



ABN 58 523 762 917
AFSL 241418

pd
14/7/21

47 Ashmore Rd
Bundall Qld 4217
P: 07 5538 8988
E: info@leaib.com.au
PO Box 5844
GCMC Q 9726

INSURANCE BROKERS PTY LTD

You are reminded that the policy mentioned below is coming due for renewal, and the premium is payable by the due date.
We are committed to protecting your privacy. For information about our Privacy Policy visit our website www.leaib.com.au

Mr & Mrs RW Horton
P.O. Box 591
CAPALABA QLD 4157

TAX INVOICE

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

Invoice Date: 8/04/2021
Invoice No: 2103457
Our Reference: HORTON RW

Should you have any queries in relation to this account, please contact your Account Manager
Lyndel Juillerat

RENEWAL

Policy No: 06L7783099
Period of Cover:
From **6/05/2021**
to **6/05/2022** at 4:00 pm

Class of Policy: TRC - CGU INSURANCE - LAND LORDS PLUS
Insurer: Insurance Australia Limited T/As CGU Insurance
Lvl 12/189 Grey Street, South Bank 4101
ABN: 11 000 016 722
The Insured: Horton Supertee Pty Ltd

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

Landlords Insurance Renewal 2021-2022:-
30 Birch Street, Amity Qld 4183

CREDIT CARD FRAUD - In order to protect your interests we advise you NOT to send your credit card details via fax or email to us.

Clients who are not fully satisfied with our services should contact our customer relations / complaints officer.

LEA Insurance Brokers Pty Ltd are members of the Australian Financial Complaints Authority (AFCA), a free consumer service. Further information is available from our office, or contact AFCA directly on 1800 931 678 or visit www.afca.org.au
We also follow the Insurance Brokers Code of Practice.

Your Premium:

Premium	UW Levy	Fire Levy	ESL	GST	Stamp Duty	Admin Fee	Service Fee
\$1,025.24	\$0.00	\$0.00	\$109.87	\$101.50	\$22.00	\$51.39	

TOTAL \$1,310.00

(A processing fee applies for Credit Card payments)

REFUNDS will only be paid to Insured(s) named on the policy.

pd
14/7/21



Please turn over for further payment methods and instructions



Bill Code: 20362
Ref: 40028381913601258



To pay on-line with your Mastercard or Visa (1.5% surcharge) visit www.leaib.com.au

Client Ref: 01959X **Invoice Ref:** 2103457
Call 1300 78 11 45. A surcharge may apply.

DEFT Reference Number: 40028381913601258



*498 400283 81913601258

LEA Insurance Brokers Pty Ltd

Our Reference: HORTON RW

Invoice No: 2103457



Pay Monthly

Reference Number:
40588017

10 Monthly Instalments of \$145.86

Please note the initial instalment will include an application fee of \$60.00

Total Amount Payable \$1,518.55

Includes application fee & credit charges

To proceed with your funding, please

1. Click the button **Pay Monthly Now**

2. Or visit hpf.online/?u1u2g672p



10 MONTHLY PAYMENTS

Initial payment \$205.86
or **AMOUNT DUE**

Remaining payments \$145.86
\$1,310.00

Schedule of Insurance

Class of Policy: TRC - CGU INSURANCE - LAND LORDS PLUS	Policy No: 06L7783099
The Insured: Horton Supertee Pty Ltd	Invoice No: 2103457
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LANDLORDS RESIDENTIAL INSURANCE - ENDORSED BY CQIB

Insured Name(s)- Horton Supertee Pty Ltd

RENEWAL PREMIUM COMPARISON

To help you understand how your renewal premium compares to last year, we have included a comparison below. Last year's premium represents 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.

	Last Year	This Year
Premium	\$ 958.68	\$ 1,025.24
Emergency Services Levy	\$ 0.00	\$ 0.00
Goods and Services Tax	\$ 95.87	\$ 102.53
Stamp Duty	\$ 94.91	\$ 101.50
Total Premium	\$ 1,149.46	\$ 1,229.27

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>

Situation 1 - 30 BIRCH ST, AMITY, QLD 4183

	SUM INSURED
BUILDINGS (including Replacement Benefit)	\$174,200
CQIB CONTENTS	\$10,000
SPECIAL CONTENTS	Not Insured
LOSS OF RENT (PER YEAR)	\$16,400
RENT DEFAULT AND THEFT BY A TENANT	Not Insured

Excess applicable to all above \$600

Additional excesses apply for earthquake and tsunami claims. These are shown in the policy wording.

LIABILITY	\$10,000,000
WORKERS' COMPENSATION	Not Insured

POLICY VARIATIONS AND EXTENSIONS

In respect of: Situation - 30 BIRCH ST, AMITY, QLD 4183
 SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT (SPDS)
 This SPDS is issued by Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance and updates and should be read with the Landlords Residential Property Insurance Product Disclosure Statement and Policy (PDS).
 This SPDS applies to all policies with a commencement date of 31st March 2020.
 The PDS is amended to delete the optional cover of ?Rent default and theft by a tenant? in the policy and all other references to this optional benefit in the policy.
 This applies to new business and endorsements only.

Excess Change

Schedule of Insurance

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We have recently reviewed our excess levels and your excess amount may have changed effective from the commencement of your new period of insurance as noted on this renewal schedule.

----- Important Information -----

If you answer "yes" to any of the following questions, please contact our agent or your broker.

In the last 12 months:

- (1) Has any insurer refused, cancelled or imposed an excess on any of your policies or required special terms to insure you?
- (2) Have you or any other person who would receive insurance protection under the proposed policy been charged or convicted of any criminal offence?
- (3) Have there been any changes to the insured property which might increase the risk of loss or damage?

----- IMPORTANT NOTICES -----

POLICY AMENDMENTS

These amendments should be read in conjunction with your policy booklet as the terms described now form part of your policy.

POLICY EXCESS

For each separate identifiable incident for which your policy provides cover any applicable excess will apply for each incident giving rise to a claim.

COOLING-OFF PERIOD

If you decide that you do not wish to continue with this policy, you have twenty-one days after the commencement of this insurance to request cancellation. We will provide you with a refund of premium paid, provided you have not made a claim under the policy.

Workers' Compensation insurance is compulsory if you have employees. This cover is not provided unless specifically shown on the schedule. CGU Insurance can arrange separate cover in those states where legislation permits.

IMPORTANT CHANGE TO YOUR POLICY

There have been some changes to the cover under your policy. These changes are described below in this document. This document should be read in conjunction with your policy

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booklet as the terms described now form part of your policy. The following additional exclusion now applies to all sections of this policy, other than Workers' Compensation. Contamination by chemical and/or biological agents, which results from an act of terrorism. Terrorism is any act which may, or may not, involve the use of, or threat of, force or violence where the purpose of the act is to further a political, religious, ideological aim or to intimidate or influence a government (whether lawfully constituted or not) or any section of the public. We will continue to cover losses, such as property damage, from other forms of terrorism, in accordance with your policy's existing terms and conditions.

To provide some protection against increased costs, the sum insured on Buildings &/or Contents has been increased. You may select different sums insured if you wish.

Your renewal

Under the requirements of the Financial Services Reform Act 2001, we have prepared a Product Disclosure Statement (PDS) for this insurance. This PDS has been prepared to assist you in understanding the insurance policy and making an informed choice about your insurance requirements. If you would like a copy of the PDS, please contact us. You can contact us:
By phone on 131532, or
By writing to Insurance Australia Limited, GPO Box 9902 in your Capital City, or
By completing our e-Form or e-Mail at www.cgu.com.au

IMPORTANT INFORMATION TO READ

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

POLICY

This notice refers to a contract of insurance that you have entered into via our company. You should refer to your policy document for the full terms and conditions applicable and you should read them carefully. Should any doubts arise as to the scope of cover provided, please contact us for an explanation.

UNDERWRITING AGENTS AND WHOLESALE BROKERS

In some cases, we access insurance products via Underwriting Agents and Wholesale brokers rather than directly with the insurer. In such cases should you wish to access the Financial Services Guide of the Underwriting Agency or Wholesale Broker please contact us and we will arrange to have a copy sent out to you.

CONTRACTUAL LIABILITY

Many commercial or business contracts contain clauses dealing with your liability (including indemnities or hold harmless clauses). Such clauses may entitle your underwriters to reduce cover, or in some cases, refuse to indemnify you at all. You should seek legal advice before signing and accepting contracts. You should inform us of any clauses of this nature before you enter into them.

PREMIUM FUNDING WARNING

Premium funding allows you to spread out the cash flow associated with paying your insurance premiums over the next twelve months. We receive a commission from the funder for arranging the funding contract, full details are available on request.

Please note that should the insurance policy be cancelled before the expiry date for whatever reason, the Premium Funder will charge you the full interest applicable to the contract, as detailed in the Loan Application Form. Typically, there will be no refund of our commission on the refund premium and no refund of any fee we may have charged you for arranging the cover. We also reserve the right to charge you a policy cancellation handling fee. In some cases, underwriters also apply minimum premiums to policies, which may further reduce the refund that you might otherwise receive.

The impact of the above on you is that any refund you receive for the mid-term cancellation of your policy will usually be significantly less than a pro rata calculation would produce and in extreme cases may involve you having to make an additional final payment even though the policy has been cancelled. Therefore prior to cancelling a policy and replacing it with another cover we strongly recommend that you discuss your situation with us so that we can advise the exact extent and impact of the early cancellation provisions mentioned above.

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AVERAGE / CO-INSURANCE

It is most important that the Sum Insured you select is adequate to represent the value of the insured property and is calculated in accordance with the cover being arranged. Otherwise, you will be under-insured and in terms of the Average / Co-insurance provisions of your policy, you may be responsible for paying part of the loss you actually suffer.

For example, a policy with a 100 % co-insurance clause pays as follows: if a building is insured for \$150,000 when its value is \$200,000, then in the event of a claim for damage of \$100,000, underwriters will only pay \$75,000 and you will be your own underwriter for the balance.

AVERAGE/CO-INSURANCE - BUSINESS INTERRUPTION POLICIES

Some policies contain an Average/Co-Insurance clause which is fully set out in the "Basis of Cover" or "Policy Specification" of the policy.

For the types of cover most usually provided, the Average/Co-Insurance calculation is arrived at by applying the Rate of Gross Profit, Revenue or Rentals (as applicable) to the Annual Turnover, Revenue or Rentals (as applicable); these factors first being appropriately adjusted as provided for in the "Trend of Business" or "Other Circumstances" clauses.

If you are in any doubt regarding this clause insofar as it applies to your policy, please contact your Account Manager for assistance.

PAYMENT

You will not be insured if you fail to pay the premium in full within 14 days from commencement of the risk for new policies and prior to the due date for renewals unless alternative credit arrangements have been agreed with us in writing.

Payment Method & Important Information Document I Version 3 - 1/6/2017

UNINSURED RISKS

One of our roles as your insurance adviser is to highlight areas where you may have an exposure to loss but are presently uninsured.

To assist you, we have set out on the following pages some of the various classes of insurance presently available, together with a brief explanation on each. Some of these classes we may have already arranged insurance for on your behalf, but there are many more that could still apply to your business.

This list is not exhaustive and does not include all types of policies available in the various insurance markets. Availability of some classes may be subject to market conditions at the time.

Although many of these insurance policies may not be appropriate to your needs today, your circumstances may change and so we recommend that you review this list regularly to ensure that you remain comfortable carrying any uninsured exposures.

Naturally, you are invited to call us anytime and unless we hear from you we shall assume you do not require any further review or information regarding uninsured risks at this time.

For ease of reference, we have split the list into four headings:

- Asset Risks Protection
- Income and Other Financial Exposures
- Liability Risks and Exposures
- People Exposures and Protection

Asset Risk Protection

CLASS	BRIEF DESCRIPTION	CLASS	BRIEF DESCRIPTION
Aviation Hull	Loss of or damage to aircraft and related equipment.	Householders	Loss or damage to residential premises and their contents.
Boiler Explosion	Damage to registered boilers by explosion, overheating, collapse.	Industrial Special Risks	Fire and Perils and Accidental Damage to fixed assets.
Burglary	Theft of property following forcible and violent entry to premises.	Jewellers Block	Loss or damage to stock of precious metals and gems.
Contract Works	Loss or damage to the project during construction.	Livestock and Bloodstock	Loss following death or loss of use of valuable animals.
Contractors' Plant & Machinery	Loss or damage to unregistered mobile plant, drilling rigs and the like.	Machinery Breakdown & Deterioration of Stock	Cost to repair following mechanical or electrical breakdown of plant and equipment. Cover also available for deterioration of stock resulting from breakdown.
Corporate Travel	Costs following accident or illness whilst travelling.	Marine Builders Risk	Loss of damage to vessels during construction, testing and commissioning and delivery.

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Crop	Fire or hail damage to cash crops.	Marine Cargo	Damage to goods while in transit.
Electronic Equipment	Material damage and loss of data following breakdown or malfunction.	Marine Hull	Damage to private and commercial vessels and related equipment.
Extended Warranty	Extensions to warranty periods of products.	Motor	Loss or damage to registered vehicles.
Fire and Perils	Damage to fixed assets caused by a range of nominated risks.	Personal Valuables	Loss or damage to jewellery, works of art and other valuables.
Glass	Damage to fixed glass.	Political Risks	Expropriation of overseas assets by Governments or local authorities.
Landlords	Loss or damage to residential rented premises and their contents.	Farm Pack	Farm risks including property, liability and motor.

Income & Other Financial Risk Exposures

CLASS	BRIEF DESCRIPTION	CLASS	BRIEF DESCRIPTION
Accounts Receivable	Loss due to irrecoverable debts following destruction of theft of debtors' records.	Fidelity Guarantee	Losses due to the dishonesty of employees.
Advance Consequential Loss	Loss of future earnings and increased expenses following delayed completion of a project caused by damage.	Intellectual Property	Legal expenses incurred to defend patent, trademark, copyright etc.
Bonds Performance Guarantees	An alternative to bank guarantees.	Kidnap, Ransom and Extortion	Monies paid following kidnap of staff or family or threats of damage to assets.
Business Interruption	Loss of income and increased expenses due to damage to fixed assets.	Machinery Breakdown Profits increased	Loss of income and expenses following breakdown of key plant and equipment.
Cancellation and Abandonment	Cover is provided for loss of income and additional expenses incurred due to occurrences such as adverse weather conditions or non-appearance of performers for many reasons, including death or illness.	Marine Profits	Loss of income and increased expenses following marine transit material damage claims.
Commercial Legal Expenses	The reimbursement of legal costs in either defending or pursuing legal action in areas of contract, employment, criminal, property, patent and copy write, motor and trade practices (both civil and statutory).	Money	Loss or damage to cash, cheques, negotiable instruments.
Computer Breakdown	Profits -Loss of income and increased expenses following mechanical and electronic breakdown of computer equipment.	Product Tamper	Loss of net profit, recall and other expenses following product tampering.
Computer Crime	Loss of funds following tampering with computer systems.	Strike	Additional expenses incurred following labour disturbances.
Credit Insurance	Protection for insured debts following insolvency of a debtor and can be tailored to cover any single or group of specific debtors or a blanket cover over all debtors.	Takeover Defence	Expenses to successfully defend a takeover of a public company.
Export Credit	Provides exporters with cover for default by customers or default due to political interference.	Audit & Investigation	Expenses due to unexpected audits required by any statutory body, including Australian Tax Office.

Liability Risks & Exposures

CLASS	BRIEF DESCRIPTION	CLASS	BRIEF DESCRIPTION
Airport Operators	Bodily injury and property damage arising from the operation of a licensed airport.	Professional Indemnity or Errors and Omissions	Liability for negligent services performed or advice given to clients.
Association Liability	Provides indemnity to those who hold positions on management committees incorporated organisations against negligent acts, errors or omissions.	Forged Transfers	Damages and expenses following negligence in share registry.
Aviation Liability	Bodily injury and property damage arising from the operation of an aircraft.	Marine Liability	Bodily injury and property damage arising from: Operation of vessels Carriers liability Ship-repair activities Charters liability Container liability Stevedore liability

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Defamation	Damages following libel and slander.	Motor – CTP	Bodily injury arising from registered vehicles (separate insurance not applicable in Western Australia).
Directors & Officers Liability	Damages following a wrongful act committed by the directors or officers of a company.	Product Recall Expenses	Expenses incurred in the recall of defective products.
Statutory Liability	Payment of fines following inadvertent breach of legislation ie OH & S	Professional Indemnity	Damages arising from the professional activities of an organisation.
Employers Liability Accident Make-up Pay	Pays "Gap" between Workers' Compensation Act benefits and actual weekly pay.	Broadform Public & Products	Bodily injury and property damage arising from business.
Employment Practices Liability	Liability for employment related issues such as wrongful dismissal, sexual harassment, and discrimination.	Liability	Activities and from products manufactured, imported or sold.
Extra Territorial Workers' Compensation	For employees working interstate or overseas.	Trustees Liability	Damages following mismanagement of superannuation funds by trustees.
Environmental Impairment Liability	Bodily injury and property damage following gradual pollution.	Umbrella Liability	Provides cover in excess of standard Broadform Liability policies, including Motor Third Party, but also provides blanket cover for many areas excluded by those policies
Management Liability	Incorporates, Directors & Officers Liability Insurance, Employment practices Liability and in some cases Professional Indemnity	Labour Hire Liability	Specialist liability policy for labour hire industry.
Cyber Insurance	Provides cover for breach of privacy legislation, loss of income, hacker damage and cyber extortion.		

People Exposures And Protection

This part of the Uninsured Risk Checklist is provided for information purposes only. Please tell us if you would like advice about your life insurance needs and we will arrange for our Life Adviser to contact you.

CLASS	BRIEF DESCRIPTION	CLASS	BRIEF DESCRIPTION
Group Life Cover	Provides a group of people with cover for death or disability at much lower rates than can be provided individually.	Partnership and Shareholder Protection	Provides a package designed to protect the surviving shareholders in the event of the death or disability of a principal.
Consumer Credit	Personal Accident and unemployment insurance to protect finance loans.	Personal Accident & Illness	Death or disability following an accident or illness (cancellable contract).
Journey Cover	Injury to employees solely and directly occurring whilst in direct travel to and from work. (Important cover in States where there is no cover under Workers' Compensation eg. WA).	Income Protection	Provides cover in the event a person is unable to follow their chosen occupation. (a non-cancellable contract).
Key Man	Financial loss following death or disablement of key personnel.	Salary Continuance	Provides cover for continuation of employees' salaries after sick leave has been exhausted.
Loss of Licence	Lost income when an income producing licence cannot be maintained as a consequence of disability.	Travel and Expatriate Cover	Medical and repatriation expenses following injury or illness while travelling or working overseas.
Major Trauma Cover	Provides lump sum of money following diagnosis of specified major personal health conditions.	Workers Compensation	Statutory policy to cover employees injured whilst working or become ill due to work related conditions.

GENERAL ADVICE WARNING

The advice we are providing to you 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 of a new insurance policy you should consider the relevant Product Disclosure Statement (PDS) before making any decision to purchase this product.

If you require any further information or assistance please contact your Account Manager.