

In accordance with your instructions the policy has been amended as detailed
To ensure your continued protection, payment must be received immediately.
A cancellation fee may apply if policy cancelled after the due date.

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Teddy Burhan
Spring Camellia Holdings Pty Ltd As Trustee For Th
44 Narooma Road
NORTHBRIDGE NSW 2063

TAX INVOICE

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

Invoice Date: 22/12/2021

Invoice No: 820865

Our Reference: BURHANTEDD

Should you have any queries in relation to this account,
please contact your Account Manager
Deon Locke - West Rock Insurance

Class of Policy: Business Insurance
Insurer: QBE Insurance (Australia) Ltd
GPO Box 4108, Sydney NSW 2001
ABN: 78 003 191 035
The Insured: Teddy Burhan

ENDORSEMENT

Policy No: 102U846124BPK

Period of Cover:

From **22/12/2021**
to **10/11/2022** at 4:00 pm

Details: See below and attached schedule for a description of risk(s) insured.

Endorsement

Your Premium:

Premium	UW Fee	Fire Levy	GST	Stamp Duty	Admin Fee	Broker Fee
\$173.75	\$0.00	\$0.00	\$17.38	\$17.20	\$0.00	\$0.00

PSC receives commission (inc GST) of \$45.86

TOTAL \$208.33

(A processing fee applies for Credit Card payments)

PLEASE READ IMPORTANT NOTICES:

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.

DISPUTES

Clients who are not fully satisfied with our services should contact our complaints officer. PSC Connect Pty Ltd is a member of the Australian Financial Complaints Authority (AFCA) a free consumer service.



Biller Code: 20362

Ref: 40159681912489705



Pay by credit card (Visa, Mastercard, Amex or Diners)

at www.deft.com.au or

Call 1300 78 11 45. A surcharge may apply.

DEFT Reference Number: 40159681912489705



*498 401596 81912489705

PSC Connect Pty Ltd

Our Reference: BURHANTEDD

Invoice No: 820865

Due Date: 22/12/2021

Premium	\$173.75
U'writer Levy	\$0.00
Fire Levy	\$0.00
GST	\$17.38
Stamp Duty	\$17.20
Broker Fee	\$0.00
Admin Fee	\$0.00

AMOUNT DUE

\$208.33

Schedule of Insurance

Class of Policy:	Business Insurance	Policy No:	102U846124BPK
The Insured:	Teddy Burhan	Invoice No:	820865
		Our Ref:	BURHANTEDD

Policy Number	102U846124BPK
Period of Cover	10/11/2021 to 10/11/2022 at 4pm
Endorsement effective date	10/11/2021
Insured	
Insured Name	Spring Camellia Holdings Pty Ltd as Trustee for the Spring Camellia Superfund
Address	Leichts Products 384 South Street HARRISTOWN, QLD, 4350

Policy Wording
QM8166

Cover Summary
Situation: Leichts Products 384 South Street HARRISTOWN QLD 4350 (Principal)

Cover	Taken
Property Damage	Taken
Business Interruption	Taken
Theft	Not Taken
Money	Not Taken
Machinery Breakdown	Not Taken
Electronic Equipment Breakdown	Not Taken
Public & Products Liability	Taken
Glass	Not Taken
General Property	Not Taken
Employee Dishonesty	Not Taken
Transit	Not Taken
Tax Audit	Not Taken

Claims Experience
Any claims in the last 3 years under the sections to be insured? No

Situation Details

Situation: Leichts Products 384 South Street HARRISTOWN QLD 4350 (Principal)

Business Details

Selected Occupation	Property Owner - Warehouse
Annual Turnover	\$ 70,000
Tenant Business	Gates, Aluminium, Mfg

Situation Details

Construction

Year built	1989
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Building Details

Floors	Concrete
Walls	Iron/Steel/Aluminium on steel
Roof	Iron/Steel/Aluminium on steel

Schedule of Insurance

Class of Policy:	Business Insurance	Policy No:	102U846124BPK
The Insured:	Teddy Burhan	Invoice No:	820865
		Our Ref:	BURHANTEDD

Expanded Polystyrene (EPS)	0%
Fire Protection	Fire Extinguishers, Hose Reels, Smoke Detectors - Monitored, Fire Blankets
Security Protection	Deadlocks on doors, Locks on all external windows without bars, External Lighting, Local alarm, Roller Shutters

Other Details

Premises connected to town water	Yes
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Interested Parties

Interested Party # 1

Risks	Property Damage
Name	Perpetual Corporate Trust Limited
Nature of Interest	1st Mortgagee
Address	

Property Damage cover section

Property Damage Information

Is your premises more than 50% vacant	No
Is manufacturing equipment left operating when the site is unattended?	No

Sum Insured

Buildings	\$ 750,000
Method of Settlement	Reinstatement or replacement
Contents	\$ Not Insured
Method of Settlement	Reinstatement or replacement
Stock	\$ Not Insured
Specified Items	Not Insured

Extra cost of reinstatement	\$ As per policy wording
Removal of debris	\$ As per policy wording
Rewriting of records	\$ As per policy wording
Playing surfaces	\$ As per policy wording

Optional covers

Strata title mortgagee(s) interest	Not Insured
Flood cover	Not Insured

Applicable Excess

Excess	\$ 1000
Earthquake, tsunami, volcanic eruption or subterranean fire	\$20,000 or 1% of the Total Sum Insured, whichever is the lower amount.

Endorsements

Endorsement # 1

Name	CD & CYBER QM8166
Code	BFPTC4

Class of Policy: Business Insurance
The Insured: Teddy Burhan

Policy No: 102U846124BPK
Invoice No: 820865
Our Ref: BURHANTEDD

Wording**COMMUNICABLE DISEASE EXCLUSION**

Extra cover 4. Infectious disease, etc. under the Business interruption cover section of the Policy is deleted and replaced as follows:

4. Infectious disease, etc.

We will cover you for interruption to or interference with your business due to closure or evacuation of the whole or part of the premises during the period of insurance by order of a competent government, public or statutory authority as a result of:

- a. bomb threat, vermin or pests or defects in the drains or other sanitary arrangements, occurring at the premises;
- b. manifestation of infectious or contagious human diseases, which prevents access to the premises;
- c. injury, illness or disease caused by the consumption of food or drink supplied at or from your premises during the period of insurance;
- d. murder or suicide occurring at the premises; or
- e. shark or crocodile attack occurring within a 20 kilometre radius of the premises during the period of insurance.

The following exclusion applies to the Business interruption cover section of this Policy.

There is no cover for any loss, damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with:

- a. Rabies;
 - b. Cholera;
 - c. Highly Pathogenic Avian Influenza in humans;
 - d. any disease determined by the World Health Organisation to be a Public Health Emergency of International Concern (PHEIC);
 - e. a 'listed human disease', or any disease the subject of a biosecurity emergency' or 'human biosecurity emergency', under the Biosecurity Act 2015 (Cth);
- irrespective of whether discovered at the location of your premises, or outbreaking elsewhere.

A reference to the Biosecurity Act 2015 (Cth) includes any amendment, replacement, re-enactment or successor legislation. A reference to listed human disease, biosecurity emergency or human biosecurity emergency shall have the meaning found in any replacement definition, in any amendment, replacement, re-enactment or successor legislation, or where there is no replacement definition the term shall have the meaning of a term which is substantially similar in meaning as defined in or declared in any amendment, replacement, re-enactment or successor legislation.

The following exclusion applies to the Business Property cover section of this Policy.

CYBER EXCLUSION

This policy does not provide cover for any loss, damage, liability, claim, cost or expense directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any Cyber Incident.

However, we will provide cover for physical loss or damage to the property insured which is caused by an insured event under the Business Property cover section, including business interruption resulting therefrom, directly occasioned by a Cyber Incident.

Schedule of Insurance

Class of Policy:	Business Insurance	Policy No:	102U846124BPK
The Insured:	Teddy Burhan	Invoice No:	820865
		Our Ref:	BURHANTEDD

Notwithstanding the foregoing, in the event that hardware or Electronic Data storage device of a Computer system insured under the Business Property cover section sustains physical damage caused by an insured event directly occasioned by a Cyber Incident, which results in damage to or loss of Electronic Data stored on that hardware or Electronic Data storage device, then the damage to or loss of such Electronic Data shall be recoverable and the basis of settlement for the recovery of the damaged or lost Electronic Data shall only be the cost of reproducing Electronic Data. Such costs shall include all reasonable and necessary expenses incurred in recreating, gathering or assembling such Electronic Data, but does not include the value of the Electronic Data to you or any other party even if such Electronic Data cannot be recreated, gathered or assembled.

For the purposes of this exclusion:

- a. Cyber Incident shall include:
 - i. unauthorised or malicious acts regardless of time and place, or the threat or hoax thereof;
 - ii. Malware or Similar Mechanisms;
 - iii. programming or operator error whether by you or any other person or persons;
 - iv. any unintentional or unplanned - wholly or partially - outage of your Computer System not directly caused by physical loss or damage; affecting access to, processing of, use of or operation of any Computer System or any Electronic Data by any person or group(s) of persons.
- b. Computer System means any computer, hardware, information technology and communications system or electronic device, including similar system or any configuration of the aforementioned and including any associated input, output or Electronic Data storage device, networking equipment or backup facility.
- c. Electronic Data means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.
- d. Malware or Similar Mechanisms means any programme code, programming instruction or other set of instructions intentionally constructed with the ability to damage, interfere with or otherwise adversely affect computer programmes, data files or operations (whether involving self-replication or not), including but not limited to "Virus", "Trojan Horses", "Worms", "Logic Bombs" or "Denial of Service Attack".

Business Interruption cover section

Cover Type	Annual Revenue
Indemnity Period (months)	12
	Sum Insured
Annual Revenue	\$ 70,000
Additional increase in cost of working	\$ 25,000
Accounts Receivable	\$ 7,500
Claims preparation and proving expenses	\$ 10,000
Documents Temporarily Removed	\$ As per policy wording

Schedule of Insurance

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Class of Policy: Business Insurance
The Insured: Teddy Burhan

Policy No: 102U846124BPK
Invoice No: 820865
Our Ref: BURHANTEDD

Optional cover

Goodwill

\$ Not Insured

Endorsements

Endorsement # 1

Name CD & CYBER QM8166

Code BFPTC4

Wording

COMMUNICABLE DISEASE EXCLUSION

Extra cover 4. Infectious disease, etc. under the Business interruption cover section of the Policy is deleted and replaced as follows:

4. Infectious disease, etc.

We will cover you for interruption to or interference with your business due to closure or evacuation of the whole or part of the premises during the period of insurance by order of a competent government, public or statutory authority as a result of:

- a. bomb threat, vermin or pests or defects in the drains or other sanitary arrangements, occurring at the premises;
- b. manifestation of infectious or contagious human diseases, which prevents access to the premises;
- c. injury, illness or disease caused by the consumption of food or drink supplied at or from your premises during the period of insurance;
- d. murder or suicide occurring at the premises; or
- e. shark or crocodile attack occurring within a 20 kilometre radius of the premises during the period of insurance.

The following exclusion applies to the Business interruption cover section of this Policy.

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- a. Rabies;
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The following exclusion applies to the Business Property cover section of this Policy.

CYBER EXCLUSION

This policy does not provide cover for any loss, damage, liability,

Class of Policy:	Business Insurance	Policy No:	102U846124BPK
The Insured:	Teddy Burhan	Invoice No:	820865
		Our Ref:	BURHANTEDD

claim, cost or expense directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any Cyber Incident.

However, we will provide cover for physical loss or damage to the property insured which is caused by an insured event under the Business Property cover section, including business interruption resulting therefrom, directly occasioned by a Cyber Incident. Notwithstanding the foregoing, in the event that hardware or Electronic Data storage device of a Computer system insured under the Business Property cover section sustains physical damage caused by an insured event directly occasioned by a Cyber Incident, which results in damage to or loss of Electronic Data stored on that hardware or Electronic Data storage device, then the damage to or loss of such Electronic Data shall be recoverable and the basis of settlement for the recovery of the damaged or lost Electronic Data shall only be the cost of reproducing Electronic Data. Such costs shall include all reasonable and necessary expenses incurred in recreating, gathering or assembling such Electronic Data, but does not include the value of the Electronic Data to you or any other party even if such Electronic Data cannot be recreated, gathered or assembled.

For the purposes of this exclusion:

- a. Cyber Incident shall include:
 - i. unauthorised or malicious acts regardless of time and place, or the threat or hoax thereof;
 - ii. Malware or Similar Mechanisms;
 - iii. programming or operator error whether by you or any other person or persons;
 - iv. any unintentional or unplanned - wholly or partially - outage of your Computer System not directly caused by physical loss or damage; affecting access to, processing of, use of or operation of any Computer System or any Electronic Data by any person or group(s) of persons.
- b. Computer System means any computer, hardware, information technology and communications system or electronic device, including similar system or any configuration of the aforementioned and including any associated input, output or Electronic Data storage device, networking equipment or backup facility.
- c. Electronic Data means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.
- d. Malware or Similar Mechanisms means any programme code, programming instruction or other set of instructions intentionally constructed with the ability to damage, interfere with or otherwise adversely affect computer programmes, data files or operations (whether involving self-replication or not), including but not limited to "Virus", "Trojan Horses", "Worms", "Logic Bombs" or "Denial of Service Attack".

Public and Products Liability cover section

	Limit of liability
General Liability and Products Liability	\$ 20,000,000

Details of Business

Schedule of Insurance

Class of Policy:	Business Insurance	Policy No:	102U846124BPK
The Insured:	Teddy Burhan	Invoice No:	820865
		Our Ref:	BURHANTEDD

Property Owner Liability only Yes

Contractors and Subcontractors

Do you engage contractors and/or subcontractors in your business No

Labour Hire

Do you engage labour hire or hired in labour in your business No

Additional benefit

Property in Your physical or legal control \$ 250,000

Applicable Excess

All Property Damage claims \$ 1000

Endorsements

Endorsement # 1

Name PROPERTY OWNERS EXCLUDING TRADE RIS
Code BPPS50
Wording

PROPERTY OWNERS EXCLUDING TRADE RISK
The Public and products liability cover section of this Policy does not cover liability in respect of Personal injury, Property damage or Advertising injury arising out of or in connection with any Business, Profession, Trade or Manufacturing Operations other than as owner of Property (the subject of this Indemnity) conducted by You.

Class of Policy: Business Insurance
The Insured: Teddy Burhan

Policy No: 102U846124BPK
Invoice No: 820865
Our Ref: BURHANTEDD

Important Information

Please read the following important information. Contact your Broker if there is anything you do not understand, or if you have any questions.

DUTY OF DISCLOSURE/ DUTY NOT TO MAKE A MISREPRESENTATION

Before you enter into an insurance contract, you have a duty to tell the insurer anything that you know, or could reasonably be expected to know, that may affect the insurer's decision to insure you and on what terms. You have this duty until the insurer agrees to insure you. You have the same duty before you renew, extend, vary, or reinstate an insurance contract.

For Personal, Domestic and Household insurance contracts, you have an additional duty to take reasonable care not to make a misrepresentation to the insurer. To ensure you meet your duty, your responses to the insurers' questions must be truthful, accurate and complete.

IF YOU DO NOT TELL THE INSURER SOMETHING

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

UNDER INSURANCE

Your contract of insurance may contain an average or under insurance provision. This means that if you under insure, you will have to bear part of any loss yourself.

INSURING THE INTEREST OF OTHER PARTIES

If you require another party to be covered by your policy, you must request this in advance. Most policy conditions will not provide indemnity to other parties (e.g. mortgagees, lessors, principals etc.) unless their interest is noted on the policy.

CLAIMS MADE POLICIES

Some policies (for example, professional indemnity insurance) are "claims made" policies. This means that claims that are first advised to you (or made against you) and reported to your insurer during the period that the policy is current are insured under that policy, irrespective of when the incident causing the claim occurred (unless there is a date beyond which the policy does not cover – this is called a "retroactive date. In order to ensure that your entitlement to claim under the policy is protected, you must report all incidents that may give rise to a claim to the Insurers without delay after they come to your attention and before the policy expires.

COOLING OFF

All Retail Products are subject to a "cooling off period" of a minimum of 14 days and details of this are contained in the PDS. During this time, if you are not happy with a Retail Product, you may withdraw from the new contract at no cost to you other than our broker's fee, which is not refundable.

CANCELLATION OF YOUR POLICY.

If there is a refund or reduction of your premium as the result of a cancellation or alteration to a policy or based on a term of your policy (such as a premium adjustment provision), we will retain any fee we have charged you. We will also retain our commission or charge you a cancellation fee equal to the reduction in commission. We will also retain any adviser fee we have charged you.

PREMIUM FUNDING

Premium funding allows you to spread out the cash flow associated with paying your insurance premiums over the next twelve months. We receive a commission from the funder for arranging the funding contract, full details are available on request. Please note that should the insurance policy be cancelled, before the expiry date for whatever reason, the Premium Funder will charge you the full interest applicable to the contract, as detailed in the Loan Application Form. Typically there will be no refund of our commission on the refund premium and no refund of any fee we may have charged you for arranging the cover. We also reserve the right to charge you a policy cancellation handling fee. In some cases insurers also apply minimum premiums to policies, which may further reduce the refund that you might otherwise receive.

The impact of the above on you is that any refund you receive for the mid term cancellation of your policy will usually be significantly less than a pro rata calculation would produce and in extreme cases may involve you having to make an additional final payment even though the policy has been cancelled. Therefore prior to cancelling a policy and replacing it with another cover we strongly recommend that you discuss your situation with us so that we can advise the exact extent and impact of the early cancellation provisions mentioned above."

Schedule of Insurance

Class of Policy:	Business Insurance	Policy No:	102U846124BPK
The Insured:	Teddy Burhan	Invoice No:	820865
		Our Ref:	BURHANTEDD

CREDIT TERMS & PAYMENT

Unless agreed otherwise, Credit Terms are strictly in accordance with the period specified on the invoice, if you fail to pay the full premium within the agreed period your cover will lapse. The insurer will be entitled to a premium for the time held covered but you will be uninsured from the date your cover was cancelled.

PRIVACY

We appreciate privacy is important to you. We are committed to protecting your personal information. For further information, please refer to our Privacy Statement by visiting www.pscconnect.com.au/privacy or upon request.