

Select Insurance (Australia) Pty Ltd

Authorised Representative of



National Adviser Services Pty Ltd

T/A NAS Insurance Brokers

ABN 60 096 916 184 Australian Financial Services Licence No. 233750

Select Insurance (Australia) Pty Ltd
PO Box 9073, Harris Park, NSW 2150
Phone: 1800 883 007 Fax: (02) 8246 6353
Email: vijay.raj@selectinsure.com.au

TAX INVOICE

At your request, we have arranged the following insurance cover effective from the 2/6/2015. To maintain cover, we must receive your remittance by 9/6/2015. Please make payment to NAS Insurance Brokers.

Abichandani & Associates Pty Ltd ATF Abichandani Family Unit Trust
PO BOX 1010
Dundas NSW 2117
Australia
Attention: Manoj Abichandani

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

Date: 02/06/2015
Invoice No: 1-242574503

New Business

Policy No:	SMX019046559	Business Pack
Product:	Vero Business Insurance - Steadfast	Period of Cover:
Insurer:	Vero Insurance - AAI Limited t/as Locked Bag 25 Australia Square NSW 1215	From: 02/06/2015 To: 02/06/2016 at 4:00pm
The Insured:	Abichandani & Associates Pty Ltd ATF Abichandani Family Unit Trust	

COMPLAINTS HANDLING

Clients who are not fully satisfied with our services should contact the NAS Insurance Brokers Customer Service Officer on (08) 9480 8900 or service@nasinsurance.com.au.

NAS Insurance Brokers also subscribes to the Financial Ombudsman Service (FOS), a free customer service (contactable on the toll free number of 1300 780 808), as well as to the General Insurance Brokers Code of Practice.

Details of your duty of disclosure and your insurance cover are on the following page(s).

INVOICE DETAILS

Base Premium	Underwriter Levy	Fire Services Levy	Administration Fee	GST	Stamp Duty	Total Premium
\$1,379.51	\$0.00	\$413.85	\$175.00	\$196.84	\$177.54	\$2,342.74

Printed on: 2 June 2015


Please retain this portion for your records

REMITTANCE ADVICE

Policy No: SMX019046559
Due Date: 09/06/2015
Insured: Abichandani & Associates Pty Ltd ATF Abichandani Family Unit Trust

New Business 1-242574503

Please see below for amount due, which varies by payment method.

PAYMENT BY CHEQUE:	Please make your cheque for \$2,342.74 payable to NAS Insurance Brokers and return it with this slip to Select Insurance (Australia) Pty Ltd, PO Box 9073, Harris Park, NSW 2150	
PAYMENT BY EFT:	Please complete an EFT transaction for \$2,342.74 payable to NAS Insurance Brokers with Westpac Bank BSB 036011 , account number 293480 and a Description or Reference of 1-242574503	
PAYMENT BY BPAY:	 Bill Code: 126144 Reference: 12425745036 Amount: \$2,342.74	Please contact your bank or financial institution to pay from your cheque, savings, debit or transaction account.
PAYMENT BY CREDIT CARD or DEBIT CARD:	Please complete this section and mail this slip to Select Insurance (Australia) Pty Ltd, PO Box 9073, Harris Park, NSW 2150 or Phone 1800 883 007 with your credit card details to authorise payment of \$2,363.24	
Card payments attract an additional fee of 0.88%	Name on Card: _____	Expiry Date: ____/____/____
	Signature: _____	
	<input type="checkbox"/> Mastercard	<input type="checkbox"/> Visa
	[Dashed boxes for card details]	

INSURANCE SCHEDULE

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PRODUCT Steadfast Business Insurance

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ISSUER AAI Limited ABN 48 005 297 807 Trading as Vero Insurance

POLICY WORDING REF V6778 V4

POLICY NUMBER SMX019046559

POLICYHOLDER Abichandani & Associates Pty Ltd ATF
Abichandani Family Unit Trust

POLICYHOLDER ADDRESS PO BOX 1010
Dundas 2117

PERIOD OF INSURANCE 02/06/2015 to 02/06/2016 at 4:00pm

EFFECTIVE DATE 02/06/2015

THE BUSINESS PROPERTY OWNER OF SINGLE TENANT RETAIL RISK

Cover has been provided on the basis of the following information which you have provided to us. Please check that the details are correct and advise us of any amendments.

- * You have advised us that no director(s), business partner(s) or owner(s) of the Business or other person(s) covered under this policy has had insurance cancelled in the last 5 years.
- * You have advised us that no director(s), business partner(s) or owner(s) of the Business or other person(s) covered under this policy has been refused insurance or had a policy declined in the last 5 years.
- * You have advised us that no director(s), business partner(s) or owner(s) of the Business or other person(s) covered under this policy have been convicted of a criminal offence (other than minor motor offences) in the last 5 years.
- * You have advised us that no director(s), business partner(s) or owner(s) of the Business or other person(s) covered under this policy has been declared bankrupt, or has been involved in a business that has been put into receivership or liquidation, in the last 5 years.

PRIOR CLAIMS

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You have advised us that the business has had no more than 3 losses, nor losses totalling over \$5,000 in the last 3 years for those sections covered under this policy.

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WHAT IS COVERED

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PREMISES 69
===== WIGRAM STREET
HARRIS PARK 2150

WHAT YOU HAVE TOLD US

You have advised us that the construction of your building is:

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Brick/Concrete/Non-Combustible walls WITHOUT Sprinklers

You have advised us that the security of your building consists of:
Deadlocks / Swipe Cards with Back to Base (Secured) Line

You have advised us that the location is:
Main Street

FIRE & DEFINED EVENTS
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Building	INSURED AMOUNT
	\$ 450,000
	EXCESS
	\$ 500

You will have to pay the following excess if it applies to your claim
Earthquake \$20,000 or 1% of the property insured amount whichever is lesser

The following cover(s) applies across the policy for all premises:
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DUTY OF DISCLOSURE
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Before you enter into a contract of general insurance with an insurer, 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 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 any matter:
* that diminishes the risk to be undertaken by the insurer;
* that is common knowledge;
* that your insurer knows or, in the ordinary course of their business, ought to know;
* as to which compliance with your duty is waived by the insurer.

NON-DISCLOSURE
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If you fail to comply with your duty of disclosure, the insurer may be entitled to reduce their 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.

YOUR DUTY OF DISCLOSURE

Before you enter into a Contract of general insurance with an Insurer, you have a duty under the Insurance Contracts Act 1984 to disclose to the Insurer every matter that you know, or could reasonably expect to know, which is relevant to the Insurer's decision whether to accept the risk of 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 common knowledge;

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- that your Insurer knows or, in the ordinary course of business, ought to know;
- as to which the 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 the liability under the Contract in respect of the 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

NAS Insurance Brokers supports the Australian Privacy Principles. Our Privacy Policy, developed in accordance with these principles, is available on request.