



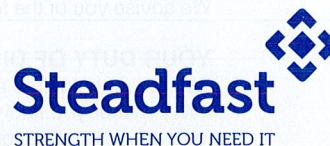
DE CONNO & BLANCO

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

Page 1 of 6

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 |

TOTAL \$1,845.00
(Excluding Credit Card fee)

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



Smooth out cash flow
Easy monthly payments
No additional security

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

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| | | | |
|-------------------------|--------------------------------------------------------------------------|--------------------|---------------|
| Class of Policy: | Business Insurance Policy - EDI | Policy No: | 162A795865BPK |
| The Insured: | MARIO GABRIELLI &/OR NOMINEES MARIO & RITA GABRIELLI ATF MARIO & RITA | Invoice No: | 130308 |
| | | Our Ref: | 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 Situation | PIZZA, TAKE AWAY, RETAILING (C 200 GLYNBURN ROAD, TRANMERE SA 5073 |
|--------------------|-----------------------------------------------------------------------|

Summary of cover Sections Taken for this Situation

| | |
|-------------------------------|----------------|
| Business Property | Insured |
| Business Interruption | Insured |
| Theft | Not Insured |
| Money | Not Insured |
| Machinery Cover | Not Insured |
| Electronic Equipment Cover | Not Insured |
| Public and Products Liability | Insured |
| Glass | Insured |
| 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
Contents

Sum Insured
\$ 300,000
Not Insured

Accidental Damage Limit
Claim payment method

As per Policy Wording
Reinstatement or
Replacement value

Excesses

Building
Contents
Accidental Damage

Excess
\$ 500
Nil
\$ 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

| | |
|---------------------------------|--------------------|
| Annual Revenue | Sum Insured |
| Period of Indemnity | \$ 40,000 |
| Payroll | 12 Months |
| | Not Insured |
| Excesses | Excess |
| 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 |
| | Sum Insured |
| Additional Benefits | As per Policy Wording |
| Number of Signs | Nil |
| | Excess |
| Excess | \$ 250 |

PUBLIC AND PRODUCTS LIABILITY COVER SECTION

| | |
|-----------------------------------------|---------------------------------------------------------------------------|
| Property Owners Only? | Yes |
| | Sum Insured |
| Public Liability | \$ 10,000,000 |
| | Any one occurrence |
| Products Liability (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 |
| | Excess |
| 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.

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HOLD HARMLESS AGREEMENTS, CONTRACTING OUT, 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.

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.