

*You have elected to pay this invoice by Monthly Instalments which will be deducted from your nominated financial institution account. Please ensure funds are available as unpaid instalments may result in cancellation of your cover.*

Tom Bromley  
Echo Point Shipwrights  
15 Normac Street  
ROSEVILLE CHASE NSW 2069

## TAX INVOICE

This document is a tax invoice for GST

**Invoice Date:** 10/12/2018

**Invoice No:** 54789

**Our Reference:** BROMT

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

**Steve Rose**

**Class of Policy:** Business Insurance

**Insurer:** QBE Insurance (Australia) Limited  
PO Box 4229 SYDNEY NSW 2001

ABN: 28 087 142 569

**The Insured:** TOM BROMLEY ECHO POINT SHIPWRIGHTS

## RENEWAL

**Policy No:** 130U143096BPK

**Period of Cover:**

From **11/01/2019**

to **11/01/2020** at 4:00 pm

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

### General Advice Warning

This advice has been prepared without taking into account your objectives, financial situation or needs. You must therefore assess whether it is appropriate, in the light of your own individual circumstances, to act upon this advice.

If this advice contains information about a particular financial product, you should ensure you obtain a Product Disclosure Statement in respect of that product prior to making any decision to acquire that product.

Clients who are not fully satisfied with our services should contact our customer relations/complaints officer. We also subscribe to the Financial Ombudsman Services Ltd (FOS), a free customer service and the General Insurance Brokers Code of Practice. Further information is available from this office, or contact the FOS on 1300 780 808.

### Your Premium:

Premium	UW Levy	Fire Levy	GST	Stamp Duty	Broker Fee
\$1,190.50	\$0.00	\$0.00	\$128.05	\$117.85	\$90.00
<b>TOTAL</b>					<b>\$1,526.40</b>

Our Reference: BROMT

Invoice No: 54789

Acct Man: Steve Rose

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**AMOUNT DUE**

**\$0.00**

## **YOUR DUTY OF DISCLOSURE**

Before you enter into a Contract of general insurance with an Insurer, you have a duty under the Insurance Contracts Act 1984 to disclose to the Insurer every matter that you know, or could reasonably expect to know, is relevant to the Insurer's decision whether to accept the risk of Insurance and if so, on what terms. You have the same duty to disclose those matters to the Insurer before you renew, extend, vary or reinstate a Contract of general insurance. Your duty however does not require disclosure of matter.

- that diminishes the risk to be undertaken by the Insurer
- that is common knowledge
- that your Insurer knows or, in the ordinary course of business, ought to know
- as to which the compliance with your duty is waived by the Insurer.

## **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.

## **IMPORTANT INFORMATION**

Renewal of this policy has been arranged based on the information you have previously provided and on which we and the Insurer have relied. If you have not provided to us all the material information or you discover that the information provided is inaccurate, please contact us immediately so that we can reconfirm with the Insurer the terms and premiums for your renewal.

We take this opportunity to remind you that you have a duty to disclose all information which is material to your coverage requirements and which might influence the Insurer in deciding to accept your business, what terms to impose and the cost of the cover. This is an ongoing responsibility throughout the period of cover. Failure to disclose this information may allow the insurer to avoid the policy.

We may earn brokerage paid by the insurer out of the premium payable to them on the placement of this policy and we may also charge an Admin Fee/Brokers Fee on the policy.

## **DIRECT CREDIT OPTION**

St George Bank Limited

Account Name: Rose Stanton Insurance Brokers Pty Ltd

BSB No.: 332027

Account No.: 552289682

Please use the invoice number as the reference.

## **CREDIT CARD OPTION**

Please visit our website on [www.rosestanton.com.au](http://www.rosestanton.com.au) and click on "Pay My Bill" tab if you wish to pay by Visa or Mastercard.

Please note there will be a 1% credit card fee.

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**Schedule of Insurance**

<b>Class of Policy:</b> Business Insurance	<b>Policy No:</b> 130U143096BPK
<b>The Insured:</b> TOM BROMLEY ECHO POINT SHIPWRIGHTS	<b>Invoice No:</b> 54789
	<b>Our Ref:</b> BROMT

QBE Australia  
 ABN 78 003 191 035  
 AFS Licence No. 239545 of Level 5, 2 Park Street Sydney

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 BUSINESS PACKAGE  
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POLICY NUMBER: 130U143096BPK  
 PERIOD OF COVER: 11/01/2019 TO 11/01/2020

INSURED:  
 TOM BROMLEY  
 ECHO POINT SHIPWRIGHTS

INSURED ABN:26442909362

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 SITUATION 1 DETAILS  
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BUSINESS: CLEANING SERVICE NOC

SITUATION: 15 NORMAC STREET  
 ROSEVILLE CHASE  
 2069  
 NSW

BROADFORM LIABILITY SECTION	LIMIT OF LIABILITY
Liability	\$ 20000000
Property Owners Only?	No
Property Value	\$ Not Insured
Products Liability	\$ 20000000
Goods in Physical Control:	As Per the Policy Wording
Annual Turnover	\$ 50000
Property Damage Excess	\$ 500
Number of Employees	1

The rating of this section is based on 1 persons being engaged in the business. If there is any change to this, you must notify the broker or the company.

The rating of this section is based on your business turnover being \$50000. If there is any change to this, you must notify the broker or the company.

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 Clauses Applicable:

B64 YOUR BUSINESS

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 Your Business  
 Your Business specified in the Schedule is more fully described as:  
 CLEANING & DETAILING OF BOATS DOCKED IN THE  
 MARINA. NO MECHANICAL WORKS.

S22 CLEANING CONTRACTOR EXCLUSION

## Schedule of Insurance

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### CLEANING CONTRACTOR EXCLUSION

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 directly or indirectly out of or caused by or in connection with:

1. loss of keys to any premises
2. cleaning activities performed during trading or business hours in shopping centres, shopping malls, arcades or supermarkets, inclusive of their car parks.

### T63 WINDOW CLEANING EXCLUSION

The Public and products liability cover section does not cover liability in respect of Personal injury, Property damage or Advertising injury arising directly or indirectly out of or caused by or in connection with:

1. scratches to the windows and/or protective or reflective film applied thereto
2. You operating externally above the second floor of any building

### PS1 LABOUR HIRE EXCLUSION STEADFAST

#### CONTRACTOR, SUBCONTRACTOR AND LABOUR HIRE EXCLUSION

The Public and products liability cover section of this policy does not cover liability caused by, contributed to by, or arising from injury to any contractor or subcontractor or labour hire personnel of the insured, or employee of any contractor or subcontractor of the insured whilst such employee or contractor or subcontractor or labour hire personnel is acting in such capacity.

For the purpose of this exclusion a:

1. labour hire person is a person who is:
  - a. employed by a labour hire provider; or
  - b. contracted as an apprentice by a labour hire provider; and you have contracted with the labour hire provider to use the services of the labour hire person.
2. labour hire provider is a person or organisation that contracts out the services of their employees and or apprentices to you.

### P87 PROPERTY DAMAGE EXCESS

#### PROPERTY DAMAGE EXCESS

Claims in relation to Property Damage are subject to an excess of:

- (a) \$500, or
  - (b) the excess shown on the Policy Schedule
- whichever is the greater.

### SFT POLICY WORDING QM485

#### APPLICABLE POLICY WORDING

When BUSINESS PACK INSURANCE is shown on the Policy Schedule Commercial/Retail/Industrial Policy wording QM485 applies.

When TRADES PACK INSURANCE is shown on the Policy Schedule QBE Trade Policy QM207 applies.

When OFFICE PACK INSURANCE is shown on the Policy Schedule QBE Office Policy QM208 applies.

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Fire or Business Interruption - NOT INSURED

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Theft/Money/Glass - NOT INSURED

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General Property/ Machinery Breakdown - NOT INSURED

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Electronic Equipment - NOT INSURED  
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**Schedule of Insurance**

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Employee Dishonesty/Tax Audit/Transit - NOT INSURED

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Employment Practices/Statutory Liability- NOT INSURED  
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TERRORISM INSURANCE ACT - APPLICATION TO THIS POLICY  
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QBE Australia has determined that this policy (or part of it) is a policy to which the Terrorism Insurance Act 2003 applies. We have reinsured our liability under the Act with the Commonwealth Government reinsurer, the Australian Reinsurance Pool Corporation (ARPC). As a consequence, we are required to pay a premium to the ARPC and that amount (together with the cost of that part of the cover provided by us and administrative costs associated with the legislation) is reflected in the premium charged to you.

As with any other part of our premium, it is subject to Government taxes and charges such as GST, stamp duty and, where applicable, levies.

OUR AGREEMENT  
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We agree to provide You with the insurance cover set out in each of the Policy sections which You select and which are listed in the Schedule. You have paid or agree to pay to us the Premium set out in the current Schedule.

The insurance cover is in force for the Period of Cover set out in the Schedule. We will cover You for loss, damage and liability occurring during that Period of Cover, subject to the provisions of the Policy. We will not pay any more than the sum insured or limit of liability for each section which is shown in the Schedule.

We will not pay the Excesses shown in the Schedule. If any loss or damage leads to a claim under more than one Section of this Policy, You must pay the highest applicable Excess, but You need to pay only one Excess.

Amendment to your Policy Wording  
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Notice relating to a change in the definition of 'flood'.

This derogation notice supplements and amends your Policy Wording and will apply to policies with a commencement date or renewal effective date on or after 19 June 2013.

Your insurance cover is unchanged except as indicated below:

New definition of "Flood"

In all instances in the Policy wording where the meaning of flood appears, the definition is deleted and replaced with the following definition for flood:

"Flood" means the covering of normally dry land by water that has escaped or been released from the normal confines of any of the following:

- (a) a lake (whether or not it has been altered or modified);
- (b) a river (whether or not it has been altered or modified);
- (c) a creek (whether or not it has been altered or modified);

## Schedule of Insurance

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- (d) another natural watercourse (whether or not it has been altered or modified);
- (e) a reservoir;
- (f) a canal;
- (g) a dam.

### About "Flood" cover

Flood damage is excluded by the standard policy and unless your Policy Schedule specifically states otherwise, there is no cover provided for flood.

You should review your Policy and Schedule, as well as any other information given to you by your financial services provider.

If you are uncertain as to the cover provided by your Policy, please contact your financial services provider.

Date of preparation: 8 March 2013  
QM3517-0613

### INSTALMENT-PREMIUM OBLIGATIONS

Where the premium is paid by instalments:

- A) We will not pay a claim under this Policy if, at the time the claim occurred, any instalment of premium has remained unpaid for 14 days or more.
- B) If any instalment of premium has remained unpaid for 1 month, we may cancel this Policy. We will send you a notice giving you details of the action we intend to take and when any cancellation will become effective.
- C) We are entitled to deduct from any amount we pay you under a claim any unpaid premium or instalment of premium.

PLEASE READ THE ATTACHMENT FOR THE GST WORDINGS.  
THIS NOTICE WILL BECOME A 'TAX INVOICE' IN RELATION TO EACH INSTALMENT DEDUCTION WHEN THE DEDUCTION HAS BEEN PAID. SHOULD CHANGES BE MADE, THE NEW SCHEDULE ISSUED WILL BECOME YOUR TAX INVOICE.

Instalment	Deduction Date	Amount	GST	Status
1	15/01/2019	\$218.06	\$9.93	Unpaid
2	15/02/2019	\$118.94	\$9.92	Unpaid
3	15/03/2019	\$118.94	\$9.92	Unpaid
4	15/04/2019	\$118.94	\$9.92	Unpaid
5	15/05/2019	\$118.94	\$9.92	Unpaid
6	15/06/2019	\$118.94	\$9.92	Unpaid
7	15/07/2019	\$118.94	\$9.92	Unpaid
8	15/08/2019	\$118.94	\$9.92	Unpaid
9	15/09/2019	\$118.94	\$9.92	Unpaid
10	15/10/2019	\$118.94	\$9.92	Unpaid
11	15/11/2019	\$118.94	\$9.92	Unpaid
12	15/12/2019	\$118.94	\$9.92	Unpaid

Total Premium: \$1,526.40