



Aon Risk Services Australia Limited
ABN 17 000 434 720
AFSL 241141

Tax Invoice

The I & J Company P/L & Super Boulas P/L
PO Box 188
NEW LAMBTON NSW 2305

Contact Trevor Gibson
Tel 02 4920 3700
Fax 02 4926 5524
Email trevor.gibson@aon.com
Address PO Box 395
THE JUNCTION NSW 2291

Reference: AON ZGR T0436 B211305/000

Invoice No. : I8733424

Invoice Date : 14.12.2018

Class : DEFIGO BUSINESS INS

Insurer : QBE VERTEX

Policy No. : 1ANA048678APK

Period : 20.12.2018 to 20.12.2019

Premium	2,951.12
F&ES Levy	613.49
GST	356.46
Stamp Duty	352.88
Broker/Admin Fee	300.00
Fee GST	30.00

Total Amount A\$ 4,603.95
Payment Due Date 02.01.2019

Transaction Description

** New Cover **

Refer Policy Schedule for details

Pay by the Month:



PREMIUM FUNDING

**12 Instalments @ \$ 420.11
per month**

The initial instalment will include an
application fee of \$77.00

Total Amount Payable: \$ 5,118.33
(inclusive of fees and credit charges)

Quote number: 20647613

Reference code: **6i6q6a0s1L**

To apply, go to www.aon.com.au/paymybill and enter your reference
code above to complete your simple online application.

For queries please contact our Premium Funding Team on 1800 702 738.

Benefits:

- Improved cashflow
- Consolidated expenses
- Competitive pricing
- Tax deductibility
- No loan security cost

Pay in Full - Payment terms are strictly 14 days:



ELECTRONIC FUNDS TRANSFER

BSB: 084-456
Account: 129937116
Reference: I8733424

Email your remittance quoting invoice
number(s) to au.receivables@aon.com



BPAY

Bill Code: 90308
Reference: 0118823210873342407



CREDIT CARD

www.aon.com.au/paymybill

Phone: 1300 854 017
Reference: 0118823210873342407
(Fees apply)

You should read the following important information and disclosures

Read our Financial Services Guide (FSG) and our retainer agreement with you

Please take time to read our FSG or our retainer agreement (containing our Terms of Business) with you as they contain some very important information about our products and services and the way we will do business with you. In particular, our FSG explains how we and our representatives may be remunerated and contains details of how we manage conflicts of interest. By continuing to engage Aon to provide insurance services, you also agree to the delivery of our services and our remuneration as described in our FSG in the absence of a written retainer agreement. Our FSG is available at www.aon.com or contact your Client Manager if you would like a hard copy. The FSG or our retainer agreement forms the basis of our engagement and by continuing to instruct us you are taken to accept, as applicable, the FSG or our retainer agreement (including our Terms of Business), unless otherwise agreed in writing with you.

Retention of Remuneration

Unless otherwise stated in your retainer agreement, we treat our remuneration as fully earned when we issue you with a tax invoice. In the absence of a retainer agreement, you agree that we may retain all our commission, fees and other remuneration in full in the event of any mid-term cancellation of a policy or future downward adjustment of premium. You also agree that the insurer and Aon may offset such remuneration from any premium refund you are entitled to.

Our Financial Services Guide is available at www.aon.com.au or contact your Client Manager if you would like a hard copy.

Foreign Exchange and GST

Where this tax invoice is for a foreign currency amount, the Goods and Services Tax (if applicable) is converted to Australian dollars at the exchange rate published by the Reserve Bank of Australia at 4.00 pm, Australian Eastern Time, on the business day prior to the date of this tax invoice.

Aon Products

Please read our Financial Services Guide (or if you have a specific retainer agreement with us, that agreement) and refer to "Do we receive any other remuneration for our services" for important information about Aon Products and Services.

Duty of Disclosure

Before you enter into a contract of insurance, you have a duty under the Insurance Contracts Act 1984 (Cth) to disclose anything that you know, or could reasonably be expected to know, that may affect insurer's decision to insure you and on what terms. You have that duty after proposal, and up until the time the insurer agrees to insure you. You have that same duty before you renew, extend, vary or reinstate a contract of Insurance.

You do not need to tell the insurer anything that:

- reduces the risk that is insured;
- is common knowledge;
- your insurer knows or should know as an insurer; or
- the insurer waives compliance with your duty of disclosure.

If you are uncertain about whether or not a particular matter should be disclosed to the insurer, please contact your Aon Client Manager.

Non-disclosure

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

Making a Complaint

Please contact your Aon Client Manager on your local Aon office if you have a concern about our services or any product we have provided. If you are not satisfied with the resolution of your complaint or the manner in which it has been handled, please contact Aon's Complaints Manager who will attempt to resolve it in accordance with our Complaints Procedures. You may obtain a copy of these procedures from Aon's Complaints Manager or via our website at www.aon.com.au.

To contact our Complaints Manager, please email us at feedback@aon.com.au or write to Complaints Manager, Level 33, 201 Kent Street, Sydney, NSW 2000.

Aon is also a member of an external dispute resolution body approved by ASIC, the Financial Ombudsman Service ('FOS'). If you are not satisfied with the outcome determined by Aon, you may refer your complaint to the Insurance Broking Division of FOS. Alternatively, if your concern is with the Insurer, you may contact the General Insurance Broking Division of FOS. FOS can be contacted via telephone on 1300 780 808 or via email at info@fos.org.au. Further information regarding FOS can also be found at www.fos.org.au.

Foreign Account Tax Compliance Act (FATCA)

The Foreign Account Tax Compliance Act is a U.S. law intended to improve tax compliance related to offshore investments and financial transactions. Please go to aon.com/FATCA to obtain the appropriate forms including the W-8IMY form.

-----Detach Here-----

Please tear off this slip and return with your cheque

Payable to:

Aon Risk Services Australia Limited
GPO Box 3668
SYDNEY NSW 2001

Reference : AON ZGR T0436 B211305/000

Invoice No. : I8733424

Client Name : The I & J Company P/L & Super Boul

Total Amount A\$ 4,603.95

Payment Due Date 02.01.2019

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POLICY SCHEDULE

The I & J Company P/L & Super Boulas P/L
DEFIGO BUSINESS INS

General Policy Information

THE INSURED

The I & J Company Pty Ltd & Super Boulas Pty Ltd

THE BUSINESS

Commercial Property Owners

PERIOD OF INSURANCE

- (a) from 20 December 2018
to 20 December 2019 (4.00pm local time)
- (b) or any further period for which renewal has been agreed

COVERAGE AVAILABLE

Cover Section	1 - Fire and Other Insured Perils	Insured
Cover Section	2 - Glass	Not Insured
Cover Section	3 - Theft	Not Insured
Cover Section	4 - Money	Not Insured
Cover Section	5 - Business Interruption	Insured
Cover Section	6 - General and Product Liability	Insured
Cover Section	7 - General Property	Not Insured
Cover Section	8 - Computer and Electronic Equipment	
Sub Section	8A - Computer Systems, Associated Air Conditioning and Electronic Equipment Breakdown	Not Insured
Sub Section	8B - Business Interruption	Not Insured
Cover Section	9 - Engineering	Not Insured
Cover Section	10 - Fidelity Guarantee	Not Insured

Worker's Compensation Insurance Not Insured

(This policy does not include Worker's Compensation Insurance. Employers are reminded that Worker's Compensation Insurance is compulsory and that they should obtain separate insurance cover for Worker's Compensation.)

POLICY WORDING

Defigo Business Insurance - 1112

COOLING OFF PERIOD

If You decide that You do not wish to continue with this Policy, You have twenty-one days from the commencement of cover to request cancellation. We will provide You with a full refund of premium paid, provided nothing has occurred for which a claim is payable under the Policy.

GENERAL INSURANCE CODE OF PRACTICE

Most general insurance companies in Australia are signatories to the

POLICY SCHEDULE

The I & J Company P/L & Super Boulds P/L
DEFIGO BUSINESS INS

General Insurance Code of Practice. The Code has been developed to raise service standards, improve the way claims and complaints are handled and improve consumers' understanding of insurance. If You would like more information about the code, please go to www.codeofpractice.com.au.

COMPLAINTS AND DISPUTE RESOLUTION PROCESS

Each insurer has its own complaints area, so if You have a complaint relating to the Policy or any service that has been provided, please contact Us at Aon and We will provide You with information on how to contact the insurer. If You are not satisfied with the way the insurer has handled Your complaint, the insurer will provide You with details of the available external dispute services, such as the Financial Ombudsman Service, if it is applicable to Your dispute.

If You have a complaint regarding Aon's service, please contact Your Aon Client Relationship Manager or Your local Aon office.

Cover Section 1 - Fire and Other Insured Perils

LIMIT OF LIABILITY \$ 1,150,000

SITUATION INSURED

Situation

23 Wyong Road
LAMBTON

State NSW Postcode 2299

Deductible

\$ 500

Declared Values

Building	\$ 1,000,000
Contents, Machinery & Plant	\$Not Insured
Stock	\$Not Insured

Total Declared Value \$ 1,000,000

Additional Benefits

Unspecified Damage Clause 1.5 - Sub Limit	\$ 250,000
Landscaping 4.2.7 - Sub Limit	\$ 25,000

Endorsements

9.2 Flood	Not Insured
9.3 Deterioration of Refrigerated Stock	Not Insured
9.4 Fusion	Not Insured
9.5 Data Processing failure breakdown or malfunction of the processing system	Not Insured
9.6 Wind, rainwater or hail damage to property in the open air that does not form part of	

POLICY SCHEDULE

The I & J Company P/L & Super Boulders P/L
DEFIGO BUSINESS INS

a permanent structure in excess of \$25,000	N -Not Applicable
9.7 Directors and Employees Personal Property	Not Insured
9.8 Boiler Pressure Vessel Explosion	Not Insured
9.9 Works of Art	Not Insured

DEDUCTIBLE

Earthquake, subterranean fire or volcanic eruption (A) \$20,000 or
(B) an amount equal to 1% of the total declared values at the
Situation where the Damage occurs, whichever is the lesser.

This Cover Section is subject to an 80% under insurance clause.

Declared values should be reviewed annually to ensure You are not
penalised in the event of a claim due to under insurance.

COVER SECTION 1 PREMIUM FOR THIS TRANSACTION

Premium	\$	1,893.29
Fire and Emerg Services Levy	\$	567.98
GST	\$	246.13
Stamp Duty	\$	243.66
Total	\$	2,951.06

Cover Section 5 - Business Interruption

THE PREMISES

Any premises where property is used by You for the purposes of the
business.

LIMIT OF LIABILITY	\$	167,500
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DECLARED VALUES

Loss of Rent	\$	117,500
Additional Increased Cost of Working	\$	20,000
Claims Preparation Costs	\$	10,000

Total Declared Value	\$	147,500
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Declared values should be reviewed annually to avoid
under insurance complications in the event of claims.

DEDUCTIBLE

\$	500
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INDEMNITY PERIOD

18 months

ADDITIONAL COVER

Outstanding Accounts Receivable	\$	20,000
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UNINSURED WORKING EXPENSES

POLICY SCHEDULE

The I & J Company P/L & Super Boulds P/L
DEFIGO BUSINESS INS

ENDORSEMENTS

8.2 Fines and Damages	Not Insured
8.3 Suppliers' and/or Customers' Premises (Worldwide)	Not Insured
8.4 Limit of Liability Suppliers' and/or Customers' Premises	Not Insured
8.5 Cost of Goodwill	Not Insured
8.6 Payroll	Not Insured

COVER SECTION 5 PREMIUM FOR THIS TRANSACTION

Premium	\$	151.73
Fire and Emerg Services Levy	\$	45.51
GST	\$	19.72
Stamp Duty	\$	19.52
Total	\$	236.48

Cover Section 6 - General and Product Liability

PROPERTY OWNERS LIABILITY COVER ONLY

SITUATION INSURED

Anywhere in Australia

LIMIT OF LIABILITY

\$ 20,000,000 any one Occurrence, but limited to \$ 20,000,000 any one Occurrence and in the aggregate for all Occurrences arising out of Products during the Period of Insurance

Property in Your physical or legal control - Sub Limit as per Exclusion 3.1.4.5 \$ 100,000 any one Occurrence and in the aggregate for all Occurrences during the Period of Insurance

DEDUCTIBLE (property damage only) \$ 500 any one Occurrence

ENDORSEMENTS

5.2 Motor Trade, excluding testing and delivery	Not Insured
5.3 Motor Trade, including testing and delivery	Not Insured

EMBS PROPERTY OWNER EXCLUSION

We shall not be liable under Cover Section 6 - General and Product Liability to indemnify You for Your Legal Liability to pay claims for Personal Injury or Damage to Property arising directly or indirectly out of or caused by or in connection with any business, profession, trade or manufacturing operations, other than as the owner of property

POLICY SCHEDULE

The I & J Company P/L & Super Bouldas P/L
DEFIGO BUSINESS INS

the subject of this insurance.

In all other respects, the Policy terms remain unaltered.

COVER SECTION 6 PREMIUM FOR THIS TRANSACTION

Premium	\$	906.10
GST	\$	90.61
Stamp Duty	\$	89.70
Total	\$	1,086.41

INSURER	POLICY NUMBER	PROPORTION
QBE Insurance (Australia) Limited A.B.N. 78 003 191 035 82 PITT STREET SYDNEY NSW 2000	1ANA048678APK	100.0000%

QBE Privacy Statement

When collecting and handling your personal information, QBE has a privacy policy which explains what sort of personal information we collect and hold about you and what we do with it. QBE collects personal information from or about you for the purpose of assessing your application for insurance and administering your policy, including any claims you make or claims made against you. QBE will only use and disclose your personal information for a purpose you would reasonably expect. We will request your consent for any other purpose.

Without this personal information we may not be able to issue insurance cover, administer your insurance or process your claim. Our aim is to always have accurate and up-to-date information. When you receive a Certificate of Insurance or other document from us, you should contact us if the information is not correct.

QBE uses the services of a related company located in the Philippines to provide call centre sales and claims handling, accounting and administration services to QBE in Australia.

QBE may need to disclose personal information to its reinsurers (who may be located overseas), insurance intermediaries, insurance reference bureaux, credit reference agencies, QBE's advisers and those involved in the claims handling process (including assessors, investigators and other insurers), for the purposes of assisting it and them in providing relevant services and products, or for the purposes of recovery or litigation. QBE may disclose personal information to people listed as co-insured on your Policy and to family members or agents authorised by you. Computer systems and support services may be provided to QBE companies that may be located overseas. We may also disclose information to organisations which conduct customer service surveys on our behalf.

To obtain further information about our Privacy Policy or to request access to or correct your personal information, please e-mail: compliance.manager@qbe.com.
To make a complaint e-mail: complaints@qbe.com.

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