



SGIC Business Insurance
80 FLINDERS ST
ADELAIDE SA 5000

Facsimile 08 82331681

COMMERCIAL INSURANCE
ACCOUNT SUMMARY

Page 1

Client Original



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WANN HOLDINGS PTY LTD
884 SOUTH RD
EDWARDSTOWN SA 5039

Doc No: 905-8830/9/1
Client No: 103-7730
Issue Date: 31/12/2017
Policy No: BP 905-8830
Team: COM S02
Requested By: AUTOREN

Insured: WANN HOLDINGS PTY LTD

ABN: 60 007 807 678

Please retain this Document for your records.

Date Payable	Amount	
8/02/18	\$2,620.50	(including \$214.63 GST)

Total Amount: **\$2,620.50 (including \$214.63 GST)**

This document will become a Tax Invoice upon payment.

If you are registered for GST purposes, your Input Tax Credit entitlement is based on the amount shown above. Please note that in accordance with the GST law relating to insurance premiums the GST amount may be less than 1/11th of the total amount payable.

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Each account must be returned, with payment, on or before the Date Payable. Please return this Account with your payment.

Item Number	Particulars	Instalment	Amount
39317892/1	Renewal	1	\$2,620.50

Date Payable: 8/02/18**Amount Due:** \$2,620.50**COMMERCIAL INSURANCE****Date Payable:** 8/02/18
Doc No: 905-8830/9/1
Client No: 103-7730
WANN HOLDINGS PTY LTD
Amount Due: \$2,620.50**How to pay****In person:** Take this account and pay by cash, cheque or credit card at your local SGIC office or at any Australia Post Office.**By phone:** Call 132 818 with your credit card details.**By mail:** Send this account with your cheque or credit card details to the mailing address below.**By Direct Debit:** Call 132 818 for more details.**By BPAY®**Contact your bank or financial institution to make this payment from your cheque, savings, debit or credit card or transaction account. More info: www.bpay.com.au**Pay Online via Credit Card:**

Visit

<http://www.nrma.com.au/sa/payments/business-insurance>**Policy No:** 905-8830
Reference: 39317892/1**Billers Code:** 879353
Ref: 03931789201© Registered to BPAY Pty Ltd
ABN 69 079 137 518**SGIC**
80 FLINDERS ST
ADELAIDE SA 5000

CC 039317892 01



*2613 03931789201

Payment reference number is MBL20180201106558709
Date and time of request: 01 February 2018 14:41 (Sydney time)

Amount

\$2,620.50

From

Vision Cash

Wann Holdings Pty Ltd Atf Wann Holdings Pty Ltd Superannuation
Fund

182-222 | 000122923303

To

Sgic 2018

Sgic

879353 | 03931789201

When

Thursday, 01 February 2018 (Sydney Time)

Description

SGIC

**BUSINESS INSURANCE
CERTIFICATE OF INSURANCE**

Page 1

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884 SOUTH RD
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Valuable protection for your business

Thank you for choosing SGIC to protect your business for the last 12 months. Helping you protect your most valuable asset - your business - is our business and we take this very seriously.

We are now writing to let you know that your cover will soon expire. To enable you to renew your Policy, we enclose a Certificate of Insurance which outlines the terms of cover and premium payable for the next 12 months.

Your insurance can mean the difference between your business recovering from a setback, or being forced to close its doors. We also know that a lot can change in a business over a year. For these reasons we urge you to take the time to check your Certificate of Insurance and consider the adequacy of the types of cover and amounts of cover listed.

You may be eligible for exemption from NSW Stamp Duty

If you are a small business eligible for the insurance duty exemption under section 259B of the Duties Act 1997 (NSW), you will need to tell us so we can apply the exemption to your policy. If you do not declare that your business is eligible, we will continue to charge you the full duty on your premium.

If you aren't sure of your eligibility, or would like more information regarding the stamp duty exemption for small businesses, please visit the NSW Government website at: www.revenue.nsw.gov.au/taxes/insurance

Please visit sgic.com.au/biz/stampduty website for more information about how to declare your eligibility for a stamp duty exemption on your Business Insurance policy.

Making changes to your policy can be easy. If you are unsure about what your policy includes, or are considering extending or increasing your cover please do not hesitate to contact us on 132 818.

Once again, thank you for choosing SGIC as your business insurer.

Yours faithfully,



Keira Warren
Sales & Service Manager

**BUSINESS INSURANCE
CERTIFICATE OF INSURANCE**

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Policy No: BP 905-8830
Team: COM S02
Requested By: AUTOREN

Insured: WANN HOLDINGS PTY LTD

ABN: 60 007 807 678

Please advise us whether or not you are registered for GST.

If you are registered for GST, please contact us to provide the Input Tax Credit entitlement (%) for this policy.

Insurer: Insurance Australia Limited trading as SGIC

Business: Property Owner Mechanical Workshop

You are notified that cover under your Business Insurance Policy will expire at 4 pm on **8/02/2018**.

We offer insurance cover as from 4 pm on **8/02/2018** to 4 pm **8/02/2019**, subject to the terms, conditions and exclusions of the policy and clauses. To ensure cover please arrange payment prior to the date shown on the attached account and so avoid being uninsured.

Where a Sum Insured is shown for any vehicle, this figure is your estimation of the vehicle's value. Cover under this Policy is limited to the Sum Insured or Market Value, whichever is the lesser amount, less the stated Excess; other than where cover is shown as being for Agreed Value, in which case cover is limited to the Agreed Value, less the stated Excess.

Risks at: 884 SOUTH RD EDWARDSTOWN SA 5039

Section 1: Fire and Other Defined Events

Premium: \$1,660.67

Optional cover for Flood is excluded from Section 1.6(1) of the Policy. Flood covered under the Additional Benefit 1.4.(2)(b).

Risk 1: Buildings

Sum Insured: **\$425,000.00**

Risk 2: Removal of Debris

Sum Insured: **\$40,000.00**

Risk 3: Loss of Rent

Sum Insured: **\$51,000.00**

"Optional Cover 1.6(2) Loss of Rent" is operative

Risk 5: Accidental Damage

Sum Insured: **\$10,000.00**

"Optional Cover 1.6(4) Accidental Damage" is operative

Basic Excess Section 1: \$ 250

Section 6: Broadform Liability

Premium: \$392.48

**Risk 4: Legal Liability (incl Products) Property Own
Turnover : \$ 35,000**

Limit of Liability: \$10,000,000.00

**BUSINESS INSURANCE
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Basic Excess Section 6: \$ 250

Premium Breakdown

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

Last Year* 8/02/2017 to 4 pm 8/02/2018

Premium	\$2,013.12
Terrorism Premium	\$91.20
GST	\$210.44
Stamp Duty	\$254.64

Client Premium **\$2,569.40**

This Year 8/02/2018 to 4 pm 8/02/2019

Premium	\$2,053.15
Terrorism Premium	\$93.01
GST	\$214.63
Stamp Duty	\$259.71

Client Premium **\$2,620.50**

*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.

The following Sections are not covered:

Section 2 - Business Interruption

Section 3 - Burglary

Section 4 - Money

Section 5 - Glass

Section 7 - Personal Accident & Illness

Section 8 - Machinery

Section 9 - Electronic Equipment

Section 10 - Motor Vehicles

Section 11 - Fraud or Dishonesty

Section 12 - General Property

Section 13 - Multiple Risks

Section 14 - Tax Audit

Section 15 - Domestic House and Contents

The following Clauses apply to this Policy except where noted:

Clause: 7133

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CURRENT POLICY WORDING

FOR530SA 06/07 applies to this Period of Insurance

Subject to the Terms, Conditions, Exclusions, Limits and Endorsements of the Policy



Keira Warren
Sales & Service Manager