

4 December 2018

Company Secretary
Boatique Pty Ltd
Po Box 1691
WARRIEWOOD SHOPPING SQUARE NSW 2102



Your insurance

Policy number
109RN06137COM

Monthly premium
\$65.21

Your cover starts on
7 December 2018

We've renewed your insurance policy

Dear BOATIQUE PTY LTD,

Thank you for renewing your Small Business Advantage Pack insurance.

As you've selected to pay your monthly premium payment of \$65.21 by cash, we're simply confirming that your policy has been renewed and is effective from 7 December 2018.

Please check the details

We want to be sure that you know exactly what you are covered for. So please read the Product Disclosure Statement (PDS), the policy schedule and any other policy document we tell you forms part of your policy as these set out the terms and conditions of your new policy. If you need another copy of these documents, please call us.

Any questions?

Please call our Contact Centre on 1300 494 259 between 8am - 7.30pm AEST/AEDT Monday - Friday. We also offer a range of other insurance products – ask us for details. We'll be happy to help you.

Kind regards,



Richard Feledy
Managing Director
Allianz Australia Limited

With Small Business Advantage Pack

- You can choose from different sections
- We've designed our cover for small business owners
- You'll be covered by an award winning insurer

Eligibility criteria and conditions apply

**We've renewed
your insurance
policy**



At Allianz we offer a quick and easy 24/7 claims process.
Call 13 1000 - we're here to help you.

Insurance issued by Allianz Australia Insurance Limited (Allianz) ABN 15 000 122 850 AFS Licence No. 234708. We do not provide any advice on this insurance based on any consideration of your objectives, financial situation or needs. Policy terms, conditions, limits and exclusions apply. Before making a decision, please consider the Product Disclosure Statement available by calling us.

Choice of different sections / cover designed to suit your small business - Eligibility criteria, policy terms, conditions, limits and exclusions apply.



Large General Insurance Company of the Year 2014, 2013, 2012, 2011 (Australian Insurance Industry Awards) and
General Insurance Company of the Year 2014, 2012 (Australia Banking & Finance Insurance Awards).



Your Insurance Schedule

Policy Number

109RN06137COM

Type of Policy

Small Business Advantage Pack

Policy

Insured	BOATIQUE PTY LTD
Trading as	BOATIQUE PTY LTD
Period of Insurance	
Effective date	7 December 2018
Expiry date	4pm on 7 December 2019
Registered for GST?	Yes
GST Input Tax Credit entitlement	100%
ABN	60 610 678 923
Insurer	Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence No. 234708

Premium

Base premium	\$652.65
Government charges	
Emergency/Fire Services Levies	\$0.00
GST	\$65.27
Stamp duty	\$64.62
Premium	\$782.54
Monthly instalment Premium	
(including GST of \$5.44)	\$65.21

On receipt of Your payment this Schedule will become Your current Schedule and a tax invoice.

Certain words used in this Schedule and the Policy have special meanings that are set out in the General Definitions Section of the Product Disclosure Statement (PDS), in a particular Section of the PDS or are defined in other Policy documentation We provide You.

Your Premium Breakdown

Type of Policy

Small Business Advantage Pack

Sections

	Base premium	Emergency / Fire Services Levy	GST	Stamp duty	Premium
Public and Products Liability	\$652.65	\$0.00	\$65.27	\$64.62	\$782.54
Total	\$652.65	\$0.00	\$65.27	\$64.62	\$782.54
Monthly instalment Premium					\$65.21

Your Insurance Schedule

Type of Policy

Small Business Advantage Pack

What You're insured for

Set out below are the details of the Sections provided. See each Section of this Schedule for details of whether any Optional Benefits have been included. See the PDS for the standard Policy terms, conditions, limits and exclusions. This should be read together with this Schedule and any other document We tell You forms part of Your Policy.

Your Business

Situation	143 Macpherson St WARRIEWOOD NSW 2102
Business	MARINE FURNISHINGS & COVERS RETAILING & INSTALLATION
Estimated annual turnover amount	\$40,000
Number of employees including principals	1

Sections We have covered

Material Damage	X
Flood	Not covered
Theft	X
Money	X
Glass	X
Machinery Breakdown	X
Electronic Equipment	X
Personal Accident and Sickness	X
Public and Products Liability	✓
Business Interruption	X
General Property	X
Management Liability	X
Directors and Officers Liability	
Employment Practices Liability	
Crime	
Tax Audit	
Transit	X
Commercial Motor	X



Your Insurance Schedule

Type of Policy

Small Business Advantage Pack

Public and Products Liability

Description	Limit of Indemnity
Public Liability any one Occurrence	\$20,000,000
Products Liability any one Occurrence and in the aggregate any one Period of Insurance	\$20,000,000
Property in Your care, custody or control any one Occurrence and in the aggregate any one Period of Insurance	\$250,000

Excess(es)

Property Damage	\$500
Personal Injury	\$0

Endorsement

Discharge of hazardous waste

The following exclusion is added to the Specific exclusions applicable to this Section.

Discharge of hazardous waste

the discharge of any hazardous waste without the required permit and/or in contravention of the requirements stated in the required permit. However, this exclusion will not apply if You are in possession of the required permit and the discharge occurred unexpectedly and unintentionally from Your standpoint.

Your Insurance Schedule

Type of Policy

Small Business Advantage Pack

Your Duty of Disclosure under the Insurance Contracts Act

Before You enter into a contract of insurance with Us, You have a duty, under the Insurance Contracts Act 1984, to disclose to Us every matter that You know, or could reasonably be expected to know, is relevant to Our decision whether to accept the risk of the insurance and, if so, on what terms.

You have the same duty to disclose those matters to Us before You renew, extend, vary or reinstate the contract.

This duty of disclosure applies until the contract is entered into (or renewed, extended, varied or reinstated as applicable).

Your duty however does not require disclosure of any matter:

- that diminishes the risk to be undertaken by Us; or
- that is of common knowledge; or
- that We know or, in the ordinary course of Our business as an insurer, ought to know; or
- as to which compliance with Your Duty is waived by Us.

Non-disclosure

If You fail to comply with Your duty of disclosure, We may be entitled to reduce Our liability under the contract in respect of a claim, cancel the contract, or both.

If Your non-disclosure is fraudulent, We may also have the option of avoiding the contract from its beginning.