



**DE CONNO & BLANCO**  
INSURANCE BROKERS

113 Payneham Road  
St Peters SA 5069

ABN: 55 007 971 217  
AFS: 239121

Telephone: (08) 833 777 33  
Facsimile: (08) 8363 9333  
Email: mail@deconnoblanco.com.au  
www.deconnoblanco.com.au



\*\*\* FIRST and FINAL NOTICE \*\*\* Your policy below falls due on 10/08/2018. Payment is required on or before due date. Insurance Companies may disallow claims if premiums are Not Paid before the due date. Please read your Policy for Conditions/Excesses. DO NOT UNDER INSURE - CHECK YOUR SUMS INSURED.

MARIO & RITA GABRIELLI  
19 HENRY STREET  
HECTORVILLE SA 5073

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

Invoice Date: 3/07/2018

Invoice No: 130308

Our Reference: GABRIELLIM

Should you have any queries in relation to this account, please contact your Account Manager  
Tony De Conno

**Class of Policy:** Business Insurance Policy - EDI  
**Insurer:** QBE Insurance (Australia) LTD- EDI  
LEVEL 16, 45 PIRIE STREET, ADELAIDE SA 5000  
ABN: 78 003 191 035  
**The Insured:** MARIO GABRIELLI &/OR NOMINEES MARIO & RITA  
GABRIELLI ATF MARIO & RITA

**RENEWAL**  
**Policy No:** 162A795865BPK  
**Period of Cover:**  
From **10/08/2018**  
to **10/08/2019** at 4:00 pm

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

200 GLYNBURN ROAD, TRANMERE SA 5073

**YOUR DUTY OF DISCLOSURE**

PLEASE READ IMPORTANT NOTICE OVERLEAF

**NON-DISCLOSURE**

If you fail to comply with your duty of disclosure, the Insurer may be entitled to reduce the liability under the Contract in respect of a claim or may cancel the Contract. If your non-disclosure is fraudulent, the Insurer may also have the option of avoiding the Contract from its beginning.

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

De Conno & Blanco Insurance Brokers are members of the Financial Ombudsman Service (FOS) a free customer service, and follow the principles of the Insurance Brokers Code of Practice. Further information is available from this office, or visit www.fos.org.au, ph 1800 367 287

**Your Premium:**

Premium	UW Levy	Fire Levy	GST	Stamp Duty	Admin Fee
\$1,478.86	\$0.00	\$0.00	\$151.47	\$178.92	\$35.75
<b>TOTAL</b> (Excluding Credit Card fee)					<b>\$1,845.00</b>
Credit Card fee (inc GST) is					\$18.45



Acct Name: Glynde Insurance Brokers/Computer Accou  
BSB: 015211 Account: 440063312  
Reference: GABRIELLIM 130308

Our Reference: GABRIELLIM  
Invoice No: 130308  
Acct Man: Tony



Mail this portion with your cheque payable to:  
De Conno & Blanco Insurance Brokers  
113 Payneham Road  
St Peters SA 5069



To pay with your  
Master Card & Visa +1%, Amex +1.95%, Diners+4%  
Call 833 777 33

**Want to pay monthly?**

Click here to accept online

Total amount payable \$2,064.61  
(includes application fee and credit charges)  
or visit **CLICK HERE macquariepacific.com/mya**  
Enter code: **3J6Q6HQYHZ**



**10 MONTHLY PAYMENTS**

Initial payment \$260.46  
or **AMOUNT DUE**

Remaining payments \$200.46  
**\$1,845.00**

## **IMPORTANT NOTICE TO POLICYHOLDERS YOUR RIGHTS AND OBLIGATIONS**

### **INSURANCE CONTRACTS ACT 1984**

We advise you of the following important matters in accordance with the provisions of the Insurance Contracts Act 1984.

### **YOUR DUTY OF DISCLOSURE**

Before you enter into a contract of General Insurance, you have a duty under the Insurance Contracts Act 1984 to disclose to us every matter you know or could reasonably be expected to know that is relevant to a decision whether to accept the risk of the insurance and, if so, on what terms. This applies whether a specific question about such a matter has been asked or not.

You have the same duty to disclose those matters before you renew, extend, vary or reinstate your Insurance.

Your duty however does not require disclosure of matters:

- That diminishes the risk to be undertaken;
- That are of common knowledge;
- That are known, or, in the ordinary course of business ought to be known by the Company.

### **NON DISCLOSURE**

If you fail to comply with your duty of disclosure, your entitlement may be reduced under the contract in respect of a claim or the contract may be cancelled.

If your non disclosure is fraudulent, your contract may also be voided from its beginning.

### **AVERAGE OR CO-INSURANCE**

As some contracts of insurance contain an Average or Co-insurance provision you will be considered your own insurer for the difference between the sum insured at the time of loss and 80% of the true value of the property lost or damaged. The effect of an Average or Co-insurance provision is that you will bear a rateable proportion of any loss in the event of under insurance.

### **SUM INSURED EXCEEDS INSURED'S INTEREST**

The proposal contract provides insurance cover only in respect of your interest in the insured property and does not extend to provide insurance cover in respect of any interest which is not yours; other than those interests which are specially included by reference in the policy.

### **HOLD HARMLESS AGREEMENTS, CONTRACTING OUT AGREEMENTS, REMOVAL OF SUBROGATION RIGHTS**

You may prejudice your rights to a claim if, without prior agreement from your insurer, you make any agreement that could prevent the insurer from recovering the loss from a third party. These "hold harmless" clauses are often found in leases, licences and contracts for maintenance, supply, construction and repair.

**Do not sign** these contracts without prior agreement with your insurer.

### **INSTALMENT CONTRACTS**

If the proposed contract of insurance is to be paid by instalment and;

- (a) You fail to make payment in the specified manner or
  - (b) Your financial institution or employer fails to make payment in the specified manner and the payment is one month overdue
- any claim that occurs after the instalment first became due will not be paid.

This condition of your policy applies as each and every instalment becomes due and cannot be disregarded by you because the Company previously accepted an instalment after the one month limit.

The effect of this is that your policy may be cancelled if your instalment is not received within one month of being due, and claims will be denied after this period.

### **REASONABLE PRECAUTIONS**

You must take all reasonable precautions for the maintenance and safety of the property insured and the Company will not be liable for any loss, damage, injury or liability arising from a deliberated or fraudulent act committed by you or on your behalf.

### **INSURANCE PREMIUM PAYMENTS**

All premiums must be paid within certain time limits from inception of cover – not from date of statement. If declarations for adjustable policies have not been completed a premium must be paid based on estimates.

Where the time limits are exceeded the Broker is required to inform the insurer of the nonpayment in writing. The insurer may take immediate action which may mean immediate cancellation of cover and the commencement of recovery action for 'time on risk' premiums. It is important that you observe all requests for payment within the period specified at the time of receiving your invoice/statements.

### **F.O.S.**

Clients who have an Insurance Complaint should contact our customer relations/complaints officer. De Conno & Blanco Insurance Brokers also subscribe to the Financial Ombudsman Service (F.O.S.), a free customer service, and the General Insurance Brokers Code of Practice. Further information is available from this office.

### **PRIVACY POLICY**

We are covered by the Federal Privacy Act and its National Privacy Principles (NPPs), which set out standards for the collection, use, disclosure and handling of personal information. Please contact this office for a copy of our Privacy Policy.

## Schedule of Insurance

<b>Class of Policy:</b>	Business Insurance Policy - EDI	<b>Policy No:</b>	162A795865BPK
<b>The Insured:</b>	MARIO GABRIELLI &/OR NOMINEES MARIO & RITA GABRIELLI ATF MARIO & RITA	<b>Invoice No:</b>	130308
		<b>Our Ref:</b>	GABRIELLIM

### **BUSINESS INSURANCE SCHEDULE**

**This schedule is subject to the limitations, conditions and additional excesses applicable to the relevant insurance policy issued by the Underwriter.**

Please check all the details are correct and accurately reflect the risk you wish to cover. Please contact our office for any queries.

#### **YOUR DUTY OF DISCLOSURE - WHAT YOU NEED TO TELL US**

**A renewal of insurance is a new insurance contract and you are required to tell your Insurer anything that you know or should know could affect their decision to insure you. If you do not tell us this information, your Insurer can reduce the amount of a claim, or they can treat your policy as if it never existed.**

**Below is a list of some of the covers available to you , please check your schedule and/or insurance program for the actual covers taken;**

FIRE,PERILS,BUSINESS PROPERTY  
BUSINESS INTERRUPTION:  
BURGLARY:  
MONEY:  
GLASS:  
LIABILITY:  
GENERAL PROPERTY INSURANCE:  
CORPORATE TRAVEL  
FIDELITY:  
MACHINERY BREAKDOWN:  
SPOILAGE OF STOCK *(can only be taken with Machinery Breakdown Cover)*  
BOILER EXPLOSION  
PERSONAL ACCIDENT & ILLNESS  
TAX PROBE:  
LEGAL COSTS  
WORKCOVER EXCESS COVER:  
EMPLOYMENT PRACTICES LIABILITY:  
MOTOR COMPOSITE  
FORKLIFTS / MOBILE PLANT  
MARINE TRANSIT / CARGO  
EMPLOYEE JOURNEY INSURANCE  
PROFESSIONAL INDEMNITY  
DIRECTORS & OFFICERS LIABILITY  
MANAGEMENT LIABILITY  
CONTAMINATION / TAMPER COVER  
CYBER AND PRIVACY PROTECTION  
TREATMENT RISK  
CONSTRUCTION  
HIRED IN PLANT  
FLOOD COVER

Note: Action of the Sea is Excluded.

***\*\*You may not have the above covers, the covers and the ramifications of not having the cover have been explained to you, please contact us if you require information on any of the covers above.***

## Schedule of Insurance

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### QBE BUSINESS PACK POLICY SCHEDULE

Policy number 162A795865BPK  
Insured MARIO GABRIELLI &/OR NOMINEES  
MARIO & RITA GABRIELLI ATF MARIO & RITA  
Period of cover 10-08-2018 to 10-08-2019

### SITUATION 1 DETAILS

Business PIZZA, TAKE AWAY, RETAILING (C  
Situation 200 GLYNBURN ROAD, TRANMERE SA 5073

### Summary of cover Sections Taken for this Situation

Business Property	<b>Insured</b>
Business Interruption	<b>Insured</b>
Theft	Not Insured
Money	Not Insured
Machinery Cover	Not Insured
Electronic Equipment Cover	Not Insured
Public and Products Liability	<b>Insured</b>
Glass	<b>Insured</b>
General Property	Not Insured
Employee Dishonesty	Not Insured
Tax Audit	Not Insured
Transit	Not Insured
Employment Practices	Not Insured
Statutory Liability	Not Insured

### BUSINESS PROPERTY COVER SECTION

Construction Brick Walls, Concrete Floors  
Year Built 1980  
Sprinklers Installed? No

**Building** **Sum Insured**  
Contents \$ 300,000  
Not Insured

Accidental Damage Limit As per Policy Wording  
Claim payment method Reinstatement or Replacement value

<b>Excesses</b>	<b>Excess</b>
Building	\$ 500
Contents	Nil
Accidental Damage	\$ 500

Earthquake excess as per the policy wording

## Schedule of Insurance

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### BUSINESS INTERRUPTION COVER SECTION

#### Part A - Annual Revenue Basis selected

<b>Annual Revenue</b>	<b>Sum Insured</b>
Period of Indemnity	\$ 40,000
Payroll	12 Months
	Not Insured
<b>Excesses</b>	<b>Excess</b>
Annual Revenue, Rent Receivable	\$ 500
Outstanding Accounts Receivable	Nil

#### General Page

BUILDING SUM INSURED INCLUDES ALL LANDLORD'S  
FIXTURES AND FITTINGS

### GLASS COVER SECTION

Glass cover?	Replacement Value
	<b>Sum Insured</b>
Additional Benefits	As per Policy Wording
Number of Signs	Nil
	<b>Excess</b>
Excess	\$ 250

### PUBLIC AND PRODUCTS LIABILITY COVER SECTION

Property Owners Only?	Yes
	<b>Sum Insured</b>
Public Liability	\$ 10,000,000
Products Liability (Any One Occurrence)	Any one occurrence \$ 10,000,000 Any one occurrence and in the aggregate any one period of insurance
Goods in Physical Control	As per Policy Wording
	<b>Excess</b>
Property Damage Excess	\$ 500

#### Note

The rating of this section based on having a property value of \$234000. If there is any change to this, you must notify the broker or the company.

### CLAUSES APPLICABLE

#### F01 Commercial Cooking Condition

It is a condition of this policy that the Insured ensures that in relation to any commercial cooking facilities at the Location, the following minimum standards are complied with:

1. That the exhaust / extraction system ducting is professionally cleaned annually
2. That the exhaust / extraction system filters are cleaned weekly
3. That a minimum of 2 x 4.5kg dry chemical extinguishers are located within the kitchen at a suitable location which generally complies with the following requirements:
  - 3.1 the extinguishers shall be in a conspicuous and readily accessible position.

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- 3.2 where practicable, the extinguishers shall be located along normal paths of travel and near exits.
- 3.3 they shall not be located in areas where they will be exposed to temperatures outside of the range 50C to - 50C.
- 4. That a fire blanket is located in the kitchen.
- 5. Charcoals must either be removed from the premises and extinguished, or a stainless steel lid placed over the top of the charcoal bed during non trading hours.

If You do not carry out or maintain these minimum standards, We may reduce or refuse to pay a claim or may cancel this policy.

In all other respects this policy remains unaltered.

**SFG : STEADFAST COMMERCIAL WORDING APPL**  
STEADFAST COMMERCIAL PACKAGE WORDING APPLIES

**SFT : STEADFAST COMMERCIAL WORDING**  
Steadfast Commercial/Retail/Industrial Policy wording QM485 applies when BUSINESS PACK INSURANCE is shown on the policy schedule. QBE Trade Policy QM207 applies when TRADES PACK INSURANCE is shown on the policy schedule. QBE Office Policy QM208 applies when OFFICE PACK INSURANCE is shown on the policy schedule.

This policy is underwritten by: QBE INSURANCE AUSTRALIA LIMITED AFS Licence No. 239545 ABN 78 003 191 035

**RECOMMENDATIONS:**

- \*\* That you take out Business Interruption Insurance for a minimum of 24 Months.
- \*\* Ensure you have a Disaster Recovery Plan (Worst Case Senario)
- \*\* Ensure the sums insured represent Full Reinstatement and Replacement costs for buildings, plant & machinery and contents. A professional Insurance Valuation should be done.
- \*\* That you install fire extinguishers and fire fighting equipment as per the Fire Brigade regulations, and that they are checked on a regular basis. That the storage of flammable liquids is within the Fire Brigade regulations.
- \*\* Tax Probe Insurance.
- \*\* Premiums can be reduced if you have higher Excesses.
- \*\* Management Liability Insurance is a must for all businesses.
- \*\* *That your Public & Products Liability Limit be a minimum of \$20,000,000*
- \*\* *Refer "Sections Not Taken" for other covers available.*

\*\*\*\*\*

**IMPORTANT INFORMATION:**

**CLAIMS**

In the event of a claim you **must** supply Proof of Ownership, Photos, Receipts, Manuals, without these a claim may not be paid.

**UNOCCUPIED PREMISES ARE NOT COVERED**

If your property becomes unoccupied / vacant / unfurnished please contact our office immediately as most policies become void once this occurs.

## Schedule of Insurance

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**Do not sign** these contracts without prior agreement with your insurer.

### **PRINCIPAL UNINSURED PROPERTY / PERILS / RISKS**

Various Exclusions and Uninsured areas apply to all parts of this policy. Refer policy document for all details.

### **FORK LIFTS / MOBILE PLANT**

Please be aware of your registration obligations on Fork Lifts / Mobile Plant.

eg If they are driven in a public access area, they must be registered and insured correctly.

### **HIRED IN PLANT**

If you hire in plant / equipment, you should insure the units yourself and not rely on the damage waivers.