

David & Ann Bethell
9 Sleeth Street
ORMISTON QLD 4160

Renewal of Cover	
TAX INVOICE	10797058

Our Reference : CWT BRI B9833 0051835/006

Invoice Date : 30.07.2020

Class : Business Insurance

Insurer : CGU Insurance (EDI)

Policy No. : 01R3946502

Cover Period : 31.08.2020 to 31.08.2021

Premium	4,285.43
Premium GST	428.54
Stamp Duty	424.25
Broker Fee	428.89
Fee GST	42.89

Total Amount	5,610.00
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PLEASE READ THE IMPORTANT DISCLOSURES BEFORE PROCEEDING WITH THIS COVER

Insured: David & Ann Bethell, Jennifer Davenport & Lynda White
 D&A Bethell Super Fund

Insured: 270 Tingal Road, Wynnum Qld 4178

Cover: Commercial Property Owner Insurance

Your Account Manager is Marnie Leibinger

Internal Broker

Please forward payment within 14 days from the effective date. Also 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.

PAYMENT OPTIONS

Total Due \$ 5,610.00



Credit Card
 abcountrypay.com/payment
 Client Reference: CWTBRI09833
 Invoice Reference: 10797058
 A surcharge will apply to all Card payments



EFT-Internet Banking
 BSB: 083-032 Account: 592471411
 Reference: 107970584



Biller Code: 297531
Reference: 107970584

BPay - Telephone & Internet Banking
 Contact your bank or financial institution to make this payment from your cheque, savings, debit or transaction account.
 More info: www.bpay.com.au



Cheque
 Post cheque and payment slip to: PO Box 9055 Scoresby Vic 3179
 Made payable to Austbrokers C E McDonald Pty Ltd



Pay Monthly

We can assist with your premium:-

Should you wish to obtain a Funding Quote for this invoice, please contact your Account Manager on 07 3423 6000

COVERAGE SUMMARY

David & Ann Bethell
Business Insurance

PADLOCK INSURANCE POLICY

INSURED: ~~David &~~ Ann Bethell, Jennifer Davenport & Lynda White
D&A Bethell Super Fund

PERIOD OF INSURANCE: From 31st August 2020
To 4:00pm 31st August 2021

BUSINESS DESCRIPTION : Property Owner of Commercial Buildings
Building 1: Mechanic

INTERESTED PARTY: National Australia Bank

SITUATION: 270 Tingal Road, Wynnum Qld 4178

COVERAGE: SECTIONS INSURED

1) PROPERTY	\$ 1,050,000
SPECIFIED ITEM:	\$NOT INSURED
EXCESS: \$500	
2) LOSS OF INCOME	\$ 82,464
INCREASED COST OF WORKING	\$ 50,000
INDEMNITY PERIOD	(12) months
EXCESS: \$500	
3A) THEFT	\$1,050,000
EXCESS: \$500	
3B) MONEY - ALL OTHER	\$ 50,000
3B) MONEY - PRIVATE RESIDENCE	\$ 5,000
3B) MONEY - O/S BUSINESS HOURS	\$ 5,000
EXCESS: \$500	
3C) RENT DEFAULT	\$NOT INSURED
4) GLASS	\$REPLACEMENT VALUE
EXCESS: \$500	
5) TAXATION INVESTIGATION	\$ 10,000
EXCESS: NIL	
6) OH&S BREACHES	\$ 100,000
EXCESS: NIL	

COVERAGE SUMMARY

David & Ann Bethell
Business Insurance

7) PUBLIC & PRODUCTS LIABILITY \$ 20,000,000
EXCESS: \$500

8) MACHINERY \$ 100,000
EXCESS: \$500

FINANCIAL OMBUDSMAN SERVICE:

INSURER

POLICY NUMBER

PROPORTION

CGU Insurance (EDI)
A.B.N. 11 000 016 722
CGU Centre 181 William Street
MELBOURNE VIC 3000
Web : www.cgu.com.au

01R3946502

100.0000%

Premium Details :

Premium	4,285.43
Stamp Duty	424.25
Broker Fee	428.89
GST	471.43
TOTAL	5,610.00

Austbrokers C E McDonald Pty Ltd

AFSL: #511363

GENERAL ADVICE

Date: 30.07.20

CLIENT	INSURER
David & Ann Bethell 9 Sleeth Street ORMISTON QLD 4160	CGU Insurance (EDI)

CLASS OF RISK	PERIOD OF INSURANCE
Business Insurance	From: 31st August 2020 To: 31st August 2021
Policy No : 01R3946502	Our Ref : CWT BRI B9833 0051835/006/01

GENERAL ADVICE

This is an important document. You should read it carefully and ensure that you understand it. If you do not understand or disagree with anything, do contact your Account Manager. You may want to contact your Account Manager if you change your mind about the insurance policy you want to buy. You have a maximum of 14 days (your insurer may allow you longer) to cancel your policy. You will find the details of the cooling-off period in your policy documents.

In this instance we provide a "general advice" service. This means that whilst we may generally recommend the products we distribute, we do not consider whether the product is appropriate for your own personal objectives, financial situation and needs in making the recommendation. You need to consider the appropriateness of any information (in particular any policy documentation and relevant Product Disclosure Statement) or general advice we give you, having regard to your personal situation, before acting on our advice or buying any product.

Broker Fee Amount : \$ 428.89 GST: \$ 42.89 Total: \$ 471.78

Please Note: The Commission received is based on a percentage of the base premium paid to us by the Insurer. The Broker Fee is a flat fee payable by you for our services. Some of our fees may be tax deductible.

We will invoice you for the amount payable by you which will include:- Base premium and amounts charged by the insurer for government charges, taxes or levies; and our broker fee. Our invoice is payable prior to the expiry of any interim contract we have entered into for you, or

expiry of your existing contract of insurance.

Thank you for entrusting your insurance needs to us. Please call us if you have any questions or queries.

SOFT DOLLAR DISCLOSURE:

From time to time we may receive various soft dollar benefits from product issuers and their representatives including the product we recommended. These can include entertainment (e.g. lunches, sporting events, movies etc), conferences (e.g. attendance at a product issuer conference or sponsorship of our AUB Group Annual conference), accommodation and travel, business tools (e.g. software), gifts (e.g. product issuer or service provider branded promotional and other occasional small gifts such as bottles of wine or hampers on special occasions etc).

These benefits are provided by a wide range of product issuers and service providers. In most cases they are incidental to or relate to our development of an understanding of the product issuer and service provider and their product ranges and practices etc. Ultimately, this can assist us in better servicing and representing you.

Our policy is that any soft dollar benefits that we or our representatives receive that are reasonably estimated to exceed \$300 per item or event are potentially material. They must be disclosed to our Compliance Manager in writing and they will determine if appropriate procedures are in place to manage or avoid any potential conflict of interest which might arise. They only approve benefits where this is the case and retain a record of this which you can request access to.

ADVISORS:

Our advisors receive an annual salary that may include bonuses based on performance criteria (including sales performance) and achievement of company goals. They may also receive certain soft dollar benefits of the type described in this Statement.

From: Marnie Leibinger marniel@cemcdonald.com.au
Subject: Renewal Invoice - 270 Tingal Road, Wynnum - Due Date
31/08/2020
Date: 30 Jul 2020 at 2:35:40 pm
To: Ann Bethell abethell@internode.on.net

Good afternoon Ann

We can confirm we have arranged Renewal of your Commercial Property Owner Insurance effective 31st August, 2020.

CGU Padlock Insurance Package

Your Renewal has been based on the following:

- The Business is owned in the name of David & Ann Bethell, Jennifer Davenport & Lynda White & D&A Bethell Super Fund
- Property Address: 270 Tingal Road, Wynnum Qld 4178
- Tenant Business Activities: Automotive Mechanical Repairs – Workshop (Excluding Smash repairs)
- Construction of the Property is Brick/Concrete, Concrete Floors & Metal Iron Roof
- You advised the building was constructed in between the 1960's & 1980's (please confirm approximate year)
- You are connected to Town Water
- There are Deadlocks on accessible Doors & NO Alarm
- You advised there are Fire Extinguishers installed , however there are no sprinklers or smoke detectors
- Your Business is located with Street Frontage in an industrial area
- You have not advised us of any claims or incidents which may give rise to a claim

Property Section:

- Building Contents Sum Insured Combined: \$1,050,000
- Flood cover: Not insured
- Annual Rental Income – Rent \$82,464
- Applicable Excess remains unchanged \$500

Theft Section:

- Building & Content's Sum Insured Combined \$1,050,000
- Applicable Excess remains unchanged \$500

Money Section: Automatic Cover

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

Glass Section

- Replacement Value
- Applicable Excess remains unchanged \$500

Taxation Investigation – Automatic Cover

- Tax Audit Sum Insured \$10,000
- Applicable Excess remains unchanged \$Nil

OH&S Breaches – Automatic Cover

- OH&S Breaches Sum Insured \$100,000
- Applicable Excess remains unchanged \$Nil

Liability Section:

- Your Limit of Liability is \$20,000,000
- Estimated Turnover/Rental Income \$82,464
- Your Excess remains unchanged at \$500

Machinery Section:

- Your Limit of Liability is \$100,000
- Air Conditioning over 20KW – Not Insured
- Your Excess remains unchanged at \$500

Sections Not Currently Insured

As your policy is under an Vero Business Package policy, you have the option to include additional covers, which are currently not insured.

- Flood Cover

Please contact our office if you would like a quote on any of the above uninsured risks.

The total cost of your Business Package policy with CGU Insurance is \$5,610.00 which includes all fees and charges. This is an increase of \$270 or 5.05%.

Please see attached the following documents for your attention and records;

- Tax Invoice and Coverage Summary
- Products Disclosure Statement and Supplementary Products Disclosure Documents

Please also take the time to review the attached documents and advise our office immediately if there are any errors, omission or if you require any clarification.

If we can be any further assistance, please do not hesitate to contact our office.

Thanks Marnie

Warmest Regards,

Marnie Leibinger

Account Broker

Diploma Financial Services – Broking (Dip Fin Serv (BROK))

Phone: (07) 3423 6008

Office: (07) 3423 6000

Fax: (07) 3423 6010

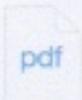
Email: marniel@cemcdonald.com.au

Website: cemcdonald.com.au

Please note the change of my email address to marniel@cemcdonald.com.au



C E McDonald refers you to our Privacy Policy, Financial Services Guide (Including our Privacy Collection Notice) and the important disclaimer and notice about this email [here](#).



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250 KB



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1.2 MB