

16 September 2019

Company Secretary  
Tim Kearney  
55 Jonathon St  
ELEEBANA NSW 2282



## Your insurance

Policy number  
**109R014991COM**

Monthly premium  
**\$45.44**

Your cover starts on  
**29 July 2019**

## We've renewed your insurance policy

Dear TIM KEARNEY,

Thank you for renewing your Small Business Advantage Pack insurance.

As you've selected to pay your monthly premium payment of \$45.44 by bank debit, we're simply confirming that your policy has been renewed and is effective from 29 July 2019.

### 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) and any applicable Supplementary PDS(s), 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

109R014991COM

## Type of Policy

Small Business Advantage Pack

## Policy

Insured	TIM KEARNEY
Trading as	TRIM BY TIM
Period of Insurance	
Effective date	29 July 2019
Expiry date	4pm on 29 July 2020
Registered for GST?	No
Insurer	Allianz Australia Insurance Limited
	ABN 15 000 122 850
	AFS Licence No. 234708

## Premium

Base premium	\$454.73
Government charges	
Emergency/Fire Services Levies	\$0.00
GST	\$45.48
Stamp duty	\$45.02
<b>Premium</b>	<b>\$545.23</b>
Monthly instalment Premium	
(including GST of \$3.79)	<b>\$45.44</b>

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	\$454.73	\$0.00	\$45.48	\$45.02	\$545.23
<b>Total</b>	<b>\$454.73</b>	<b>\$0.00</b>	<b>\$45.48</b>	<b>\$45.02</b>	<b>\$545.23</b>
<b>Monthly instalment Premium</b>					<b>\$45.44</b>

# Your Insurance Schedule

## Type of Policy

Small Business Advantage Pack

## What You're insured for

To update any fields showing "Unknown" or other information, please call us on 1300 494 259.

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

<b>Situation</b>	U 4 18 Medcalf St WARNERS BAY NSW 2282
<b>Business</b>	BOAT UPHOLSTERY AND TRIMMING
<b>Estimated annual turnover amount</b>	\$59,701
<b>Number of employees including principals</b>	1

### Sections We have covered

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



# Your Insurance Schedule

## Type of Policy

### Small Business Advantage Pack

## Public and Products Liability

Description	Limit of Indemnity
Public Liability any one Occurrence	\$10,000,000
Products Liability any one Occurrence and in the aggregate any one Period of Insurance	\$10,000,000
Property in Your care, custody or control any one Occurrence and in the aggregate any one Period of Insurance	\$250,000

the ownership, operation or navigation of any Watercraft exceeding 10 metres in length. But this exclusion will not apply to Watercraft which has been hired or otherwise engaged by You for Business entertainment purposes.

### Excess(es)

Property Damage	\$500
Personal Injury	\$0

## Endorsement

### Total Pollution Exclusion

Specific exclusion applicable to this Section (13) Pollution is deleted and replaced with the following:

#### Pollution

the discharge, dispersal, release, seepage, migration or escape of Pollutants, including the cost of testing, monitoring, treating, detoxifying, removing, neutralising or cleaning up Pollutants or preventing the escape of Pollutants from the Situation or any premises owned or operated by You or on which You have property or conduct Your Business.

#### Dangerous goods

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

#### Dangerous goods

dangerous goods as defined by the Australian Dangerous Goods Code being handled, transported, used or stored in bulk.

#### Watercraft

Specific exclusions applicable to this Section 21. Watercraft is deleted and replaced with the following:

#### 21. Watercraft

# 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.

# Supplementary Product Disclosure Statement (“SPDS”)

**Preparation Date: 1 March 2019**

From 1 November 2018, the Australian Financial Complaints Authority or ‘AFCA’ is the new external dispute resolution (EDR) scheme to deal with complaints from consumers in the financial system. It replaces the Financial Ombudsman Service Australia (FOS).

Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence No. 234708 of 2 Market Street Sydney NSW 2000 (Allianz) is a member of AFCA and this SPDS takes into account the above change.

This document is an SPDS that updates and amends any Product Disclosure Statement (PDS) that has been provided to you in relation to the insurance underwritten by Allianz issued to you.

This SPDS is issued by Allianz and must be read together with the applicable PDS issued by Allianz, and any other SPDS that you are given which updates or amends the relevant PDS, for your insurance product.

## Changes to the PDS

Any reference in the PDS (or any prior issued SPDS) to

- ‘Financial Ombudsman Service Australia’ is replaced with the ‘Australian Financial Complaints Authority’.
- ‘FOS’ is replaced by ‘AFCA’.
- the Financial Ombudsman Service Australia or FOS contact details are replaced with:

‘The Australian Financial Complaints Authority:

Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001.’