



K & L REID  
46 GREENFIELD DRIVE  
MORIAC  
VIC 3240

This is not a request for  
payment.

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CERTIFICATE OF CURRENCY AS AT 07/08/2015

This is to certify that the policy detailed below is in force until the expiry date shown, subject to the payment of the premium.

All Enquiries: BUSINESS INSURANCE CENTRE  
GPO BOX 1387 MELBOURNE 3001  
Phone: 13 10 10

Policy Number: SB93802047  
Date Issued: 07/08/2015

APPROVER ID: K458 /352

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BUSINESS INSURANCE - POLICY SUMMARY

If the Policy covers more than one Situation, the Policy Sections shown below as INSURED may not apply to every Situation.

SECTIONS INSURED

- \* PUBLIC & PRODUCTS LIABILITY
- \* TAX AUDIT

SECTIONS NOT INSURED

- \* FIRE AND OTHER DAMAGE
- \* BUSINESS INTERRUPTION
- \* BURGLARY
- \* MONEY
- \* GLASS
- \* GOODS IN TRANSIT
- \* FRAUD & DISHONESTY
- \* EQUIPMENT BREAKDOWN
- \* GENERAL PROPERTY
- \* PERSONAL ACCIDENT AND ILLNESS

Please refer to the following page(s) for details of your insurance.



# Business Insurance

BUSINESS INSURANCE - POLICY DETAILS

Policy Number SB93802047

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Policy:

Insured(s):

LEANNE REID  
ABN : 24590145532  
KEN REID

Trading Name(s):

OSUSHIFUN  
DELISHH

Period of Insurance:

06/08/2015 to 4PM 06/08/2016

BUSINESS:

FOOD VAN CAFE UNLICENSED, FURNITURE & CARPET CLEANING, STEAM CLEANING

Situation:

MORIAC  
VIC 3240

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BUSINESS INSURANCE - POLICY DETAILS

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PUBLIC & PRODUCTS LIABILITY POLICY SECTION

Limit(s) of Liability:

(A) Public Liability	\$20,000,000
(B) Products Liability	\$20,000,000

Domestic Turnover : Between \$100,001 and \$250,000  
Overseas Turnover : NIL

Endorsement(s)/Risk Detail:

INTERESTED PARTY  
SOUNDWAVE FESTIVAL PTY LTD  
PRINCIPAL

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INTERESTED PARTY  
SHOWGROUNDS NOMINEE PTY LTD  
PRINCIPAL

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INTERESTED PARTY  
SPECIAL EVENT SERVICES PTY LTD  
PRINCIPAL

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INTERESTED PARTY  
ROYAL AGRICULTURAL SOCIETY OF VICTORIA LIMITED  
PRINCIPAL

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INTERESTED PARTY  
CAPITAL PPP SOLUTIONS (SHOWGROUNDS) NOMINEE PTY LT  
PRINCIPAL

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Excess(es) : \$200 FOR EACH PERSONAL INJURY CLAIM  
\$200 FOR EACH PROPERTY DAMAGE CLAIM

It has been declared to GIO that the applicant either:  
a. does not engage or expect to engage hired labourers or contractors to perform work on their behalf or for their benefit on any project, which has a value exceeding \$20,000. OR  
b. does engage or expects to engage hired labourers or contractors to perform work on their behalf or for their benefit on any project, which has a value exceeding \$20,000. However the Insured has elected not to insure this exposure



# Business Insurance

BUSINESS INSURANCE - POLICY DETAILS

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Geographic coverage: This policy section covers claims for compensation made against you anywhere in Australia or New Zealand for personal injury or property damage occurring within Australia or New Zealand and as otherwise noted in your policy wording or by endorsement shown in your schedule.

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## TAX AUDIT POLICY SECTION

	Sum(s) Insured:
Tax Audit	\$10,000
Optional Insurance	
DIRECTOR'S PERSONAL TAX RETURNS	NOT INSURED
Excess(es) :	\$200

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## Your duty of disclosure

Before you enter into this policy with us, you have a duty, under the Insurance Contracts Act, 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 this policy. Your duty however does not require disclosure of a matter;

- a) That diminishes the risk undertaken by us;
- b) That is of common knowledge;
- c) That we know or, in the ordinary course of our business, ought to know; and
- d) As to which compliance with your duty is waived by us.

If you fail to comply with your duty of disclosure, we may be entitled to reduce our liability under your policy in respect of a claim or we may cancel the policy or do both. If your non-disclosure is fraudulent, we may also have the option of avoiding the policy from the beginning.

## The amount of cover

For some parts of your policy, you have given us details about the cost of replacing buildings, business contents, your home, contents, farm buildings, farm contents, and other items, and the cost of doing certain things in connection with your business. This is to assist you to work out how much insurance cover you need.

When you do your calculations you should note that if you are not entitled to an input tax credit on the policy premium, all sums insured and limits of liability stated in the policy are GST inclusive (unless your policy states otherwise). If you are entitled to an input tax credit on any part of the policy premium, the sums insured and limits of liability stated in the policy are exclusive of any input tax credit which you are or would be entitled to claim. You should reconsider these details at each renewal or if you have a significant change and advise us of the changed details.

If you need advice about these things you should contact your accountant or financial adviser.

## Input tax credit entitlement

If you are entitled to an input tax credit for any portion of the premium for this policy or if your entitlement to an input tax credit as disclosed to us is incorrect or changes, then you must immediately let us know in writing.

## Under-insurance

You should note that some policy sections have under-insurance provisions which apply. This means that if you under-insure, you will have to bear part of any loss yourself.

## Payment and instalments

If you are paying the premium for this policy by instalments then, if an instalment of the premium remains unpaid for a period of at least:

- 1) 14 days, we may refuse to pay a claim; or
- 2) one month, we may cancel this policy.

We reserve the right to cancel any direct debit arrangement between us if one or more debits are returned unpaid by your financial institution.

## Renewal conditions

All renewals are effected on the basis that they are subject to the same terms and conditions which are set out in the policy wording or product disclosure statement which you already hold. If you require another copy please advise us. If your existing policy has a special endorsement or exclusion, this will continue during any renewal period unless your renewal notice shows otherwise.

In the event that we do not accept any renewal condition, we will inform you as soon as practicable.

## Workers compensation

Workers compensation insurance is compulsory for all employers. This insurance does not include workers compensation insurance.

## Fire service levy

In some States Fire and Emergency Authorities receive funding via a levy imposed on insurance companies. This levy is commonly known as Fire Services Levy (FSL). If the levy applies to your policy then the amount shown as FSL is our estimate of the amount which we must contribute towards FSL in respect of your policy.

## Privacy

We appreciate privacy is important to you. We are committed to protecting your personal information. For further information, please refer to our Privacy Statement and Suncorp Group Privacy Policy by visiting [www.gio.com.au/privacy](http://www.gio.com.au/privacy) or call us on 13 10 10.

Issued by: AAI Limited ABN 48 005 297 807 trading as GIO

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## PAYMENT OPTIONS

**By instalment.** Ask your representative about payment by instalments. A monthly administration fee applies.

**By BPAY.** Telephone and Internet Banking – BPAY. Contact your bank, credit union or building society to make this payment from your cheque, savings or credit card account. More info: [www.bpay.com.au](http://www.bpay.com.au)



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