

COVERAGE SUMMARY

Mr C Berwick
Business Pack - EDI

BUSINESS INSURANCE

Insured Name - Mr Colin Berwick

POLICY PREMIUM SUMMARY BY INSURANCE CLASS

Section

1	Property	Not Insured
2	Business Interruption	Not Insured
3	Part A Theft of Property	Not Insured
	Part B Money	Not Insured
4	Glass	Not Insured
5	Public Liability	Insured
	Products Liability	Insured
6	Employee Dishonesty	Not Insured
7	Machinery	Not Insured
	Pressure Equipment	Not Insured
	Goods in Cold Chambers	Not Insured
8	Part A Computer Systems /	
	Electronic Equipment	Not Insured
	Part B Business Interruption	Not Insured
9	General Property	Not Insured
10	Taxation Investigation	Not Insured

Premium Instalment Advice

You have chosen to pay your policy by monthly credit card deduction. Unless you tell us otherwise we will continue to debit your credit card 516310*****0444, for the amounts shown below.

The Instalment amounts shown do not reflect any pre payments made to CGU

Instalment Number	Instalment Date	Premium Amount	Int Fee (inc GST)	Total Instalment Amount
1	29/02/2020	\$ 54.66	\$ 74.07	\$ 128.73
2	31/03/2020	\$ 54.66	\$ 0.00	\$ 54.66
3	30/04/2020	\$ 54.66	\$ 0.00	\$ 54.66
4	31/05/2020	\$ 54.66	\$ 0.00	\$ 54.66
5	30/06/2020	\$ 54.66	\$ 0.00	\$ 54.66
6	31/07/2020	\$ 54.66	\$ 0.00	\$ 54.66
7	31/08/2020	\$ 54.66	\$ 0.00	\$ 54.66
8	30/09/2020	\$ 54.66	\$ 0.00	\$ 54.66
9	31/10/2020	\$ 54.66	\$ 0.00	\$ 54.66
10	30/11/2020	\$ 54.66	\$ 0.00	\$ 54.66
11	31/12/2020	\$ 54.66	\$ 0.00	\$ 54.66

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12 31/01/2021 \$ 54.66 \$ 0.00 \$ 54.66

COVER DETAILS

AUSTBROKERS BUSINESS INSURANCE PACKAGE

AUSTBROKERS BUSINESS INSURANCE

SECTION 5 - LIABILITY

LIMIT OF
INDEMNITY

Public Liability

The Business - MAINTENANCE - GENERAL (TRADES)

Limit of Indemnity

\$20,000,000

Property in Physical or Legal Control

\$250,000

Products Liability

Limit of Indemnity

\$20,000,000

Property Damage Excess \$500

Property in Physical or Legal Control

Excess \$500

Variations and Extensions (refer to "Policy
Variations and Extensions" section of this
Document)

LE28 Engineering, Building and
Construction Trades

LE39 Underground Services

LE54 Restricted Industries Exclusion

LE63 Welding Condition

POLICY VARIATIONS AND EXTENSIONS

AUSTBROKERS BUSINESS INSURANCE PACKAGE

The AUSTBROKERS Business Insurance Package Wording applies
to this policy.

Variations and Extensions may apply to this policy.
These Variations and Extensions may be noted under the
relevant Policy Section of this Schedule and/or detailed
below.

Policy Variations & Extensions:

LE28 Engineering, Building and Construction Trades

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1. an Excess of \$500 shall apply to each Occurrence of Property Damage.
2. We will not pay anything in respect of Personal Injury, Property Damage or Advertising Liability:
 - a) in connection with bridges;
 - b) in connection with the demolition of buildings or structures exceeding ten metres in height;
 - c) in connection with blasting; or
 - d) the vibration, removal or weakening of or interference with support to land, buildings or any other property.

LE39 Underground Services

We will not pay anything arising out of or in any way connected with Personal Injury or Property Damage arising from work undertaken on or around underground services, pipes and cables of any kind unless prior to commencement of such works the Insured obtained and relied upon advice in printable form from the relevant authority as to their physical location of such services, pipes and cables.

LE54 Restricted Industries Exclusion

We will not pay anything in respect of liability arising directly or indirectly out of or caused by or in connection with the insured persons business activities performed within, for or on behalf of the aviation, defence, marine, mining, oil & gas production, petrochemical, power generation, rail and utilities industries.

LE63 Welding Condition

We will not pay anything in respect of liability arising out of grinding, cutting, heating, welding or similar operation in which welding equipment is used, unless such activity is conducted in strict compliance with the Australian Standard(s) issued by the Standards Association of Australia.

IMPORTANT NOTICES

Policy Amendments

These amendments should be read in conjunction with your policy booklet as the terms described now form part of your policy.

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THE WAY WE HANDLE YOUR PERSONAL INFORMATION

We collect personal information from you for the purpose of providing you with insurance products, services, processing and assessing claims.

You can choose not to provide this information, however, we may not be able to process your requests.

We may disclose information we hold about you to other insurers, an insurance reference service or as required by law. In the event of a claim, we may disclose information to and/or collect additional information about you from investigators or legal advisors.

If you wish to update or access the information we hold about you, contact us.

WORKERS COMPENSATION

Workers Compensation Insurance is compulsory if you have employees. Separate cover can be arranged in those states where legislation permits.

Endorsement Edition 1 - Change of Insurer

This endorsement is dated 01 August 2017 and will apply to all policies taken out, or with a renewal effective date, on or after this date.

The information in this endorsement should be read with the last Policy You received for the Policy specified in your Policy Schedule and any other applicable endorsement.

Changes to your Policy

Your Policy is amended by the inclusion of the following:

Change 1: Change to details of CGU Insurance Limited ABN 27
004 478 371 AFS Licence No. 238291

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All references to "CGU Insurance Limited ABN 27 004 478 371 AFS Licence No. 238291" are deleted and replaced by "Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance".

Change 2: Change to details of CGU Insurance Limited

All references to "CGU Insurance Limited" are deleted and replaced by "Insurance Australia Limited trading as CGU Insurance".

Endorsement Edition 2

This endorsement is dated 30 June 2019 and will apply to all policies taken out, or with a renewal effective date, on or after this date.

This information in this endorsement should be read with the last Policy you received for the policy specified in your policy schedule and any other applicable endorsement.

Changes to your Policy

Your Policy is amended by the inclusion of the following:

Change 1:

External complaints are now administered by the Australian Financial Complaints Authority (AFCA).

How to resolve a complaint or dispute

All references to Financial Ombudsman Service Australia Limited (FOS) and its contact phone number, is deleted and replaced with:

Australian Financial Complaints Authority (AFCA). The AFCA is contactable on 1800 931 678 (free call).

INFORMATION FROM THE NSW EMERGENCY SERVICES LEVY INSURANCE MONITOR - FOR RISKS IN NSW

Information

The Emergency Services Levy ("ESL") is an amount included by an insurance company in a premium payable for the issue of a regulated contract of insurance for the purpose of recouping emergency service contributions required to be paid by the insurance company and which are used to fund emergency services in NSW in the financial year in which the contract of insurance commences.

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The Insurance Monitor

The office of the Insurance Monitor was established, in June 2016, as an independent body. Among the functions of that office is to provide information and advice about emergency services levy reform and to monitor the prices for the issue of regulated contracts of insurance. Professor Allan Fels AO and Professor David Cousins AM were appointed by the NSW Government as the Emergency Services Levy Insurance Monitor and Deputy Monitor, respectively on 8 June 2016.

If you would like further information

Contact your broker in the first instance if you have questions about your policy. Information about the Insurance Monitor can be found at: www.eslinsurancemonitor.nsw.gov.au

If you have chosen to pay by direct debit or by credit card, please keep this information for your records.

PAYMENT SERVICE AGREEMENT

By Authorising the Payment Authority, you agree that we may arrange for Instalments in respect of the Policy to be paid from your nominated account or credit card under the terms of the Payment Authority and this Agreement. This Agreement is to be read in conjunction with the Policy and the Payment Authority.

1. WORDS THAT HAVE A SPECIAL MEANING IN THIS AGREEMENT

1.1 'Account' means the Financial Institution account or credit card account (as applicable) nominated by you in your Payment Authority.

1.2 'Authorisation' and 'Authorising' means your binding authorisation and includes your signature, your request by telephone or your request by any written or electronic method.

1.3 'Payment Authority' means the authority and request given by you to us to debit Instalments to your Account.

1.4 'Financial Institution' means the bank or financial institution or credit card issuer nominated by you in your Payment Authority.

1.5 'Instalment' means each premium instalment payable to us under the terms of the Policy on the dates identified

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in the Premium Instalment Advice.

1.6 'Intermediary Fees' means the fees payable by the insured to an insurance intermediary in respect of effecting the Policy or amending the Policy, as notified by the insurance intermediary to CGU.

1.7 'Policy' means the contract of insurance effected with us by you or any other person as nominated by you in the Payment Authority in respect of which CGU permits payment by direct debit or credit card and any renewal of that contract of insurance. It includes the Premium Instalment Advice in respect of each such contract.

1.8 'Premium Instalment Advice' means the most recent premium instalment advice(s) provided or to be provided by us to the insured under the Policy, which sets out details of the Instalments and Instalment due dates.

1.9 'you/your' means the person or persons making the direct debit request or credit card authorisation (as applicable) in the Payment Authority.

1.10 'we/us' means Insurance Australia Limited ABN 11 000 016 722 trading as CGU Insurance.

2. OUR OBLIGATIONS TO YOU AND OUR RIGHTS:

2.1 We will send you a written or electronic copy of the Payment Authority arrangements (amount; frequency; commencement date) and obtain your Authorisation to the Payment Authority at least 7 calendar days prior to debiting any amount in accordance with the Payment Authority.

2.2 Subject to the terms of this Agreement, we will debit to the Account:

- (a) any Intermediary Fees, on behalf of the licensee or authorised representative that you have arranged your insurance through, on or about the first Instalment date set out in the Premium Instalment Advice;
- (b) the first Instalment on or about the first Instalment date set out in the Premium Instalment Advice
- (c) any subsequent Instalments on or about the Instalment date identified in the Premium Instalment Advice.

Subject to clause 2.4, we will not change the amount or frequency of Instalments for the Policy without your prior approval.

2.3 Where the due date for any Instalment falls on a non-business day, we will debit the Instalment on or about the next business day. If you are uncertain about when the

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Instalment will be debited to your Account, contact your Financial Institution.

2.4 Where any Instalment is dishonoured, or an additional amount is due as a result of an amendment to a Policy, you authorise us to debit to the Account:

- (a) any outstanding amounts and the next Instalment on or about the next Instalment due date; or
- (b) any outstanding amounts at any time.

2.5 We reserve the right to terminate this Agreement and the Payment Authority without notice to you if more than one Instalment is dishonoured. This means you must ensure premium payments are made by an alternative payment method offered by us. We may also be able to cancel the Policy.

2.6 If any Instalment is dishonoured, you authorise us to obtain reimbursement from you of any fees we incur by debiting these fees to your Account if and when they accrue.

2.7 If we are obliged to refund any amounts debited to the Account under the Payment Authority in respect of the Policy, we will (at our option) either:

- (a) arrange for a refund to be payable to you within 31 days of the refund becoming payable; or
- (b) reduce the amount of the next Instalment(s) by the amount of the refund (this reduction will continue until the amount is refunded in full).

2.8 We collect personal information from you for the purpose of providing you with direct debit or credit card payment facilities and related services. You can choose not to provide this information, however, we may not be able to debit the Account under your Payment Authority. We will keep all information you give to us relating to your Account private and confidential except to the extent we need to disclose it to relevant banks and financial institutions to debit your Account or in connection with a claim made against our bank relating to an alleged incorrect or wrongful debit. If you wish to update or access the information that we hold about you, contact us.

2.9 If you request a change to the Policy which affects the amount or frequency of the Instalments, we will provide you with 7 days written notice before the amount or frequency of the Instalments is varied.

2.10 Otherwise, we will provide you with 14 days written notice if any term of this Agreement varies during the term of the Payment Authority and will provide you with an updated version of this Agreement.

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3. YOUR OBLIGATIONS TO US AND YOUR RIGHTS:

3.1 You must check your Account details against a recent statement from your Financial Institution. Direct debiting is not available on all accounts. If you are uncertain about your Account details or whether direct debiting is available from your account, check with your Financial Institution before selecting the option to pay by direct debit in the Payment Authority

3.2 By Authorising the Payment Authority, you agree to be bound by the terms of this Agreement and the Payment Authority.

3.3 You must ensure that immediately before any Instalment or other amount is due to be debited you have sufficient funds or credit available in respect of your Account to meet your Instalment obligations under this Agreement and any other amounts on the due date.

3.4 If your Account has more than one signatory, you must ensure that all necessary signatories Authorise the Payment Authority. It is your responsibility to ensure that the authorisation given to debit the nominated Account is identical to the Account signing instruction held by the Financial Institution where the Account is based.

3.5 You must advise us if your Account is transferred, closed, cancelled or expires.

3.6 You may alter the debiting of an Instalment, stop payment of an Instalment or terminate the Payment Authority at any time by giving written notice to us at least 14 days prior to the due date of the next Instalment or by contacting your Financial Institution. It is your responsibility to arrange with us a suitable alternate payment method if you wish to Cancel the Payment Authority. If we agree to vary the frequency of the Instalments, we will issue you with an updated Premium Instalment Advice. If alternative payment arrangements are not made with us, we can cancel a Policy without notice to you.

4. INQUIRIES AND DISPUTES

If you have any concerns or queries regarding the timing of credit card payments, a proposed variation to the amount or frequency of Instalments or any amount debited, you should contact us on the number provided on your policy schedule. If you have a query about the timing of other payments or wish to dispute a debit, contact your Financial Institution.

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Insurance Australia Limited ABN 11 000 016 722 trading as
CGU Insurance.

INSURER	POLICY NUMBER	PROPORTION
CGU Insurance (EDI) A.B.N. 11 000 016 722 CGU Centre 181 William Street MELBOURNE VIC 3000 Web : www.cgu.com.au	15T3229695	100.0000%

Premium Details :

Premium	547.05
Stamp Duty	54.16
Broker Fee	67.34
GST	61.44
TOTAL	729.99