



Allsafe
Insurance Brokers
An Aviso Group Partner

Allsafe Insurance Brokers Pty Ltd
ABN 44 010 468 818
AFSL 239041
PO Box 3777
South Brisbane QLD 4101
Ph: 1300 908 404
www.allsafe.com.au

RENEWAL TAX INVOICE

George Anthony
PO Box 6555
UPPER MOUNT GRAVATT QLD 4122

Date: 17/02/2021
Invoice Number: 559682
Account Manager: John Edwards

Thank you for using our services to arrange this insurance cover. Brief details of cover arranged on your behalf are given below. You should refer to the policy documents issued by the insurer for complete policy terms and conditions.

Please read carefully the important notices attached regarding your duty of disclosure. Do not hesitate to contact us with any questions you may have.

Type of Policy	Business
Insured	Woodleaf Pty Ltd ATF The Mahogany Superannuation Fund
Policy Description	601 Logan Road
Policy Number	141AN06981COM
Period of Insurance	03/03/2021 to 03/03/2022
Effective Date	03/03/2021
Insurer	Allianz Australia Insurance Ltd
Notes	601 Logan Road Greenslopes

Premium	FSL	Underwriter Fee	Stamp Duty	Broker Fee	GST	Invoice Total
\$1,859.88	\$0.00	\$0.00	\$184.15	\$163.61	\$202.36	\$2,410.00

Payment Options



Net of GST = 2131.14

Allsafe Insurance Brokers Pty Ltd

DEFT Reference Number
40444225596826

Pay by credit card or registered bank account at www.deft.com.au or phone 1300 78 11 45. Payments by credit card may attract a surcharge.



Name: George Anthony
Client ID: 18003
Invoice No: 559682



*498 404442 25596826

Payments can be made at any Post Office by cash (up to \$9,999.99), cheque or EFTPOS.



Bill Code: 20362
Ref: 40444225596826

Total Due:

\$2,410.00

Contact your participating bank, credit union or building society to make payment directly from your cheque or savings account. Enter the Biller Code and BPAY reference number as detailed above.

21/3/21 9808 \$610.00
3/4/21 9808 \$1000.00
3/5/21 9808 \$715.00
2325.00

2698956 5869
V 515 121 8937
B 677065 5226

BSB - 084 435 A/c No - 48862 5038 (NAB)

Steadfast
STRENGTH WHEN YOU NEED IT

Important Notices

1. YOUR DUTY OF DISCLOSURE

Before you enter into a contract of general insurance and up until the commencement of the insurance, you have a duty, under the Insurance Contracts Act 1984, to tell the underwriter of anything that may affect the underwriters' decision whether to insure you and on what terms. You must tell the underwriter about anything that you know, or could be reasonably expected to know taking into account the nature and extent of the insurance cover to be provided and the class of persons who would ordinarily be expected to apply for such insurance cover.

For Eligible Contracts (Eligible Contracts involve individuals purchasing insurance for motor vehicles with carrying capacity under 2 tonne, motorcycle, home building and contents, residential strata, travel, personal accident and sickness and consumer credit) the above duty only applies to questions asked of you by the underwriter. In answering any such questions you must tell them anything that you know and that a reasonable person in the circumstances would include.

You have the same duty before you renew, extend, vary or reinstate an insurance contract. You do not need to tell the underwriter anything that:

- reduces the risk to be insured or that is of common knowledge;
- the underwriter knows or, in the ordinary course of business, ought to know;
- the underwriter has waived your duty to tell them about.

2. AUSTRALIAN FINANCIAL COMPLAINTS AUTHORITY

Clients who are not satisfied with our services may contact our Customer Relations/Complaints Officer. Our Company also subscribes to the Australian Financial Complaints Authority (AFCA) a free customer service, and the General Insurance Brokers Code of Practice. Further information is available from our office.

3. CANCELLATIONS

If there is a refund or reduction of your premium as a result of a cancellation or alteration to a policy, or based on a term of your policy (such as a premium adjustment provision), we will retain any fee we have charged you. We will also retain commission depending on our arrangements with the insurer, or charge you a cancellation fee equal to the reduction in our commission.

4. GENERAL ADVICE WARNING

Retail Clients (General Insurance)

Under the Corporations Act 2001 (The Act) Retail Clients are provided with additional levels of protection from other insurance purchasers. For General Insurance The Act defines Retail Clients as:

- Individuals or a small manufacturing business employing less than 100 people or any other business employing less than 20 people.
- And that are being provided a financial service or product that relates to the following insurance covers:
- Motor Vehicle (under 2 tonne), Home building, contents, personal and domestic, Sickness and Accident or Travel, Consumer Credit, Medical Indemnity and other classes as prescribed by regulations.

Important Notice – What advice is being provided (Retail Clients only)

If you are a Retail Client (refer above) and a Statement of Advice has not been provided to you with this invoice then the advice that we are giving you related to this transaction is General Advice. General Advice is advice that has been prepared without considering your current objective's, financial situation or needs. Therefore, before acting on this advice, you should consider the appropriateness of the advice having regard to your current objective's, financial situation or needs. If the advice provided relates to the acquisition or possible acquisition of a new insurance policy you should consider the enclosed PDS prior to making the decision to purchase this product. Information regarding the income we have been paid by the insurer for this transaction is available upon request.

5. WHOLESALE BROKER INFORMATION

In some cases we use the services of a Wholesale Broker (insurance intermediary) to access products that are not available to us directly from the insurer. You can identify where we have used an insurance intermediary as the Invoice/schedule will show that the policy is placed via another Insurance Intermediary. This situation usually arises where the insurance intermediary has developed a specialised product and competitive pricing for risks that are not commonly available directly from most underwriters. This means we are not dealing with the end insurer directly but via the insurance intermediary. All insurance intermediaries that we deal with are required to hold an Australian Financial Services Licence and to place all client funds received into a Trust Account and are required to meet the same high standards in the delivery of their services that apply to us. Importantly all claims will be the ultimate responsibility of and paid for by the end underwriter.

DEFT is a service of Macquarie Bank



Internet

Pay over the Internet from your credit card at www.deft.com.au

Allsafe Insurance Brokers accepts Mastercard, Visa, American Express & Diners Club Cards.

Payments by credit card attract a surcharge.



Telephone

Pay by phone from your credit card.

Call **1800 672 162** to make a payment.

Allsafe Insurance Brokers 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.



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You will be required to enter the Biller Code and BPAY reference number as detailed on the front of your invoice.



In Person

Please present page intact at any Australia Post Office.

Payments may be made by cash, cheque or EFTPOS.

Please make any cheques payable to 'Allsafe Insurance Brokers'.



Mail

Detach payment slip and mail with payment to:

**DEFT Payment Systems
GPO Box 794
Brisbane QLD 4001**

Please make cheques payable to 'Allsafe Insurance Brokers'

PLEASE NOTE, the above address is for payments only. Please send other correspondence to

**Allsafe Insurance Brokers
PO Box 3777
South Brisbane BC Qld 4101**

Receipts will not be issued for mailed payments

Allsafe Insurance Brokers Pty LtdAFSL 239041
ABN 44 010 468 818

Insured	Woodleaf Pty Ltd ATF The Mahogany Superannuation Fund		
ABN Registered for GST	No		
Tax Credit %	0.0%		
Tax Status	Not Known		
Period of Insurance	03/03/2021 to 4.00pm on 03/03/2022		
Business	Property Owner - Other - Physiotherapy service		
Estimated Annual Turnover Amount	\$	94,800	
No. of employees including principals			1

SITUATION 1 DETAILS

Situation	601 LOGAN RD GREENSLOPES QLD 4120
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Summary of cover taken for this Situation

PROPERTY DAMAGE	Insured
THEFT	Not Insured
MONEY	Not Insured
GLASS	Not Insured
MACHINERY BREAKDOWN	Not Insured
ELECTRONIC	Not Insured

PROPERTY DAMAGE

	Sum Insured
Building	\$ 1,100,000
Total	\$ 1,100,000
Limit of Indemnity	\$ 1,320,000

Optional Benefits

Flood Cover	Insured
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Excesses	Excess	
Excess	\$	500

Summary of cover taken for this Policy

LIABILITY	Insured
BUSINESS INTERRUPTION	Insured
TRANSIT	Not Insured
GENERAL PROPERTY	Not Insured
MANAGEMENT LIABILITY	Not Insured

LIABILITY

	Limit of Indemnity
General Liability any one Occurrence	\$ 20,000,000

Excesses	Excess	
Property Damage	\$	500

Property in Your physical or legal control

Property in Your physical or legal control Exclusions applicable to this Section 17. Property in Your physical or legal control is deleted and replaced with the following: Property in Your physical or legal control Property Damage to property in Your physical or legal control other than:

Allsafe Insurance Brokers Pty Ltd

AFSL 239041
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- Buildings tenanted, leased or hired by You;
- Vehicles (other than Vehicles owned or used by You or on Your behalf) in Your physical or legal control but only whilst such Vehicles are in a car park owned or operated by You other than for income or reward as a car park operator; or
- Your directors', Employees' and visitors' clothing and personal effects.

Discharge of hazardous waste

Discharge of hazardous waste The following exclusion is added to the exclusions applicable to this 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.

Property Owner Endorsement

Property Owner Endorsement the following exclusion is added to Exclusions to this Section: Property owner only any business, profession, trade or manufacturing operations (other than as owners of property the subject of this policy) conducted by You or on Your behalf.

BUSINESS INTERRUPTION

Cover Part B - Weekly
Revenue basis

Indemnity Period 12 months

	Sum Insured
Weekly Revenue	\$ 1,824
Claims Preparation Expenses	\$ 10,000
Uninsured Working Expenses	No

Updated Prevention of Access Clause

Updated Prevention of Access Clause The Extra cover "6. Prevention of access" under the Business Interruption Section is deleted and replaced by the following:

We will cover You for interruption to Your Business that is caused by or results from damage to property in the vicinity of the Premises which shall prevent or hinder the use or access to the Premises provided that:

- the damage would have been covered under Property Damage if the property in the vicinity of the Premises has been insured under that Section;
- the damage prevents or hinders the use of or access to the Premises for a continuous period greater than 48 hours; and
- the damage results in the interruption of or interference with Your Business We will cover You for interruption to Your Business that is caused by an order of any legal authority which prevents or restricts access to the Premises provided that the order results from threat of damage to property within a 50 kilometre radius of the Premises and the access to the Premises is prevented or restricted for a continuous period greater than 48 hours.

Infectious Disease Endorsement

Infectious Disease Endorsement Extra Cover 4 . Infectious disease, etc. in the Business Interruption Section is deleted and replaced with the following:

We will also pay You for interruption or interference with Your Business due to closure or evacuation of the whole or part of the Premises during the Period of Insurance:

- by order of a competent government, public or statutory authority as a result of

vermin or pests or defects in the drains or other sanitary arrangements, occurring at the Premises;

- by order of a competent government, public or statutory authority as a result of the outbreak of a notifiable human infectious or contagious disease occurring within a 20 kilometre radius of the Premises;
- by order of a competent government, public or statutory authority as a result of injury, illness or disease caused by the consumption of food or drink supplied at or from Your Premises during the Period of Insurance;
- as a result of murder or suicide occurring at the Premises; or
- as a result of shark or crocodile attack occurring within a 20 kilometre radius of the Premises during the Period of Insurance. However, there is no cover under extra cover 4. a, b. or c. due to any disease declared to be a listed human disease under the Biosecurity Act 2015 (Cth) (including amendments) or listed under successor Commonwealth legislation dealing with quarantine or biosecurity matters (including delegated legislation).

Excess(es)

We will not pay any claim under Part B - Weekly Revenue basis where the interference or interruption to the Business is for a period of less than one week.

MINIMUM PREMIUM 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 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.

Financial Claims Scheme

In the unlikely event Allianz Australia Insurance Limited were to become insolvent and could not meet its obligations under this Policy, a person entitled to claim may be entitled to payment under the Financial Claims Scheme. Access to the Scheme is subject to eligibility criteria and for more information see APRA website at

<http://www.apra.gov.au> and the APRA hotline on 1300 55 88 49.

Excess(es)

We will not pay any claim under Part B - Weekly Revenue basis where the interference or interruption to the Business is for a period of less than one week.

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. 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.

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.

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.

Important Information:

Our invitation is based on the information you have previously given us. It is important that you comply with your Duty of Disclosure, particularly regarding circumstances that have occurred in the last 12 months. This contract is no longer an eligible contract as defined under the Insurance Contracts Act. Your duty of disclosure under that Act is as follows:

Your duty of disclosure Before you enter into a contract of insurance with us, you have a duty, under the Insurance Contracts Act 1984, to disclose to us every matter that you know, or could reasonably be expected to know, is relevant to our decision whether to accept the risk of the insurance and, if so, on what terms. You have the same duty to disclose those matters to us before you renew, extend, vary or reinstate the contract. This duty of disclosure applies until the contract is entered into (or renewed, extended, varied or reinstated as applicable). Your duty however does not require disclosure of any matter:

- that diminishes the risk to be undertaken by us; or - that is of common knowledge; or - that we know or, in the ordinary course of our business as an insurer, ought to know; or - as to which compliance with your duty is waived by us. Non-disclosure If you fail to comply with your duty of disclosure, we may be entitled to reduce our liability under the contract in respect of a claim, cancel the contract, or both. If your non-disclosure is fraudulent, we may also have the option of avoiding the contract from its beginning.

ENDORSEMENT TAX INVOICE

George Anthony
PO Box 6555
UPPER MOUNT GRAVATT QLD 4122

Date: 01/03/2021
Invoice Number: 560978
Account Manager: John Edwards

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Please read carefully the important notices attached regarding your duty of disclosure. Do not hesitate to contact us with any questions you may have.

Type of Policy	Business
Insured	Woodleaf Pty Ltd ATF The Mahogany Superannuation Fund
Policy Description	601 Logan Road
Policy Number	141AN06981COM
Period of Insurance	03/03/2021 to 03/03/2022
Effective Date	03/03/2021
Insurer	Allianz Australia Insurance Ltd
Notes	Amend excess to \$2500

Premium	FSL	Underwriter Fee	Stamp Duty	Broker Fee	GST	Invoice Total
-\$74.70	\$0.00	\$0.00	-\$7.40	\$4.15	-\$7.05	-\$85.00

Payment Options



Allsafe Insurance Brokers Pty Ltd

DEFT Reference Number
40444225609785

Pay by credit card or registered bank account at www.deft.com.au or phone **1300 78 11 45**. Payments by credit card may attract a surcharge.



Name: George Anthony
Client ID: 18003
Invoice No: 560978



*498 404442 25609785

Payments can be made at any Post Office by cash (up to \$9,999.99), cheque or EFTPOS.



Bill Code: 20362
Ref: 40444225609785

Total Due:

-\$ 85.00

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Brisbane QLD 4001**

Please make cheques payable to 'Allsafe Insurance Brokers'

PLEASE NOTE, the above address is for payments only. Please send other correspondence to

**Allsafe Insurance Brokers
PO Box 3777
South Brisbane BC Qld 4101**

Receipts will not be issued for mailed payments

Allsafe Insurance Brokers Pty LtdAFSL 239041
ABN 44 010 468 818

Insured	Woodleaf Pty Ltd ATF The Mahogany Superannuation Fund
ABN Registered for GST	No
Tax Credit %	0.0%
Tax Status	Not Known
Period of Insurance	03/03/2021 to 4.00pm on 03/03/2022
Business	Property Owner - Other - Physiotherapy service
Estimated Annual Turnover Amount	\$ 94,800
No. of employees including principals	1

SITUATION 1 DETAILS

Situation	601 LOGAN RD GREENSLOPES QLD 4120
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Summary of cover taken for this Situation

PROPERTY DAMAGE	Insured
THEFT	Not Insured
MONEY	Not Insured
GLASS	Not Insured
MACHINERY BREAKDOWN	Not Insured
ELECTRONIC	Not Insured

PROPERTY DAMAGE

	Sum Insured
Building	\$ 1,100,000
Total	\$ 1,100,000
Limit of Indemnity	\$ 1,320,000

Optional Benefits

Flood Cover	Insured
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Excesses	Excess
Excess	\$ 2,500

Summary of cover taken for this Policy

LIABILITY	Insured
BUSINESS INTERRUPTION	Insured
TRANSIT	Not Insured
GENERAL PROPERTY	Not Insured
MANAGEMENT LIABILITY	Not Insured

LIABILITY

	Limit of Indemnity
General Liability any one Occurrence	\$ 20,000,000

Excesses	Excess
Property Damage	\$ 500

Property in Your physical or legal control

Property in Your physical or legal control Exclusions applicable to this Section 17. Property in Your physical or legal control is deleted and replaced with the following: Property in Your physical or legal control Property Damage to property in Your physical or legal control other than:

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- Buildings tenanted, leased or hired by You;
- Vehicles (other than Vehicles owned or used by You or on Your behalf) in Your physical or legal control but only whilst such Vehicles are in a car park owned or operated by You other than for income or reward as a car park operator; or
- Your directors', Employees' and visitors' clothing and personal effects.

Discharge of hazardous waste

Discharge of hazardous waste The following exclusion is added to the exclusions applicable to this 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.

Property Owner Endorsement

Property Owner Endorsement the following exclusion is added to Exclusions to this Section: Property owner only any business, profession, trade or manufacturing operations (other than as owners of property the subject of this policy) conducted by You or on Your behalf.

BUSINESS INTERRUPTION

Cover Part B - Weekly
Revenue basis

Indemnity Period 12 months

	Sum Insured
Weekly Revenue	\$ 1,824
Claims Preparation Expenses	\$ 10,000
Uninsured Working Expenses	No

Updated Prevention of Access Clause

Updated Prevention of Access Clause The Extra cover "6. Prevention of access" under the Business Interruption Section is deleted and replaced by the following:

We will cover You for interruption to Your Business that is caused by or results from damage to property in the vicinity of the Premises which shall prevent or hinder the use or access to the Premises provided that:

- the damage would have been covered under Property Damage if the property in the vicinity of the Premises has been insured under that Section;
- the damage prevents or hinders the use of or access to the Premises for a continuous period greater than 48 hours; and
- the damage results in the interruption of or interference with Your Business We will cover You for interruption to Your Business that is caused by an order of any legal authority which prevents or restricts access to the Premises provided that the order results from threat of damage to property within a 50 kilometre radius of the Premises and the access to the Premises is prevented or restricted for a continuous period greater than 48 hours.

Infectious Disease Endorsement

Infectious Disease Endorsement Extra Cover 4 . Infectious disease, etc. in the Business Interruption Section is deleted and replaced with the following:

We will also pay You for interruption or interference with Your Business due to closure or evacuation of the whole or part of the Premises during the Period of Insurance:

- by order of a competent government, public or statutory authority as a result of

Allsafe Insurance Brokers Pty Ltd

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vermin or pests or defects in the drains or other sanitary arrangements, occurring at the Premises;

- by order of a competent government, public or statutory authority as a result of the outbreak of a notifiable human infectious or contagious disease occurring within a 20 kilometre radius of the Premises;
- by order of a competent government, public or statutory authority as a result of injury, illness or disease caused by the consumption of food or drink supplied at or from Your Premises during the Period of Insurance;
- as a result of murder or suicide occurring at the Premises; or
- as a result of shark or crocodile attack occurring within a 20 kilometre radius of the Premises during the Period of Insurance. However, there is no cover under extra cover 4. a, b. or c. due to any disease declared to be a listed human disease under the Biosecurity Act 2015 (Cth) (including amendments) or listed under successor Commonwealth legislation dealing with quarantine or biosecurity matters (including delegated legislation).

Excess(es)

We will not pay any claim under Part B - Weekly Revenue basis where the interference or interruption to the Business is for a period of less than one week.

MINIMUM PREMIUM 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 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.

Financial Claims Scheme

In the unlikely event Allianz Australia Insurance Limited were to become insolvent and could not meet its obligations under this Policy, a person entitled to claim may be entitled to payment under the Financial Claims Scheme. Access to the Scheme is subject to eligibility criteria and for more information see APRA website at

<http://www.apra.gov.au> and the APRA hotline on 1300 55 88 49.

Excess(es)

We will not pay any claim under Part B - Weekly Revenue basis where the interference or interruption to the Business is for a period of less than one week.

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. 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.

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

Allsafe Insurance Brokers Pty Ltd

AFSL 239041
ABN 44 010 468 818

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.

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.

This policy is underwritten by: Allianz Australia Insurance Limited AFS Licence No. 234708 ABN 15 000 122 850