

Tax Invoice

ABN 53 574 469 796

Elizabeth Meiklejohn



self managed super specialists

The Ziolkowski Superannuation Fund
100 Bayside Drive
BEACHMERE QLD 4510

Invoice Date 23 September 2020
Invoice Number 9007
Client Code ZIO01S

PROFESSIONAL SERVICES RENDERED

AMOUNTS

Preparation of annual Financial Statements for the year ended 30th June 2020.
Preparation of Income Tax Return and lodgement with the Australian Taxation Office.
Checking of Tax Assessment received and notification as to payment of tax as and when due. 1,900.00

Fee for administration of pension account (s) during the year including calculation of minimum and maximum amounts, recording of pension payments and tax components, and review of accounts to ensure annual requirements are met before 30th June 2020. 200.00

Outlays paid to Marsh Tincknell for attending to the Audit of the Fund including preparation of Statutory forms for the year ended 30th June 2020. 500.00

Sub Total 2,600.00
GST 260.00
Total Amount Inclusive of GST \$2,860.00

Accountancy Fees
\$2,310
+ \$ 350 Tax Audit Insurance
\$2,660

Audit Fees
\$550

THIS ACCOUNT IS DUE AND PAYABLE IN 14 DAYS

PAYMENT ADVICE

Client The Ziolkowski Superannuation Fund
Client Code ZIO01S
Invoice Number 9007
Due Date 7 Oct 20
Total Due \$2,860.00

Direct Credit

Please make payment into the following account:-
Please use the reference **ZIO01S**.

Account Name Virtu Super Pty Ltd
BSB Number 084-435
Account Number 8930 77696



Liability limited by a scheme approved under Professional Standards legislation. ACN 134 260 512 www.virtusuper.com.au



ABN 58 523 762 917
AFSL 241418

47 Ashmore Rd
Bundall Qld 4217
P: 07 5538 8988
E: info@leaib.com.au
PO Box 5844
GCMC Q 9726

INSURANCE BROKERS PTY LTD

You are reminded that the policy mentioned below is coming due for renewal, and the premium is payable by the due date. We are committed to protecting your privacy. For information about our Privacy Policy visit our website www.leaib.com.au

Mr V & Mrs M Ziolkowski
114 Haven Road
UPPER BROOKFIELD QLD 4069

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TAX INVOICE

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

Invoice Date: 9/11/2020
Invoice No: 2012014
Our Reference: ZIOLKOWSKI

Should you have any queries in relation to this account, please contact your Account Manager
Pam Bullock

Class of Policy: Business Insurance
Insurer: AAI Limited T/As Vero Insurance
145 Eagle Street, Brisbane 4000

ABN: 48 005 297 807

The Insured: V & MA ZIOLKOWSKI

RENEWAL

Policy No: SPT011384052

Period of Cover:

From 5/12/2020
to 5/12/2021 at 4:00 pm

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

Renewal Invoice - Tax Audit Insurance

Your Premium:

| Premium | UW Levy | Fire Levy | ESL | GST | Stamp Duty | Admin Fee | Service Fee |
|----------|---------|-----------|-----|---------|------------|-----------|-------------|
| \$211.05 | \$0.00 | \$0.00 | | \$29.92 | \$20.89 | \$22.00 | \$66.14 |

TOTAL \$350.00

(A processing fee applies for Credit Card payments)

CREDIT CARD FRAUD - In order to protect your interests we advise you NOT to send your credit card details via fax or email to us.

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

LEA Insurance Brokers Pty Ltd are members of the Australian Financial Complaints Authority (AFCA), a free consumer service. Further information is available from our office, or contact AFCA directly on 1800 931 678 or visit www.afca.org.au. We also follow the Insurance Brokers Code of Practice.

REFUNDS will only be paid to Insured(s) named on the policy.

Handwritten:
B Pay
\$350.00
11.11.2020
Rec No
5394134



Please turn over for further payment methods and instructions



Bill Code: 20362
Ref: 40028381913508040



To pay on-line with your Mastercard or Visa (1.1% surcharge) visit www.leaib.com.au

Client Ref: 0123858X Invoice Ref: 2012014

Call 1300 78 11 45. A surcharge may apply.

DEFT Reference Number: 40028381913508040



*498 400283 81913508040

LEA Insurance Brokers Pty Ltd

Our Reference: ZIOLKOWSKI

Invoice No: 2012014



Pay Monthly

Reference Number: 40561320

10 Monthly Instalments of \$38.97

Please note the initial instalment will include an application fee of \$60.00

Total Amount Payable \$449.66

Includes application fee & credit charges

To proceed with your funding, please

1. Click the button **Pay Monthly Now**

2. Or visit hpf.online/6n3t101725



10 MONTHLY PAYMENTS

Initial payment \$98.97

or **AMOUNT DUE**

Remaining payments \$38.97

\$350.00

+400283

81913508040<

000035000<4+

Schedule of Insurance

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Class of Policy: Business Insurance
The Insured: V & MA ZIOLKOWSKI

Policy No: SPT011384052
Invoice No: 2012014
Our Ref: ZIOLKOWSKI

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| | |
|----------------------|---|
| POLICY | Vero Tax Probe Insurance |
| ===== | |
| ISSUER | AAI Limited ABN 48 005 297 807 AFSL 230859 trading as Vero Insurance |
| POLICY BOOKLET | V10143 12-08-17 A |
| SPDS | V10727 23-05-19 A |
| POLICY NUMBER | SPT011384052 |
| INSURED(S) | V and MA ZIOLKOWSKI |
| TRUST NAME(S) | V and MA ZIOLKOWSKI SUPERANNUATION FUND |
| BUSINESS ADDRESS | 114 HAVEN Road Upper Brookfield QLD 4069 |
| PERIOD OF INSURANCE | 05/12/2020 to 4:00pm on 05/12/2021 |
| EFFECTIVE DATE | 05/12/2020 |
| BUSINESS DESCRIPTION | OIL EXPLORATION CONSULTANCY |

Cover has been provided on the basis of the following information which you have provided to us. Please check that the details are correct and advise us of any amendments.

* You have advised us that no director(s), business partner(s) or owner(s) of the Business or other person(s) covered under this policy has had insurance cancelled in the last 5 years.

* You have advised us that no director(s), business partner(s) or owner(s) of the Business or other person(s) covered under this policy has been refused insurance or had a policy declined in the last 5 years.

* You have advised us that no director(s), business partner(s) or owner(s) of the Business or other person(s) covered under this policy have been convicted of a criminal offence.

* You have advised us that no director(s), business partner(s) or owner(s) of the Business or other person(s) covered under this policy has been declared bankrupt, or has been involved in a business that has been put into receivership or liquidation, in the last 5 years.

WHAT IS COVERED

TAX PROBE

Self-Managed Superannuation Fund
 Number of members

INSURED AMOUNT
 \$10,000
 2

YOUR DUTY OF DISCLOSURE

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

You do not need to tell us anything that:

- * reduces the risk we insure you for;

Schedule of Insurance

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Class of Policy: Business Insurance
The Insured: V & MA ZIOLKOWSKI

Policy No: SPT011384052
Invoice No: 2012014
Our Ref: ZIOLKOWSKI

- * is common knowledge;
- * we know or should know as an insurer; or
- * we waive your duty to tell us about.

IF YOU DO NOT TELL US SOMETHING

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If you do not tell us anything you are required to, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

Schedule of Insurance

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Class of Policy: Business Insurance
The Insured: V & MA ZIOLKOWSKI

Policy No: SPT011384052
Invoice No: 2012014
Our Ref: ZIOLKOWSKI

IMPORTANT INFORMATION TO READ

It is essential that you carefully read and understand the following important information. If you have any questions, please ask us.

POLICY

This notice refers to a contract of insurance that you have entered into via our company. You should refer to your policy document for the full terms and conditions applicable and you should read them carefully. Should any doubts arise as to the scope of cover provided, please contact us for an explanation.

UNDERWRITING AGENTS AND WHOLESALE BROKERS

In some cases, we access insurance products via Underwriting Agents and Wholesale brokers rather than directly with the insurer. In such cases should you wish to access the Financial Services Guide of the Underwriting Agency or Wholesale Broker please contact us and we will arrange to have a copy sent out to you.

CONTRACTUAL LIABILITY

Many commercial or business contracts contain clauses dealing with your liability (including indemnities or hold harmless clauses). Such clauses may entitle your underwriters to reduce cover, or in some cases, refuse to indemnify you at all. You should seek legal advice before signing and accepting contracts. You should inform us of any clauses of this nature before you enter into them.

PREMIUM FUNDING WARNING

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, underwriters 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.

AVERAGE / CO-INSURANCE

It is most important that the Sum Insured you select is adequate to represent the value of the insured property and is calculated in accordance with the cover being arranged. Otherwise, you will be under-insured and in terms of the Average / Co-insurance provisions of your policy, you may be responsible for paying part of the loss you actually suffer.

For example, a policy with a 100 % co-insurance clause pays as follows: if a building is insured for \$150,000 when its value is \$200,000, then in the event of a claim for damage of \$100,000, underwriters will only pay \$75,000 and you will be your own underwriter for the balance.

AVERAGE/CO-INSURANCE - BUSINESS INTERRUPTION POLICIES

Some policies contain an Average/Co-Insurance clause which is fully set out in the "Basis of Cover" or "Policy Specification" of the policy.

For the types of cover most usually provided, the Average/Co-Insurance calculation is arrived at by applying the Rate of Gross Profit, Revenue or Rentals (as applicable) to the Annual Turnover, Revenue or Rentals (as applicable); these factors first being appropriately adjusted as provided for in the "Trend of Business" or "Other Circumstances" clauses.

If you are in any doubt regarding this clause insofar as it applies to your policy, please contact your Account Manager for assistance.

PAYMENT

You will not be insured if you fail to pay the premium in full within 14 days from commencement of the risk for new policies and prior to the due date for renewals unless alternative credit arrangements have been agreed with us in writing.

Payment Method & Important Information Document | Version 3 - 1/6/2017

Class of Policy: Business Insurance
The Insured: V & MA ZIOLKOWSKI

Policy No: SPT011384052
Invoice No: 2012014
Our Ref: ZIOLKOWSKI

UNINSURED RISKS

One of our roles as your insurance adviser is to highlight areas where you may have an exposure to loss but are presently uninsured.

To assist you, we have set out on the following pages some of the various classes of insurance presently available, together with a brief explanation on each. Some of these classes we may have already arranged insurance for on your behalf, but there are many more that could still apply to your business.

This list is not exhaustive and does not include all types of policies available in the various insurance markets. Availability of some classes may be subject to market conditions at the time.

Although many of these insurance policies may not be appropriate to your needs today, your circumstances may change and so we recommend that you review this list regularly to ensure that you remain comfortable carrying any uninsured exposures.

Naturally, you are invited to call us anytime and unless we hear from you we shall assume you do not require any further review or information regarding uninsured risks at this time.

For ease of reference, we have split the list into four headings:

- Asset Risks Protection
- Income and Other Financial Exposures
- Liability Risks and Exposures
- People Exposures and Protection

Asset Risk Protection

| CLASS | BRIEF DESCRIPTION | CLASS | BRIEF DESCRIPTION |
|---|--|---|---|
| Aviation Hull | Loss of or damage to aircraft and related equipment. | Householders | Loss or damage to residential premises and their contents. |
| Boiler Explosion | Damage to registered boilers by explosion, overheating, collapse. | Industrial Special Risks | Fire and Perils and Accidental Damage to fixed assets. |
| Burglary | Theft of property following forcible and violent entry to premises. | Jewellers Block | Loss or damage to stock of precious metals and gems. |
| Contract Works | Loss or damage to the project during construction. | Livestock and Bloodstock | Loss following death or loss of use of valuable animals. |
| Contractors' Plant & Machinery | Loss or damage to unregistered mobile plant, drilling rigs and the like. | Machinery Breakdown & Deterioration of Stock | Cost to repair following mechanical or electrical breakdown of plant and equipment. Cover also available for deterioration of stock resulting from breakdown. |
| Corporate Travel | Costs following accident or illness whilst travelling. | Marine Builders Risk | Loss of damage to vessels during construction, testing and commissioning and delivery. |
| Crop | Fire or hail damage to cash crops. | Marine Cargo | Damage to goods while in transit. |
| Electronic Equipment | Material damage and loss of data following breakdown or malfunction. | Marine Hull | Damage to private and commercial vessels and related equipment. |
| Extended Warranty | Extensions to warranty periods of products. | Motor | Loss or damage to registered vehicles. |
| Fire and Perils | Damage to fixed assets caused by a range of nominated risks. | Personal Valuables | Loss or damage to jewellery, works of art and other valuables. |
| Glass | Damage to fixed glass. | Political Risks | Expropriation of overseas assets by Governments or local authorities. |
| Landlords | Loss or damage to residential rented premises and their contents. | Farm Pack | Farm risks including property, liability and motor. |

Income & Other Financial Risk Exposures

| CLASS | BRIEF DESCRIPTION | CLASS | BRIEF DESCRIPTION |
|----------------------------|---|---------------------------|--|
| Accounts Receivable | Loss due to irrecoverable debts following destruction of theft of debtors' records. | Fidelity Guarantee | Losses due to the dishonesty of employees. |

Schedule of Insurance

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|-------------------------|------------------------------|--------------------|---------------------|
| Class of Policy: | Business Insurance | Policy No: | SPT011384052 |
| The Insured: | V & MA ZIOLKOWSKI | Invoice No: | 2012014 |
| | | Our Ref: | ZIOLKOWSKI |

| | | | |
|-------------------------------------|--|--|--|
| Advance Consequential Loss | Loss of future earnings and increased expenses following delayed completion of a project caused by damage. | Intellectual Property | Legal expenses incurred to defend patent, trademark, copyright etc. |
| Bonds Performance Guarantees | An alternative to bank guarantees. | Kidnap, Ransom and Extortion | Monies paid following kidnap of staff or family or threats of damage to assets. |
| Business Interruption | Loss of income and increased expenses due to damage to fixed assets. | Machinery Breakdown Profits Increased | Loss of income and expenses following breakdown of key plant and equipment. |
| Cancellation and Abandonment | Cover is provided for loss of income and additional expenses incurred due to occurrences such as adverse weather conditions or non-appearance of performers for many reasons, including death or illness. | Marine Profits | Loss of income and increased expenses following marine transit material damage claims. |
| Commercial Legal Expenses | The reimbursement of legal costs in either defending or pursuing legal action in areas of contract, employment, criminal, property, patent and copy write, motor and trade practices (both civil and statutory). | Money | Loss or damage to cash, cheques, negotiable instruments. |
| Computer Breakdown | Profits -Loss of income and increased expenses following mechanical and electronic breakdown of computer equipment. | Product Tamper | Loss of net profit, recall and other expenses following product tampering. |
| Computer Crime | Loss of funds following tampering with computer systems. | Strike | Additional expenses incurred following labour disturbances. |
| Credit Insurance | Protection for insured debts following insolvency of a debtor and can be tailored to cover any single or group of specific debtors or a blanket cover over all debtors. | Takeover Defence | Expenses to successfully defend a takeover of a public company. |
| Export Credit | Provides exporters with cover for default by customers or default due to political interference. | Audit & Investigation | Expenses due to unexpected audits required by any statutory body, including Australian Tax Office. |

Liability Risks & Exposures

| CLASS | BRIEF DESCRIPTION | CLASS | BRIEF DESCRIPTION |
|---|---|---|---|
| Airport Operators | Bodily injury and property damage arising from the operation of a licensed airport. | Professional Indemnity or Errors and Omissions | Liability for negligent services performed or advice given to clients. |
| Association Liability | Provides indemnity to those who hold positions on management committees incorporated organisations against negligent acts, errors or omissions. | Forged Transfers | Damages and expenses following negligence in share registry. |
| Aviation Liability | Bodily injury and property damage arising from the operation of an aircraft. | Marine Liability | Bodily injury and property damage arising from: Operation of vessels Carriers liability Ship-repair activities Charterers liability Container liability Stevedore liability |
| Defamation | Damages following libel and slander. | Motor – CTP | Bodily injury arising from registered vehicles (separate insurance not applicable in Western Australia). |
| Directors & Officers Liability | Damages following a wrongful act committed by the directors or officers of a company. | Product Recall Expenses | Expenses incurred in the recall of defective products. |
| Statutory Liability | Payment of fines following inadvertent breach of legislation ie OH & S | Professional Indemnity | Damages arising from the professional activities of an organisation. |
| Employers Liability Accident Make-up Pay | Pays "Gap" between Workers' Compensation Act benefits and actual weekly pay. | Broadform Public & Products | Bodily injury and property damage arising from business. |
| Employment Practices Liability | Liability for employment related issues such as wrongful dismissal, sexual harassment, and discrimination. | Liability | Activities and from products manufactured, imported or sold. |
| Extra Territorial Workers' Compensation | For employees working interstate or overseas. | Trustees Liability | Damages following mismanagement of superannuation funds by trustees. |
| Environmental Impairment Liability | Bodily injury and property damage following gradual pollution. | Umbrella Liability | Provides cover in excess of standard Broadform Liability policies, including Motor Third Party, but also provides blanket cover for many areas excluded by those policies |
| Management | Incorporates, Directors & Officers Liability | Labour Hire Liability | Specialist liability policy for labour hire industry. |

Schedule of Insurance

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|-------------------------|--------------------|--------------------|--------------|
| Class of Policy: | Business Insurance | Policy No: | SPT011384052 |
| The Insured: | V & MA ZIOLKOWSKI | Invoice No: | 2012014 |
| | | Our Ref: | ZIOLKOWSKI |

| | | | |
|------------------------|--|--|--|
| Liability | Insurance, Employment practices Liability and in some cases Professional Indemnity | | |
| Cyber Insurance | Provides cover for breach of privacy legislation, loss of income, hacker damage and cyber extortion. | | |

People Exposures And Protection

This part of the Uninsured Risk Checklist is provided for information purposes only. Please tell us if you would like advice about your life insurance needs and we will arrange for our Life Adviser to contact you.

| CLASS | BRIEF DESCRIPTION | CLASS | BRIEF DESCRIPTION |
|---------------------------|---|---|---|
| Group Life Cover | Provides a group of people with cover for death or disability at much lower rates than can be provided individually. | Partnership and Shareholder Protection | Provides a package designed to protect the surviving shareholders in the event of the death or disability of a principal. |
| Consumer Credit | Personal Accident and unemployment insurance to protect finance loans. | Personal Accident & Illness | Death or disability following an accident or illness (cancellable contract). |
| Journey Cover | Injury to employees solely and directly occurring whilst in direct travel to and from work. (Important cover in States where there is no cover under Workers' Compensation eg. WA). | Income Protection | Provides cover in the event a person is unable to follow their chosen occupation. (a non-cancellable contract). |
| Key Man | Financial loss following death or disablement of key personnel. | Salary Continuance | Provides cover for continuation of employees' salaries after sick leave has been exhausted. |
| Loss of Licence | Lost income when an income producing licence cannot be maintained as a consequence of disability. | Travel and Expatriate Cover | Medical and repatriation expenses following injury or illness while travelling or working overseas. |
| Major Trauma Cover | Provides lump sum of money following diagnosis of specified major personal health conditions. | Workers Compensation | Statutory policy to cover employees injured whilst working or become ill due to work related conditions. |