



# Guardsafe Insurance Brokers Pty Ltd

Authorised representative number 00407632 of EBN Holdings Pty Ltd  
ABN 24 635 396 306 | AFS Licence 518220  
PO Box 104, CLEVELAND QLD 4163

(07) 3286 2200

www.guardsafe.com.au  
admin@guardsafe.com.au

Please find below details of your renewal. These details are for reference purposes only and do not limit or modify the actual provisions of your policy. Please refer to your policy document for full details of your cover.

RL & AM Hardie Superannuation Fund  
55 Clotilde Street  
MT LAWLEY WA 6050

## TAX INVOICE

This document will be a tax invoice for GST when you make payment

**Invoice Date:** 31/05/2023

**Invoice No:** 706229

**Our Reference:** HARDIESUPE

Should you have any queries in relation to this account, please contact your Account Manager  
**Kylie Howlett**

**Class of Policy:** MONEY  
**Insurer:** Certain Underwriters At Lloyd  
Level 9, 1 O'Connell Street, SYDNEY NSW 2000  
ABN:  
**The Insured:** RL & AM Hardie Superannuation Fund

## RENEWAL

**Policy No:** PV004H0698-18

**Period of Cover:**

From **30/06/2023**

to **30/06/2024** at 4:00 pm

**Details:** See attached schedule for a description of the risk(s) insured

### Your Premium:

Premium	UW Levy	F&ES Levy*	GST	Stamp Duty	Broker Fee
\$120.00	\$20.00	\$0.00	\$21.98	\$13.20	\$79.82

\*Where ES relates to State Emergency Services  
(Applicable NSW only)

**TOTAL \$255.00**

(A processing fee applies for Credit Card payments)



Please make cheques payable to Guardsafe Insurance Brokers



**Billers Code:** 20362  
**Ref:** 40587881929429637



Pay by credit card (Visa, Mastercard, Amex or Diners) at [www.deft.com.au](http://www.deft.com.au) or Call 1300 78 11 45. A surcharge may apply.  
**DEFT Reference Number: 40587881929429637**



\*498 405878 81929429637

Guardsafe Insurance Brokers Pty Ltd

**Our Reference:** HARDIESUPE

**Invoice No:** 706229

**Due Date:** 30/06/2023

<b>Premium</b>	<b>\$120.00</b>
<b>U'writer Levy</b>	<b>\$20.00</b>
<b>F&amp;ES Levy</b>	<b>\$0.00</b>
<b>GST</b>	<b>\$21.98</b>
<b>Stamp Duty</b>	<b>\$13.20</b>
<b>Broker Fee</b>	<b>\$79.82</b>

**AMOUNT DUE**

**\$255.00**

## Schedule of Insurance

<b>Class of Policy:</b> MONEY	<b>Policy No:</b> PV004H0698-18
<b>The Insured:</b> RL & AM Hardie Superannuation Fund	<b>Invoice No:</b> 706229
	<b>Our Ref:</b> HARDIESUPE

This policy has been placed through

Quantum Underwriting Agencies Pty Ltd  
ABN 68 131 910 542  
PO Box 7163, Eaton, WA, 6232

Quantum Underwriting Agencies Pty Ltd is an underwriting agency who has placed the policy with

Certain Underwriters At Lloyd  
Level 9, 1 O'Connell Street, SYDNEY NSW 2000

**TYPE:** PRIVATE VAULT INSURANCE

**INSURED:** RL & AM Hardie Superannuation Fund

**SITUATION:** Southcoast Security, 8 Sanford Road, Albany WA 6330  
**INTEREST:** Gold, Silver, Diamonds and Unset Precious Stones, Precious Metals, Jewellery, Watches, Bullion, Stamps, Rare Coins and Banknotes and/or as per the Schedule of Property Insured below or held in the offices Quantum Underwriting Agencies.

**SUM INSURED:** Whilst at the Situation Shown Above  
Maximum Limit of Liability Each and Every Loss: AUD 16,000  
Sub limited in respect of each individual scheduled item as per the Schedule of Property Insured below.

**SUB-LIMITS OF LIABILITY:** Away from the Situation Shown Above

1.	In Transit by Armoured Car:	AUD	Not Insured
2.	In Transit by Professional Art Carrier:	AUD	Not Insured
3.	In Transit Personal Conveyance:	AUD	Not Insured
4.	In Transit By Post or Couriers:	AUD	Not Insured
5.	At Unnamed Locations:	AUD	Not Insured
6.	At Exhibitions:	AUD	Not Insured

**TERRITORIAL LIMITS:** Whilst at the Situation shown above and extending to Unnamed Locations in Australia, whilst on Exhibition in Australia and whilst in Transit within Australia if an applicable Sub-Limit of Liability is shown above.

## Schedule of Insurance

<b>Class of Policy:</b> MONEY	<b>Policy No:</b> PV004H0698-18
<b>The Insured:</b> RL & AM Hardie Superannuation Fund	<b>Invoice No:</b> 706229
	<b>Our Ref:</b> HARDIESUPE

**EXCESS:** Each and Every Loss: AUD Nil

**CONDITIONS:** As per QUA PV 21 3.0 Wording as attached, plus the following Non-Standard Clauses as attached:

**NEW ACQUISITIONS:** Automatic Acquisitions Cover Percentage: 25.00%  
Underwriters must be notified of all new acquisitions within 60 days or prior to attachment of cover if the value of the acquisition exceeds the above percentage of the total Limit of Liability shown above.

**ADDITIONS AND DELETIONS:** Premium Rates for Additions and Deletions to the Schedule of Property Insured:

**BASIS OF VALUATION:** Replacement Cost at the date of loss in respect of Gold, Silver, Platinum, Precious Metals, Bullion, Coin, Specie, Jewellery, Diamonds, Precious & Semi Precious Stones and Cash, not to exceed the Sum Insured stated for that item in the Schedule of Property Insured . Where a Replacement Cost is not able to be determined, the Basis of Valuation shall be Agreed Value, being the Sum Insured set against that item. For unscheduled items or items that do not have a Sum Insured specified, the Basis of Valuation shall be Cost Price.

Agreed Value in respect of Works of Art, Stamp Collections, Rare Coin and Bank Note Collections, Memorabilia and Collectibles. For unscheduled items or items that do not have a Sum Insured specified, the Basis of Valuation shall be Cost Price or Market Value as applicable.

For all other items, the Market Value immediately prior to the loss.

**NOTIFICATION OF CLAIMS:** All Claims should be notified to Quantum Underwriting Agencies via your Broker as soon as possible.

**NOTICES:** Complaints Procedure Notice as attached

**EXPRESS WARRANTIES:** None, other than as may be contained in the wording.

**CONDITIONS PRECEDENT:** None, other than as may be contained in the wording.

## Schedule of Insurance

<b>Class of Policy:</b> MONEY	<b>Policy No:</b> PV004H0698-18
<b>The Insured:</b> RL & AM Hardie Superannuation Fund	<b>Invoice No:</b> 706229
	<b>Our Ref:</b> HARDIESUPE

**SUBJECTIVITIES:** None, other than as may be contained in the wording.

**CHOICE OF LAW &  
JURISDICTION:**

This insurance shall be governed by and construed in accordance with the law of Australia. Each party agrees to submit to the exclusive jurisdiction of the courts of the Commonwealth of Australia.

**PAYMENT TERMS:** Days Premium Payment Condition – LSW 3000 as per wording

**INSURER CONTRACT  
DOCUMENTATION:**

This document details the contract terms entered into by the insurer(s) and constitutes the contract document.

**SECURITY:** 100.00% Underwriters at Lloyd's, London.

**IMPORTANT  
INFORMATION:**

**Quantum Underwriting Agencies is not an insurer hereunder. The insurer(s) are those Underwriters shown under SECURITY above. Please note that, in effecting this insurance, Quantum Underwriting Agencies is acting as an agent of the insurer(s) and not as your agent.**

### SCHEDULE OF PROPERTY INSURED

<u>Item</u>	<u>Description</u>	<u>Sum Insured AUD</u>
1	1936 George V Ten Shilling Notes Consecutive Pair Signed: Riddle Sheehan Serial # D/58 819849 - D/58 819850	5,000
2	1927 George V Ten Pound Note Signed: Riddle Heathershaw Serial # U/3 026365	11,000

### ADDITIONAL CLAUSES AND ENDORSEMENTS APPLICABLE TO THIS INSURANCE

## Schedule of Insurance

**Class of Policy:** MONEY  
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**Policy No:** PV004H0698-18  
**Invoice No:** 706229  
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None Applicable

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## IMPORTANT NOTICES AND INFORMATION

**Using a Premium Funder for Monthly Payments** - If you receive a quote for monthly instalments through a Premium Funder, it is important to understand you do not have a monthly policy, but instead your annual premium is being paid upfront by the funder, and you are repaying the funder under a loan arrangement. If you default on your loan repayments, or cancel the policy for any reason, the refund will be paid to the funder to reduce your loan balance but there may be a significant shortfall to pay. This shortfall arises as your monthly payments include funding interest, a funding set up fee, underwriter fee, our broker fee and insurance commission which are not refundable and your cancellation refund may have cancellation fees applied.

**Average Clause - Under insurance** - Business property insurances often contain an average clause or otherwise known as an Underinsurance clause. Such clauses enable the insurer to reduce your claim settlement in proportion to the amount of any underinsurance. Therefore, you should always insure for full value, which may be replacement, indemnity or market value depending on the type of cover arranged.

**Changes to your Risk and Change of your Circumstances** - Advise us immediately of any changes to the risk covered or your circumstances. Some examples of such changes are: increase in turnover, change of location, risk, activity, insured names, values to be insured, installation or removal of smoke/burglar alarms etc.

**Claims** - To ensure any entitlement under your policy is protected, you must report all incidents that may give rise to a claim against you to the Insurers without delay after such incidents come to your attention and prior to the expiration of the policy.

### Your duty of disclosure (DOD)

Before you enter into an insurance contract, renew or vary 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 the insurer agrees 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

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

**Further Information** - You may find additional information about your policy in your Policy Wording / Product Disclosure Statement and further information about Guardsafe Insurance Brokers in our Financial Services Guide.

## General Advice Warning

This advice has been prepared without taking into account the client's objectives, financial situation or needs.

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**Policy No:** PV004H0698-18  
**Invoice No:** 706229  
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Because of that, before acting on the above advice, the client should consider its appropriateness (having regard to their objectives, needs and financial situation).

If the advice is related to the acquisition of an insurance contract, the client should obtain a Product Disclosure Statement relating to the product before deciding whether to acquire it.