

You are reminded that the policy mentioned below falls due for renewal on 20/04/2022. To ensure your continued protection, payment must be received within 7 days of of invoice date or by the policy inception date, whichever is latter. This is an invitation to renew, and not a demand for payment.

Page 1 of 9

 Goolawah Co-Operative Pty Ltd
 200 ILLA LANGHI ROAD
 CRESCENT HEAD NSW 2440

TAX INVOICE

 This document will be a tax invoice
 for GST when you make payment

Invoice Date: 21/04/2022

Invoice No: 35523

Our Reference: GOOLAWAH

 Should you have any queries in relation to this account,
 please contact your Account Manager
Connor Hurley
Class of Policy: Business Insurance
Insurer: QBE
 Level 5, 2 Park Street, Sydney, New South Wales 20
 ABN: 78 003 191 035
The Insured: Goolawah Co-Operative Pty Ltd

RENEWAL
Policy No: 118U759580BPK

Period of Cover:

 From **20/04/2022**
 to **20/04/2023** at 4:00 pm

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

2022-23 Business Insurance Renewal
Your Premium:

Premium	UW Levy	Fire Levy	GST	Stamp Duty	Broker Fee
\$1,988.73	\$0.00	\$242.66	\$245.64	\$220.89	\$225.00
TOTAL					\$2,922.92

(A processing fee applies for Credit Card payments)



Please turn over for further payment methods and instructions


Bill Code: 20362
Ref: 40647081911977940

 To pay on-line with your credit card (card types here) visit
<https://www.coverforce.com.au/pay>
Client Ref: 0129681X Invoice Ref: 35523
 Call 1300 78 11 45. A surcharge may apply.
DEFT Reference Number: 40647081911977940


*498 406470 81911977940



For payments by cheque see reverse.

Coverforce Insurance Broking Pty Ltd
Our Reference: GOOLAWAH

Invoice No: 35523

Due Date: 20/04/2022

Premium	\$1,988.73
U'writer Levy	\$0.00
Fire Levy	\$242.66
GST	\$245.64
Stamp Duty	\$220.89
Broker Fee	\$225.00

AMOUNT DUE
\$2,922.92

Important Information

Duty To Take Reasonable Care Not To Make A Misrepresentation

A contract of insurance is a consumer insurance contract if the insurance is obtained wholly or predominantly for personal, domestic or household purposes of the insured. It includes general insurance contracts (such as consumer credit, motor vehicle, home and contents, sickness and accident and travel insurances) and life insurance contracts. When you apply for home insurance, car insurance or any other insurance that is wholly or predominantly for personal, domestic or household use we will ask you specific questions that are relevant to the insurers decision to insure you and on what terms including the premium that the insurer will charge. When you take out, renew, extend or vary your insurance policy, it is important that you understand you are answering questions for yourself and anyone else to be covered by the policy.

You should always provide us with complete and honest answers to all the questions we ask you, by answering questions about yourself and other named policyholders to the best of your knowledge.

This is your duty to take reasonable care not to make a misrepresentation.

If you breach your duty, the insurer may be entitled to refuse to pay your claim, reduce the amount payable for a claim or cancel your policy.

If your breach is fraudulent, your policy may be cancelled from the beginning.

Changes to your circumstances

During the term of your contract of insurance, we ask that you inform your insurer of any changes to the details on your Certificate of Insurance that are no longer accurate.

Any changes may affect the premium and excesses applied to your policy or your insurances may be inadequate to fully cover you.

We can assist you to do this and to ensure that your contract of insurance is altered to reflect those changes.

Your Duty Of Disclosure

Before you enter into a contract of general insurance with an Insurer that is not a consumer insurance contract, you have a duty, under the Insurance Contracts Act 1984, to disclose to the Insurer every matter that you know, or could reasonably be expected to know, is relevant to the Insurer's 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 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 of common knowledge;
- that your Insurer knows, or in the ordinary course of his business, ought to know;
- as to which 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 his 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.

Privacy

At Coverforce, we are committed to protecting your privacy in accordance with the Privacy Act 1998 (Cth). A copy of our Privacy Policy is located on our website – www.coverforce.com.au <<http://www.coverforce.com.au>> or alternatively you can obtain a copy from our Privacy Officer by emailing compliance@coverforce.com.au <<mailto:compliance@coverforce.com.au>>

Customer Complaints and Disputes

At Coverforce we have in place a fully documented process for handling complaints and disputes with clients. A copy of our Complaints and Disputes policy is located on our website – [coverforce.com.au](http://www.coverforce.com.au) or alternatively you can obtain a copy from our Complaints Officer by emailing compliance@coverforce.com.au <<mailto:compliance@coverforce.com.au>>

If you would like to make a complaint, please contact Coverforce, and we will do our best to resolve it quickly and fairly.

If your complaint is not satisfactorily resolved within 5 Business Days, your complaint will be escalated to our National Compliance Manager. You can contact our National Compliance Manager at compliance@coverforce.com.au <<mailto:compliance@coverforce.com.au>>. We will try to resolve your complaint quickly and fairly. A response will be provided to you within a maximum of 30 days from your original complaint.

If, after 30 days the dispute is still not resolved in a manner acceptable to you, you have the right to contact our external dispute resolution service. Coverforce is a member of the Australian Financial Complaints Authority Website: www.afca.org.au <<http://www.afca.org.au>> Email: info@afca.org.au <<mailto:info@afca.org.au>> Phone: 1800 931 678 (free call) or mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Please note

Coverforce subscribes to both the General Insurance Code of Practice and the Insurance Brokers Code of Practice. Further information relating to these codes can be found on our website or by contacting our office via: compliance@coverforce.com.au <<mailto:compliance@coverforce.com.au>>



DEFT is a service of Macquarie Bank



Card

Contact your participating financial institution to make payment directly from your cheque or savings account.

You will be required to enter the Biller Code and BPAY reference number as detailed on the front of your invoice.

Pay by credit or debit card at <https://www.coverforce.com.au/pay> or by phone on 1300 78 11 45.

Coverforce Insurance Broking Pty Ltd accepts Mastercard, Visa, American Express & Diners Club Cards.

The phone payment line is a 24-hour service. Calls are charged at the cost of a local call (mobile extra).



In Person

Please present page intact at any Australia Post Office.

Payments may be made by cash, cheque or EFTPOS.

Please make any cheques payable to 'DEFT Payment Systems for **Coverforce Insurance Broking Pty Ltd**'.



Mail

Detach payment slip and mail with payment to:

DEFT Payment Systems
GPO Box 4294
Sydney NSW 1164

Please make cheques payable to 'DEFT Payment Systems for **Coverforce Insurance Broking Pty Ltd**'.

Please note that receipts will not be issued for mailed payments.

Schedule of Insurance

Page 3 of 9

Class of Policy: Business Insurance
The Insured: Goolawah Co-Operative Pty Ltd

Policy No: 118U759580BPK
Invoice No: 35523
Our Ref: GOOLAWAH

Policy Number 118U759580BPK

Period of Cover From 20/04/2022 to 20/04/2023 at 4pm

Insured

Insured Name Goolawah Co-Operative Pty Ltd

Address Goolawah Co-Op
200 Illa Langi Road
CRESCENT HEAD, NSW, 2440

Policy Wording

QM8166

Cover Summary

Situation: Goolawah Co-Op Community Hall 200 Illa Langi Road CRESCENT HEAD NSW 2440 (Principal)

Cover	Taken
Property Damage	Taken
Business Interruption	Not Taken
Theft	Taken
Money	Not Taken
Machinery Breakdown	Not Taken
Electronic Equipment Breakdown	Not Taken
Public & Products Liability	Taken
Glass	Not Taken
General Property	Not Taken
Employee Dishonesty	Not Taken
Transit	Not Taken
Tax Audit	Not Taken

Situation: Goolawah Co-Op Machinery Shed 200 Illa Langi Road CRESCENT HEAD NSW 2440

Cover	Taken
Property Damage	Taken
Business Interruption	Not Taken
Theft	Taken
Money	Not Taken
Machinery Breakdown	Not Taken
Electronic Equipment Breakdown	Not Taken
Public & Products Liability	Not Taken
Glass	Not Taken
General Property	Not Taken
Employee Dishonesty	Not Taken
Transit	Not Taken
Tax Audit	Not Taken

INFORMATION FROM THE NSW EMERGENCY SERVICES LEVY INSURANCE MONITOR

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.

Schedule of Insurance

Page 4 of 9

Class of Policy: Business Insurance
The Insured: Goolawah Co-Operative Pty Ltd

Policy No: 118U759580BPK
Invoice No: 35523
Our Ref: GOOLAWAH

Your renewal premium comparison

The following comparative information has been included to assist you in understanding the impact of the ESL on your insurance premium.

	Last Year*	This Year
Base Premium	\$1,706.31	\$1,988.73
Emergency Services Levy	\$250.32	\$242.66
Stamp Duty	\$193.67	\$220.89
GST	\$195.67	\$223.15
Total Premium	\$2,345.97	\$2,675.43

* Last Year's premium represents the amount you were charged for your insurance policy at the beginning of the last policy term, plus or minus any changes you made throughout the policy term.

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 Coverforce Insurance Broking Pty Ltd 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

Claims Experience

Any claims in the last 3 years under the sections to be insured? No

Situation Details

Situation: Goolawah Co-Op Community Hall 200 Illa Langi Road CRESCENT HEAD NSW 2440 (Principal)

Business Details

Selected Occupation	Farmers Association Operation
Business Description	Land Sharing Co-operative
Annual Turnover	\$ 1,000
Total number of staff - Full Time	1
Total number of staff - Part time/Casual	0

Situation Details

Construction

Year built 2000

Building Details

Floors	Wood
Walls	Wood
Roof	Iron/Steel/Aluminium on wood
Expanded Polystyrene (EPS)	0%

Fire Protection

Fire Extinguishers, Hose Reels

Security Protection

Deadlocks on doors, Locks on all external windows without bars, CCTV system installed

Other Details

Premises connected to town water Yes

Schedule of Insurance

Page 5 of 9

Class of Policy: Business Insurance
The Insured: Goolawah Co-Operative Pty Ltd

Policy No: 118U759580BPK
Invoice No: 35523
Our Ref: GOOLAWAH

Interested Parties

No Interested Parties noted

Property Damage cover section

Property Damage Information

Is your premises more than 50% vacant

No

Sum Insured

Buildings

\$ 112,000

Method of Settlement

Reinstatement or replacement

Contents

\$ 5,000

Method of Settlement

Reinstatement or replacement

Stock

\$ Included in Contents

Specified Items

Not Insured

Extra cost of reinstatement

\$ As per policy wording

Removal of debris

\$ As per policy wording

Rewriting of records

\$ As per policy wording

Playing surfaces

\$ As per policy wording

Optional covers

Strata title mortgagee(s) interest

Not Insured

Flood cover

Not Insured

Applicable Excess

Excess

\$ 250

Earthquake, tsunami, volcanic eruption or subterranean fire

\$20,000 or 1% of the Total Sum Insured, whichever is the lower amount.

Theft cover section

Contents including Stock

\$ 5,000

Cigarettes / Tobacco

\$ Not Insured

Alcohol

\$ Not Insured

Specified items

Not Insured

Full time on-site security after business hours / Retail or office in after hr security building (no external access)

No

Additional benefits

Theft Without Forcible and Violent Entry

\$ 20,000

Optional cover

Theft of Property Insured in the open air

\$ 5,000

Applicable Excess

Excess

\$ 250

Public and Products Liability cover section

Limit of liability

General Liability and Products Liability

\$ 20,000,000

Details of Business

Schedule of Insurance

Class of Policy:	Business Insurance	Policy No:	118U759580BPK
The Insured:	Goolawah Co-Operative Pty Ltd	Invoice No:	35523
		Our Ref:	GOOLAWAH

Property Owner Liability only No

Contractors and Subcontractors

Do you engage contractors and/or subcontractors in your business No

Labour Hire

Do you engage labour hire or hired in labour in your business No

Additional benefit

Property in Your physical or legal control \$ 250,000

Applicable Excess

All Property Damage claims \$ 500

Situation Details

Situation: Goolawah Co-Op Machinery Shed 200 Illa Langi Road CRESCENT HEAD NSW 2440

Business Details

Selected Occupation	Farmers Association Operation
Business Description	Land Sharing Co-operative
Annual Turnover	\$ 1,000
Total number of staff - Full Time	1
Total number of staff - Part time/Casual	0

Situation Details

Construction

Year built 2000

Building Details

Floors	Concrete
Walls	Iron/Steel/Aluminium on steel
Roof	Iron/Steel/Aluminium on steel
Expanded Polystyrene (EPS)	0%

Fire Protection Fire Extinguishers, Hose Reels

Security Protection Deadlocks on doors, CCTV system installed

Other Details

Premises connected to town water No

Interested Parties

No Interested Parties noted

Property Damage cover section

Property Damage Information

Is your premises more than 50% vacant No

Sum Insured

Buildings	\$ 78,000
Method of Settlement	Reinstatement or replacement
Contents	\$ 56,000
Method of Settlement	Reinstatement or replacement
Stock	\$ Included in Contents
Specified Items	Not Insured

Schedule of Insurance

Class of Policy:	Business Insurance	Policy No:	118U759580BPK
The Insured:	Goolawah Co-Operative Pty Ltd	Invoice No:	35523
		Our Ref:	GOOLAWAH

Extra cost of reinstatement	\$ As per policy wording
Removal of debris	\$ As per policy wording
Rewriting of records	\$ As per policy wording
Playing surfaces	\$ As per policy wording

Optional covers

Strata title mortgagee(s) interest	Not Insured
Flood cover	Not Insured

Applicable Excess

Excess	\$ 250
Earthquake, tsunami, volcanic eruption or subterranean fire	\$20,000 or 1% of the Total Sum Insured, whichever is the lower amount.

Theft cover section

	Sum Insured
Contents including Stock	\$ 56,000
Cigarettes / Tobacco	\$ Not Insured
Alcohol	\$ Not Insured
Specified items	Not Insured
Full time on-site security after business hours / Retail or office in after hr security building (no external access)	No

Additional benefits

Theft Without Forcible and Violent Entry	\$ 20,000
--	-----------

Optional cover

Theft of Property Insured in the open air	\$ 5,000
---	----------

Applicable Excess

Excess	\$ 250
--------	--------

Schedule of Insurance

Class of Policy:	Business Insurance	Policy No:	118U759580BPK
The Insured:	Goolawah Co-Operative Pty Ltd	Invoice No:	35523
		Our Ref:	GOOLAWAH

Class of Policy:	Business Insurance	Policy No:	118U759580BPK
The Insured:	Goolawah Co-Operative Pty Ltd	Invoice No:	35523
		Our Ref:	GOOLAWAH

General Advice Warning (GAW)

This advice does not take into account any of your particular objectives, financial situation or needs. For this reason, before you act on this advice, you should consider the appropriateness of the advice taking into account your own objectives, financial situation and needs.

Before you make any decision about whether to acquire the policy, you should obtain and read the product disclosure statement for the policy.