



This policy has been renewed for your continued protection and payment of premium is required prior to the due date.
Should any alterations be required please contact our office

Robert & Patricia Ellis
15 Coomalie Avenue
CASTLE HILL NSW 2154

TAX INVOICE

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

Invoice Date: 9/11/2021

Invoice No: 88811

Our Reference: ELLISPAT

Should you have any queries in relation to this account, please contact your Account Manager
Simon Tel. 66500500 Em: simont@westlawn.com.au

Class of Policy: Padlock Insurance

Insurer: Insurance Australia Limited (T/as CGU)
PO Box 795M Newcastle NSW 2300

ABN: 11 000 016 722

The Insured: Patricia Anne Ellis & Robert J Ellis
ATF Trellis Superannuation Fund

Renewal

Policy No: 01R 1992268 12

Period of Cover:

From **20/11/2021**

to **20/11/2022** at 4:00 pm

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

Property Owner
11 Cook Drive Coffs Harbour

Please turn over to see important information overleaf

Your Premium:

Premium	UW Levy	ESL	GST	Stamp Duty	Admin Fee
\$6,166.36	\$0.00	\$1,014.05	\$728.11	\$710.85	\$100.63

TOTAL **\$8,720.00**
(Excluding Credit Card fee)

Credit Card fee (inc GST) is \$87.20



Acct Name: Westlawn Insurance Brokers (Coffs) Pty Ltd
BSB: 012572 Account: 835503351
Reference: ELLISPAT 88811

Our Reference: ELLISPAT
Invoice No: 88811
Acct Man: Simon



Mail this portion with your cheque payable to:
Westlawn Insurance Brokers (Coffs) Pty Ltd
PO Box 2066
Coffs Harbour NSW 2450



To pay with your
Mastercard, Visa
Call 02 66500500

Want to pay monthly?

IQumulate
Premium Funding

Click here to accept online

Total amount payable \$9,486.03
(includes application fee and credit charges)

or visit <https://www.macquariepacific.com/ed>
Enter code: **SWFXSEYUX8**

✓
Smooth out cash flow
Easy monthly payments
No additional security

10 MONTHLY PAYMENTS

Initial payment \$1,002.60

Remaining payments \$942.60

or **AMOUNT DUE**

\$8,720.00

IMPORTANT NOTICE TO ALL CLIENTS

CHANGES TO THE DUTY OF DISCLOSURE & THE NEW 'DUTY TO TAKE REASONABLE CARE NOT TO MAKE A MISREPRESENTATION'

What are consumer insurance contracts?

(a) an insurance contract that is obtained wholly or predominantly for the personal, domestic or household purposes of the insured; or
(b) if it is for new business and the insurer gives the insured written notice, before the contract is entered into, that the contract is a consumer insurance contract.

In making an assessment as to whether an insurance contract falls within the definition of 'consumer insurance contract', we set out the following guidance:

- The terms: "personal, domestic or household purposes" or "wholly or predominantly" are not defined in the ICA, so they will likely be given their ordinary meaning.
- Contracts of insurance should be considered as a whole in determining whether they are consumer insurance contracts.
- If the consumer is not buying the insurance wholly or predominantly for their personal, domestic or household purposes, it will not be a consumer insurance contract unless the insurer opts in.
- If there is a dispute regarding a policy of insurance and it is alleged that the insurance policy is a consumer insurance contract, it is presumed to be one, unless the contrary is established.

The new 'duty to take reasonable care not to make a misrepresentation' applies to policies of insurance that are 'consumer insurance' contracts. All other insurance contracts will be subject to the 'general duty of disclosure'.

YOUR DUTY OF DISCLOSURE

New Business, Variations & Renewals - Before you enter into an insurance contract, 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.

YOUR DUTY TO TAKE REASONABLE CARE NOT TO MAKE A MISREPRESENTATION

New Business & Variations - You have a duty under the Insurance Contracts Act 1984 (ICA) to take reasonable care not to make a misrepresentation to the insurer (your duty). Your duty applies only in respect of a policy that is a consumer insurance contract, which is a term defined in the ICA.

Your duty applies before you enter into the policy, and also before you renew, extend, vary, or reinstate the policy. Before you do any of these things, you may be required to answer questions and the insurer will use the answers you provide in deciding whether to insure you, and anyone else to be insured under the policy, and on what terms. To ensure you meet your duty, your answers to the questions must be truthful, accurate and complete. If you fail to meet your duty, the insurer may be able to cancel your contract, or reduce the amount it will pay if you make a claim, or both. If your failure is fraudulent, the insurer may be able to refuse to pay a claim and treat the contract as if it never existed.

Renewals - Before you renew or vary your policy, you have a duty under the Insurance Contracts Act 1984 (ICA) to take reasonable care not to make a misrepresentation to the insurer (your duty).

Your duty applies only in respect of your policy that is a consumer insurance contract, which is a term defined in the ICA. This notice includes information you have previously told us that is relevant to your policy, which we passed on to the insurer. The insurer requires you to contact us to tell us if this information is incorrect, or if it has changed. If you do not tell us about a change to something you have previously told us, the insurer will take this to mean that there is no change. To ensure you meet your duty, when you contact us to advise of any information that is incorrect or has changed, the updated information you give us must be truthful, accurate and complete. If you fail to meet your duty, the insurer may be able to cancel your contract or reduce the amount it will pay if you make a claim, or both. If your failure is fraudulent, the insurer may be able to refuse to pay a claim and treat the contract as if it never existed.

Schedule of Insurance

Class of Policy: Padlock Insurance	Policy No: 01R 1992268 12
The Insured: Patricia Anne Ellis & Robert J Ellis ATF Trellis Superannuation Fund	Invoice No: 88811

Insured Patricia Anne Ellis & Robert J Ellis ATF Trellis Superannuation Fund

Mortgagee Nil

Situation 1 11 Cook Drive, Coffs Harbour NSW 2450

Section 1 - Property

Buildings & Contents \$ 1,021,025
Specified Item Not Insured

Excess \$ 500

Section 2 - Loss of Income

Gross Rental \$ 78,792
Indemnity Period 12 Months

Excess \$ 500

Section 3 - Theft, Money and Rent Default

Section 3 Part A Theft

Building & Contents \$ 1,021,025

Excess \$ 500

Section 3 Part B Money

Private Residence \$ 5,000
Outside Business Hours \$ 5,000
All Other \$ 50,000

Excess \$ 500

Section 3 Part C Rent Default

Rent Default \$ 39,396

Excess 4 Weeks

Section 4 - Glass

Glass Breakage Replacement

Excess \$ 500

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Section 5 - Taxation Investigation

Tax Investigation \$ 10,000

Excess \$ Nil

Section 6 - Legal Costs for Occupational Health and Safety Breaches

* **Legal Costs** \$ 100,000

Excess \$ Nil

* Legal Costs and expenses incurred under OH&S legislation*

Section 7 - Liability

Public Liability \$10,000,000

Products \$10,000,000

Excess \$ 500

TENANTS UNIT 1A: REPAIRS OUTBOARD MOTORS
UNIT 1B: STORAGE/WAREHOUSE
UNIT 2A: CROSSFIT GYM.
UNIT 2B: STORAGE/WORKSHOPCARPENTER.
UNIT 3A: MOTORBIKE REPAIRS/ AIR BRUSHING.
UNIT 3B : VACANT.
UNIT 4A: WATER FILTRATION BUSINESS.
UNIT 4B: MECHANIC.

OCCUPATION: PROPERTY OWNER INDUSTRIAL UNIT COMPLEX

PLEASE REFER THE FULL POLICY DOCUMENT FOR FULL TERMS & CONDITIONS OF COVER.

SUBJECT TO CGU PACKLOCK POLICY WORDING

Class of Policy: Padlock Insurance	Policy No: 01R 1992268 12
The Insured: Patricia Anne Ellis & Robert J Ellis ATF Trellis Superannuation Fund	Invoice No: 88811

Renewal Premium Comparison

The following amounts are included in your premium. To help you understand how your charges compare to last year, we have included the following comparison. The Emergency Services Levy(ESL) funds NSW emergency services and the SES.

Premium Summary

*Last Term's Premium in the tables represent the amount you were charged for your insurance policy at the beginning of the last policy term, plus or minus any changes you made throughout the policy term. Government taxes and any state or territory duties or levies are listed separately.

Changes to your Premium:

Your premium is based on the possibility of a claim against your policy, and may change if the general cost to protect our customers changes. For information on how your insurance premium is calculated, please contact us to discuss. To learn more about general premium calculations you may refer to the Insurance Council of Australia website: <http://understandinsurance.com.au/premiums-explained>

If you would like further information

Contact your Insurance Broker in the first instance if you have questions about your policy. Information about the Insurance Monitor can be found at: www.eslinsurancemonitor.nsw.gov.au

	Last year premium	Current year premium
Premium (Including UW levy)	\$5,362.07	\$6,166.36
Emergency services levy	\$1,234.47	\$1,014.05
GST	\$659.69	\$718.05
Stamp duty	\$653.06	\$710.85
Broker fee	\$100.64	\$100.63
Fee GST	\$10.07	\$10.06
Total Premium	\$8,020.00	\$8,720.00