 Logan Road	Premium	GST	Stamp duty	Total
Building	\$4,585.41	\$458.54	\$453.96	\$5,497.91
Public Liability	\$187.11	\$18.71	\$18.52	\$224.34
Business interruption	\$446.08	\$44.62	\$44.16	\$534.86
Machinery Breakdown	\$228.15	\$22.83	\$22.58	\$273.56
Broker fee	\$194.25	\$19.43	\$0.00	\$213.68
Total		\$564.13	\$539.22	\$6,744.34

Kind Regards

Jonathan Hobson

SENIOR INSURANCE ADVISER

P 07 3270 1500 D 07 3270 1526 M 0438 488 486  
A Level 1, 57 Berwick Street, Fortitude Valley QLD 4006  
E [jonathan.hobson@abcomsure.com.au](mailto:jonathan.hobson@abcomsure.com.au)

[abcomsure.com.au](http://abcomsure.com.au)



Austbrokers Comsure consists of: Comsure | Citycover | Bestmark Insurance



**IMPORTANT PRIVACY NOTICE**

We value your privacy. Our Privacy Policy sets out how we collect, disclose & handle personal information under the Privacy Act & the Australian Privacy Principles.  
By providing us such information you consent to these practices unless you tell us otherwise. Please contact us if you wish to obtain a copy of our Privacy Policy.  
Should you no longer wish to receive your invoices and / or policy documentation via email, please contact me directly or alternatively reply to this email confirming same.  
We will then remove this as an option for you on our database, and you will receive invoices via the post. Please be aware that postal delays may occur, which unfortunately is outside of our control.

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**From:** Fiona Thompson [<mailto:fiona@centraldental.com.au>]  
**Sent:** Wednesday, 21 April 2021 10:25 AM  
**To:** Jonathan Hobson <[jonathan.hobson@abcomsure.com.au](mailto:jonathan.hobson@abcomsure.com.au)>  
**Subject:** RE: revised invoices for Logan rd

Good Morning Jonathan,

Thank you for the below,

For 1389, I need it split between the 2 tenants as one is food based and has extra cover

Kind Regards

**Fiona Thompson**  
Practice Manager  
PH: (07)33432100  
Fax: (07) 33432052  
Mobile: 0419 731 485  
Email: [fiona@centraldental.com.au](mailto:fiona@centraldental.com.au)  
[www.centraldental.com.au](http://www.centraldental.com.au)



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**Dr Nick Defteros**  
**PO Box 644**  
**MOUNT GRAVATT QLD 4122**

**PAYMENT DUE: 15/04/2021**

**Renewal of Cover**  
**TAX INVOICE M0000109**

**Our Reference :** COM CIT D4171 0193702/008

**Premium** 5,446.74

**Date :** 16.04.2021

**Stamp Duty** 539.22

**Class :** Business Package

**Broker Fee** 194.25

**Insurer :** CHUBB INSURANCE AUSTRALIA LTD

Premium GST 544.70  
Fee GST 19.43

**Policy No. :** EPM0031640

**GST Total** 564.13

**Period :** 15.04.2021 to 15.04.2022

**Total Amount \$** 6,744.34

**IMPORTANT NOTES**

*Insured: Dr Nick Defteros, Meta Zoe Pty Ltd ATF N Defteros  
Superannuation Fund & Katrina Patricia Defteros*

*Renewal for: Commercial Property Owners*

*PLEASE NOTE: You are reminded that your policy excludes loss or damage caused by flood. Cover for flood may be obtainable, however an additional premium will apply. Please contact us should you wish to include Flood to your Insurance Program.*

**Your Insurance Adviser is Jonathan Hobson**

**TERMS - AS ABOVE - Please forward your remittance to ensure cover. Please refer to your DUTY OF DISCLOSURE obligations and other important notices overleaf. Claims must be notified immediately as late notification may cause denial of liability in some instances. Unless we tell you otherwise in writing, we receive commission in addition to any broker fee mentioned above. Please ask us for any further information.**

**METHODS OF PAYMENT:**

 Post cheque payments together with this payment slip to:  
GPO Box 1476 Brisbane QLD 4001  
made payable to Austbrokers Comsure



Biller Code : 342196  
Reference : 200001090045

**Telephone & Internet Banking - BPAY®**  
Contact your bank or financial institution to make this payment from your cheque, savings, debit or transaction account. More info: www.bpay.com.au  
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BSB:014-245 Account No:322 639 034  
Reference No:M0000109  
Pay using Internet Banking by using the Reference No



Visit our website to pay using your Visa or Mastercard  
www.comsure.com.au/pay-my-bill  
Client Ref.: COM CIT D4171 Reference: M0000109

Please note: An Administration Fee inclusive of GST will be charged at 1% for payments by Visa or Mastercard

**Total Due \$ 6,744.34**



**We can assist with your premium:-**  
Should you wish to obtain a Funding Quote for this invoice, please contact us on 07 3270 1500 & ask for **Jonathan Hobson**

## SOME IMPORTANT THINGS YOU NEED TO KNOW

It is essential that you carefully read and understand the following important notices. If you have any questions, please ask us.

### **Make sure you comply with your Duty of Disclosure**

The Insurance Contracts Act 1984 requires that you, and everyone who is an insured under your policy, comply with the duty of disclosure. Make sure you explain the duty to any other insureds you may apply on behalf of. We do not do this unless specifically agreed in writing.

The duty requires you to tell the insurer certain matters which will help them decide whether to insure you and, if so, on what terms. You have this duty until the insurer agrees to insure you and before the insurer agrees to renew your policy. You also have the same duty before you extend, vary or reinstate an insurance policy. The type of duty that applies can vary according to the type of policy.

### **If you are responding for other insureds**

If you are providing information for other insureds, you confirm you have their authority to do so and that the information provided is what they have told you in response to the duty of disclosure obligations.

### **Avoid making misrepresentations or not telling the insurer something**

If you (or anyone who is an insured, or a proposed insured, under the policy) make a misrepresentation, or if you do not tell the insurer something that you are required to tell them, they may cancel your policy or reduce the amount they will pay you in the event of a claim, or both. If the misrepresentation or failure is fraudulent, the insurer may refuse to pay a claim and treat the policy as if it never existed.

If we act on behalf of the insurer, you need to refer to the policy which will set out the duty that applies. We will advise you when/if we act on behalf of the insurer.

If we act on your behalf, to assist us in protecting your interests, it is important that you tell us every matter that:

- you know; or
- a reasonable person in the circumstances could be expected to know, may be relevant to the insurer's decision whether to insure you and, if so, on what terms.

If in doubt it is better to tell us. We will then assist you in determining what needs to be disclosed to the insurer in order to meet your duty.

When you first apply for your policy, the insurer may ask you specific questions relevant to their decision whether to insure you.

Before an insurer agrees to renew your policy, you may again be asked specific questions by the insurer relevant to their decision whether to renew your policy.

When you answer any questions asked by the insurer, you must give honest and complete answers and tell the insurer, in answer to each question, about every matter that is known to you

and which a reasonable person in the circumstances would include in answering the questions. Examples of matters that should be disclosed are:

- any claims you have made in recent years for the particular type of insurance;
- cancellation, avoidance of, or a refusal to renew your insurance by an insurer;
- any unusual feature of the insured risk that may increase the likelihood of a claim.
- circumstances which may give rise to a claim.

An insurer who is deciding whether they are prepared to renew your policy, may give you a copy of anything you have previously told them and ask you to tell them if anything has changed. If an

insurer does this, you must tell them about any change or advise that there is no change. If you do not respond then this will be taken to mean there has been no changes.

### **Delay between final entry into the policy and original disclosure of information**

You need to tell us if you have disclosure of information in the application process and something has happened that makes the information disclosed inaccurate, or new matters arise that would require disclosure under the duty. You must do this before the policy has been entered into (or renewed, varied, reinstated or extended as applicable).

### **Misstatement of Premium**

We try to tell you the correct amounts of premium and statutory and other charges that apply to your insurance. In the event that we misstate that amount (either because we have made an unintentional error or because a third party has misstated the amount), we reserve the right to correct the amount. Where permitted by law, you shall not hold us responsible for any loss that you may suffer as a result of any such misstatement.

### **Change of Risk or Circumstances**

You should carefully monitor and review that your insurance contract is adequate to cover your assets or business activities and seek a variation if it is not. Many policies require us to notify the insurer in writing of certain changes to the insured risk during the period of insurance. The insurer can then decide whether to cover the new risk. Examples are:

- For insurance covering property location changes, new business activities or any significant departure from your normal business operations.
- For insurance covering your liability to third parties changes to the nature of your business, and specifically in products liability, changes to your product range or your involvement in products not previously notified to insurers.

### **Interest of Other Parties**

Many policies exclude cover for an interest in the insured property held by someone other than the insured, unless that interest is specifically noted in the policy. For example, if property is jointly owned, or subject to finance, the interest of a third party such as the joint owner or financier may be excluded if it is not specifically noted on the policy. If you want the interest of any third party to be covered, please let us know, so that we can ask the insurer to note that party's interest on the policy.

### **Average Provision (Commercial Risks)**

If the subject matter of the insurance outlined overleaf or part thereof relates to Fire Insurance, I.S.R. Insurance or Business combined insurance.

Then the policy (or party thereof) will be subject to average. This means that if the sum insured which you nominate for the buildings, plant, machinery or stock be less than 90% of the replacement value at the time the insurance was effected (or renewed), part of the loss will not be covered by your policy. The effect of the Average Provision is, for instance, where a building is insured on the day of commencement of the period of insurance at \$150,000 and the reinstatement costs of the building at the time is \$200,000 and a claim is made for \$100,000 damage to the building. In this instance, your Insurers may only be obliged to pay pursuant to the terms and conditions of your policy, an amount of \$75,000 and you will become your own Insurer for the balance of the claim. It is essential therefore that you ensure that the Property the subject of this insurance, insured for its full and correct value at the time you enter into this contract of insurance.

### **Public Liability Insurance**

Where Public Liability Insurance is the subject matter or part thereof of the schedule of cover outlined overleaf, the contract is on a "claims occurring basis" and not a "claims made basis".

Should the subject matter of this insurance be Professional Indemnity Insurance, the contract will be on a "claims made basis" and not "claims occurring basis".

### **Hold Blameless**

You are warned that should you become a party to any agreement that has the effect of excluding or limiting your Insurer's chance of recovery from a Third Party, your Insurers may have the right to refuse to indemnify you for such loss where it is shown that your Insurer's rights of recovery have been prejudiced by your action.

### **Cancellation of your Policy**

If a policy is cancelled before the expiry of the period of insurance, we reserve the right to refund the net return premium we received from the Insurer or have a cancellation fee charged to offset the Insurers deduction of commission. Please ask us for any additional information you require about our remuneration or cancellation policy.

### **The Australian Financial Complaints Authority**

If you have any complaints about the service provided to you, you should contact us and tell us about your complaint. If the complaint cannot be resolved to your satisfaction within 45 days, you have the right to refer the matter to the Australian Financial Complaints Authority (AFCA):  
Online: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Phone: 1800 931 678  
Mail: Australian Financial Complaints Authority  
GPO Box 3 Melbourne VIC 3001

### **Important Notice about your Austbrokers Broker and Hunter Premium Funding Agreement**

#### **Austbrokers role and remuneration**

Your Austbrokers Broker and AUB Group Limited ('AUB') (ABN 60 000 000 715) have a preferred supplier arrangement with Hunter Premium Funding Pty Ltd ('Hunter') for the arrangement of premium funding. They do not act for Hunter and do not advise on whether Hunter's products or services are right for you or are most appropriate. You need to make your own decision based on the information provided.

If you use Hunter, your Austbrokers Broker receives:

- a payment based on the interest earned on the premium funding by Hunter each month;
- a commission which is a percentage of the amount of funding provided to you;
- a payment based on a percentage of all outstanding loans less any cancelled or terminated loans; and
- a payment based on a percentage on certain general insurance business placed by the Austbrokers Network with certain divisions of Allianz Insurance Ltd.

AUB receives certain upfront payments from Hunter for entering into (or renewing) a preferred supplier arrangement with Hunter. Your Austbrokers Broker is owned [partly/wholly] by AUB and benefits from any profit made by this entity due to this arrangement.

If your loan is cancelled, your Austbrokers Broker and AUB keep any payments received pursuant to the above arrangement with Hunter. If you need more information or explanation of the above, please ask us.

### **Cancellation of your Policy(ies) on request of Hunter**

Your Loan Agreement with Hunter allows your Austbrokers Broker, on receipt of a notice from Hunter requesting cancellation of any policy specified in the Loan Agreement with Hunter, to cancel the policy and provide the relevant refund to Hunter. Your Austbrokers Broker will notify you of any such cancellation.

**COVERAGE SUMMARY**

Dr Nick Defteros  
Business Package

Named Insured: Dr Nick Defteros, Meta Zoe Pty Ltd  
ATF N Defteros Superannuation Fund &  
Katrina Patricia Defteros

Business: Commercial Property Owner - Retail  
Store/s (excluding Furniture stores,  
Discount/Variety stores, Dry  
Cleaners/Laundrettes, Supermarkets,  
Caf's/Restaurants with wok or deep  
frying)

Insured Location(s): 1969 Logan Road  
Upper Mount Gravatt  
QLD 4122 AU

1389 Logan Road  
Mount Gravatt  
QLD 4122 AU

Policy Period: From: 15/04/2021  
To: 15/04/2022

Insured Location 1: 1969 Logan Road  
Upper Mount Gravatt  
QLD 4122 AU

Property Damage Section

Buildings \$1,700,000

Contents \$10,000

Stock Not Insured

Limit of Liability \$2,052,000

Flood Not Insured

Excess - Earthquake \$20,000 or  
1% of the total Property Damage Sums  
Insured at the Insured Location,  
whichever is the lesser.

Excess - All other  
claims \$500

Insured Location 2: 1389 Logan Road

# Citycover (Aust) Pty Ltd T/as

Austbrokers Comsure  
A.B.N. 99 010 699 537  
GPO Box 851  
BRISBANE QLD 4001

Phone: 07 3270 1500  
Fax: 07 3270 1501

## COVERAGE SUMMARY

Dr Nick Defteros  
Business Package

Mount Gravatt  
QLD 4122 AU

### Property Damage Section

Buildings	\$1,750,000
Contents	\$10,000
Stock	Not Insured
Limit of Liability	\$2,112,000
Flood	Not Insured
Excess - Earthquake	\$20,000 or 1% of the total Property Damage Sums Insured at the Insured Location, whichever is the lesser.
Excess - All other claims	\$500

The following Sections apply across all Insured Locations:

### Business Interruption Section

Indemnity Period	12 months
Gross Profit	\$209,000
Additional Increase in Cost of Working	\$25,000
Claims Preparation Expenses	Not Insured

### Machinery Breakdown Section

Machinery and Plant	\$20,000
Deterioration of Refrigerated Property	Not Insured
Excess	\$500

# Citycover (Aust) Pty Ltd T/as

Austbrokers Comsure  
A.B.N. 99 010 699 537  
GPO Box 851  
BRISBANE QLD 4001

Phone: 07 3270 1500  
Fax: 07 3270 1501

## COVERAGE SUMMARY

Dr Nick Defteros  
Business Package

### Public and Products Liability Section

Limit of Liability           \$20,000,000 Limit any one Occurrence  
and in the Aggregate for Products  
Liability

Property in Your care,   \$250,000  
custody or control

Excess                       \$500 each and every Occurrence

### Endorsements

#### Machinery Breakdown Section Sum Insured description amendments

The Sum Insured titled Machinery and Plant on the Policy  
Schedule is deleted and replaced with Limit any one  
Loss. The Sum Insured titled Deterioration of Refrigerated  
Property on the Policy Schedule is deleted and replaced  
with Deterioration of Stock Sum Insured. In all other  
respects this Policy remains unaltered.

INSURER	POLICY NUMBER	PROPORTION
Chubb Insurance Australia Ltd A.B.N. 69 003 710 647 Level 5 525 Collins St Melbourne VIC 3000	EPM0031640	100.0000%