

Farm Insurance Policy Schedule

Policy Number EBA120703FAR

Client Number EB147800

Client Name M.E & A SMITH PTY LTD

M.E & A SMITH PTY LTD
81 CRAVEN PLATEAU ROAD
BOWMAN NSW 2422

Notice Sent Via: Elders Insurance

ELDERS INSURANCE NEWCASTLE

ABN: 32 154 340 922

ATTN:GARETH WASIK

PO BOX 395 WALLSEND NSW 2287

(P) 0240416600

(F) 0240416655

(E) newcastle.insurance@elders.com.au

Period of Insurance

From 13/05/2019 **To** 13/05/2020 at 4pm

This policy schedule indicates the cover you have selected for the period shown. It forms part of and must always be read in conjunction with the policy wording supplied. Please check the policy details as set out below and let us know if any change is necessary.

The Insured

M.E & A SMITH PTY LTD

ATF MICHAEL AND AYL A SMSF

Total Amount Payable	\$1,965.70
Due Date	13/05/2019

Please do not send any payment. Your monthly instalments will be deducted from your nominated account on the 13th of the month, or next working day.

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Location Summary

Address

81 CRAVEN PLATEAU ROAD BOWMAN NSW 2422

Farm Liability Summary

Farm Liability cover has NOT been selected and is NOT covered by this policy

Theft of Farm Property Summary

Theft cover has NOT been selected and is NOT covered by this policy

This document becomes your Policy Schedule and Tax Invoice/Adjustment Note on payment.

Total Premium and Charges

Premium	\$1,397.91	ABN	None Noted
Levies	\$214.04		
GST	\$161.19		
Stamp Duty	\$159.56		
*Intermediary Service Fee	\$30.00		
*Intermediary Service Fee GST	\$3.00		
Total Premium	\$1,965.70		

Paying your payments by Monthly Instalments

First Instalment **\$194.26**

Subsequent Monthly Instalments **\$161.04**

The amount of stamp duty paid is calculated under the relevant States/Territory Duties Act, based on where the risks, properties, contingencies or events are located.

Important information about Your duty of disclosure appears at the back of this Policy Schedule and on your application. Please read this information carefully.

***Invoiced for and on behalf of Elders Insurance Authorised Representative.**

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Transit/Tax Audit Summary

Transit cover has NOT been selected and is NOT covered by this policy

Tax Audit cover has NOT been selected and is NOT covered by this policy

Personal Accident and Illness Summary

Personal Accident and Illness cover has NOT been selected and is NOT covered by this policy

Boat Summary

Boat cover has NOT been selected and is NOT covered by this policy

Private Vehicle Summary

Private Vehicle cover has NOT been selected and is NOT covered by this policy

Farm Vehicle Summary

Farm Vehicle cover has NOT been selected and is NOT covered by this policy

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Cover Summary

Location 81 CRAVEN PLATEAU ROAD BOWMAN NSW 2422

Cover Options	Insured	Cover Options	Insured
Farm Building	Yes	Electronic Equipment	No
Farm Contents	No	Studstock	No
Mobile Machinery	No	Equine	No
Immobile Machinery	No	Working Dogs	No
Fencing/Powerpoles	No	Home Building	Yes
Livestock	No	Home Contents	No
Hay/Grain/Silage	No	Home Valuables	No
Business Interruption	No	Domestic Workers Compensation	No
Machinery Breakdown	No	Personal Liability	Yes

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Cover Details

Location 81 CRAVEN PLATEAU ROAD BOWMAN NSW 2422

Risk Number 2

Occupation HOBBY/SMALL FARM

Interested Party None Noted

Farm Property

Building & Contents

Particulars	Total Sum Insured	Excess
Building	\$30,000	\$500

Description	Year Built	Construction	Reinstatement	Building Sum Insured
SHED	2005	Iron on steel	Yes	\$30,000

Premium	Levies	GST	Stamp Duty
\$230.89	\$62.34	\$29.32	\$29.02

Premium for Farm Property / Business Interruption cover: \$351.57

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Cover Details

Location 81 CRAVEN PLATEAU ROAD BOWMAN NSW 2422

Risk Number 1

Interested Party None Noted

Home and Contents

Description	MAIN DWELLING	Year Built	2005
Type Of Cover	Accidental Damage	Year Rewired	2005
Occupied By	Owner Occupier	Year Replumbed	2005
Construction	Timber/Weatherboard/Wood	No Claim Bonus	-20%
Is the home heritage listed?	No		

Section 1 - Home and Contents

Particulars	Total Sum Insured	Sum Insured	Excess
Building	\$330,000		\$500
Domestic Workers:	Not Insured		

Section 2 - Legal Liability

Legal Liability Limit: \$30,000,000 any one occurrence

Premium	Levies	GST	Stamp Duty	
\$1,167.02	\$151.70	\$131.87	\$130.54	
Premium for Home and Contents cover:				\$1,581.13

This completes your policy.

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Instalment - Premium Obligations

Where the premium is paid by Instalments:

- a) You will not be able to claim under this Policy if at the time the claim arises any instalment premium has remained unpaid.
- b) We may cancel this Policy at any time by giving notice if any instalment of premium has remained unpaid for 1 month or more.

Instalment	Deduction Date	Amount	GST Included	Status
1	13/06/2019	\$194.26	\$16.46	UNPAID
2	13/07/2019	\$161.04	\$13.43	UNPAID
3	13/08/2019	\$161.04	\$13.43	UNPAID
4	13/09/2019	\$161.04	\$13.43	UNPAID
5	13/10/2019	\$161.04	\$13.43	UNPAID
6	13/11/2019	\$161.04	\$13.43	UNPAID
7	13/12/2019	\$161.04	\$13.43	UNPAID
8	13/01/2020	\$161.04	\$13.43	UNPAID
9	13/02/2020	\$161.04	\$13.43	UNPAID
10	13/03/2020	\$161.04	\$13.43	UNPAID
11	13/04/2020	\$161.04	\$13.43	UNPAID
12	13/05/2020	\$161.04	\$13.43	UNPAID

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Important Information

Please carefully read the following important information and contact your Elders Insurance Authorised Representative if you require further assistance or explanation.

Who provides this insurance

The Policy is underwritten by QBE Insurance (Australia) Limited ABN 78 003 191 035 AFS Licence No. 239545 ("QBE") of Level 5, 2 Park Street Sydney NSW 2000.

The Policy is issued by Elders Insurance (Underwriting Agency) Pty Limited ABN 56 138 879 026 AFS Licence No. 340965 ("Elders Insurance") of Level 9, 400 King William Street Adelaide SA 5000.

In this Schedule QBE and Elders Insurance is referred to as "we", "us" and "our".

Your duty of disclosure

Before you enter into an insurance contract, you have a duty of disclosure under the *Insurance Contracts Act 1984*.

If we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions.

You have this duty until we agree to insure you.

If you do not tell us something

If you do not tell us anything you are required to tell us, 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.

Cooling-off Information

If you want to return your insurance after Your decision to buy it, you may cancel it and receive a full refund. To do this you may notify your Elders Insurance Authorised Representative electronically or in writing within 21 days from the date the policy commenced.

This cooling-off entitlement does not apply if you have made or are entitled to make a claim. Even after the cooling-off period ends, you still have cancellation rights as detailed in the Product Disclosure Statement.

Payment of premium

You must pay your premium on time otherwise your Policy may not operate.

You may choose to pay your premium by instalments. If you do so, you must ensure you pay the instalments on time as we may cancel the Policy if any instalment of premium has remained unpaid for one month from the date on which payment was due.

We will send you a notice giving you details of the action we intend to take and when any cancellation will become effective.

We also may not pay any claim you make under the Policy if your periodic instalment is more than one month overdue.

If you are paying your premium in instalments by direct debit from your credit card or financial institution account you must tell us if those details change. You must do this no later than 7 days before your next instalment is due.

We are entitled to deduct from any amount we pay you under a claim any unpaid premium or instalment of premium.

Levies

Where applicable, Fire Services Levy (FSL) is applied to each policy according to the respective laws of each state. For NSW policies only, this will include Emergency Services Levy (ESL) effective from 1 July 2009.

How to contact us

Should you have any questions about the Policy or require a copy of the Product Disclosure Statement, please contact your Elders Insurance Authorised Representative or Elders Insurance GPO Box 2840 Adelaide SA 5001.

Your 'local' insurance policy

As your local insurance provider, this Policy is designed to meet your unique needs.

With over 100 years experience in the Australian insurance market, Elders Insurance has financial strength, local knowledge and delivers a personalised service.

Your benefits include:

- a dedicated local Elders Insurance Authorised Representative who lives and works in your local community;
- access to a full range of insurance products;
- most claims managed at your local Elders office;
- using local service providers for the replacement of goods when claims are made;
- flexibility with payment methods to free up your cash flow;
- structured Catastrophe Response Team in place prepared for any disaster situation that may occur in your community; and
- access to our free Weather Alert service for your area.

This means if you need local service for any of your insurance needs, we're on hand. Also, if you ever have to make a claim, your local Elders Insurance Authorised Representative will help you.

Register for FREE Weather Alerts in your area via SMS and email:

www.weatheralerts.com.au

New South Wales Emergency Services Levy

What does the New South Wales Emergency Services Levy fund?

The New South Wales Emergency Services Levy provides funding for emergency services in NSW, including Fire and Rescue NSW, the NSW Rural Fire Service and the State Emergency Service, all of which help keep our community safe.

Insurers regularly contribute to this funding through the NSW Emergency Services Levy, which is included in residential and commercial property policies, as well as motor insurance policies.

How are insurers involved in funding NSW emergency services?

Insurers have an obligation to contribute to the funding of NSW emergency services and we do this through the NSW Emergency Services Levy for relevant insurance policies.

What does this mean for policy holders?

QBE will continue to contribute to the funding of NSW emergency services through the application of the NSW Emergency Services Levy on relevant insurance policies until further notice.

How will I know how much ESL I am paying on my insurance policy?

You will receive an insurance schedule or statement when you renew, purchase or amend your insurance cover.

The NSW Emergency Services Levy component is clearly itemised on your insurance schedule and is a percentage of your base premium.

Why has my insurance premium increased?

Premiums are regularly reviewed and take into account a number of risk factors such as location and construction, claims history, type of cover selected and indexation of sum insureds, as well as business expenses, including operating and reinsurance costs. Any changes to our premiums are independent of changes to the NSW Emergency Services Levy.

Further information

If you have any questions about the changes to the NSW Emergency Services Levy or the amount of NSW Emergency Services Levy that applies to your policy, please visit qbe.com.au/nswesl or call us on **1300 021 413**.

