



## Select Insurance Brokers Pty Ltd

Australian Financial Services Licence No. 234588 ABN 16 061 623 827

Wetherill Park - PO Box 6832 Wetherill Park DC NSW 1851  
Unit 1/413 Victoria Street, Wetherill Park NSW 2164 Tel: 02 9914 1777  
Narellan - Suite 5/22 Somerset Ave, Narellan NSW 2567 Tel: 02 4647 1511  
Penrith - Suite 15/458-470 High Street, Penrith NSW 2750 Tel: 02 4734 8838

Tel: 1300 008 245 Fax: 02 9725 1194

Email: insure@selectinsurance.com.au www.selectinsurance.com.au

### ENDORSEMENT INVOICE

Blue Transport Solutions Pty Ltd  
P O Box 432  
St Marys NSW 1790

Date 28-Jan-2021  
Invoice Number 182977  
Sales Team Todd Zammit  
Service Team Margaret Friend  
Branch Select Insurance Brokers Pty Ltd

Brief details of your amended policy are given below. You should refer to the policy document issued by the insurer for complete policy terms and conditions.

Please read carefully the Important Notices attached. Should you have any queries please call your Broker.

Type of Policy	Marine Carriers Liability Insurance
Insured	Blue Transport Solutions Pty Ltd
Interests Insured	Carriers Cargo Liability Insurance
Insurer	Zurich Australian Insurance Limited (Sunrise) ABN: 13 000 296 640 5 Blue Street NORTH SYDNEY NSW 2060
Policy Number	5046750ZMC
Period of Insurance	21-Jan-2021 to 21-Jan-2022
Effective Date	21-Jan-2021

This document may be used as a **Tax Invoice** once payment has been received.

#### Cancellation:

If cover is cancelled before the expiry of the period of insurance, we will refund to you only the net return premium we receive from the insurer. Fees may also be charged for the cancellation.

**Payments can be made by credit card or debit card. Please note an interest charge of 1.5% for credit cards and 1% for debit cards will be added to the invoice total.**

<b>EFT Details:</b>	
<b>BSB</b>	<b>332-027</b>
<b>Account Number</b>	<b>552170358</b>
<b>Reference</b>	<b>Invoice Number</b>

Premium	\$	150.00
FSL	\$	0.00
Policy Charge	\$	0.00
Broker Fee	\$	0.00
Total GST	\$	15.00
Stamp Duty	\$	14.85
<b>Total Due</b>	<b>\$</b>	<b>179.85</b>



To ensure continuity of cover, please detach and return this portion with your payment within 14 days together with any documentation requested to:

Select Insurance Brokers Pty Ltd  
PO Box 6832  
WETHERILL PARK BC NSW 2164

Date: 28 Jan 2021  
Invoice #: 182977  
Client: Blue Transport Solutions Pty Ltd  
**Total Due: \$ 179.85**

Notes:

**POLICY PARTICULARS:**

Policy Endorsed to add Liability of Subcontractors extension.

In all other respects the policy remains unaltered.

Date	28/01/2021
Policy number	5046750ZMC
Insured	Blue Transport Solutions Pty Ltd
Effective date	21/01/2021 at 4:00pm
Period of insurance	4:00PM on 21/01/2021 to 4:00PM on 21/01/2022
Quote valid to	27/02/2021 at 4:00pm

Carriers cargo liability (1)

Reason for endorsement	Additional Cover
Insured goods	General freight (steel, machinery, sheds etc) no hazardous
Radius of transit	Within Australia
Limit of liability	\$ 100,000
Removal of debris	\$ 50,000

Gross freight earnings As principal carrier (including payments to subcontractors)	\$ 2,300,000
Special contracts	\$ 0
When acting as a subcontractor	\$ 0
Total gross freight earnings	\$ 2,300,000

Optional extension of cover Liability of subcontractors	Selected
Gross freight earnings paid to subcontractors	\$ 650,000

Conditions of Insurance

Subject to Zurich Carriers Cargo Liability Insurance Policy Wording

Excess	\$ 250
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General Condition

8.7 Premium and Adjustments is deleted. This policy is not adjustable.

Additional Exclusion

Cyber Attack Exclusion

Notwithstanding any terms or conditions under this policy, Zurich does not cover loss, damage, liability or expense

directly or indirectly caused by or contributed to by or arising from the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus or process or any other electronic system.

Provided that where this policy is endorsed to cover risks of war, civil war, revolution, rebellion, insurrection, or civil strife arising there from, or any hostile act by or against a belligerent power, or terrorism or any person acting from a political motive, then the above exclusion shall not operate to exclude losses (which would otherwise be covered) arising from the use of any computer, computer system or computer software programme or any other electronic system in the launch and/or guidance system and/or firing mechanism of any weapon or missile.

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#### Communicable Disease Endorsement

1. Notwithstanding any other provision of this Policy to the contrary, this Policy does not insure any loss, damage, claim, cost, expense or other sum, directly or indirectly arising out of, attributable to, or occurring concurrently or in any sequence with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.

2. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

2.1 the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and

2.2 the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and

2.3 the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property insured hereunder,

and includes, but is not limited to, a disease that is or becomes listed on the National Notifiable Disease List and/or is or becomes a temporary addition to the National Notifiable Disease List and/or has or could give rise to a public health event of national significance and/or is or becomes a listed human disease (where National Notifiable Disease List means the list established and in force from time to time under section 11 of the National Health Security Act 2007 (Cth) and listed human disease has the meaning given by section 42 of the Biosecurity Act 2015 (Cth), or in each case any subsequent amendment, replacement or successor legislation of the Commonwealth of Australia).

3. This endorsement applies to all coverage extensions, additional coverages, exceptions to any exclusion and other coverage grant(s). All other terms, conditions and exclusions of the policy remain the same.

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UNDERWRITTEN BY:

ZURICH AUSTRALIAN INSURANCE LIMITED

(ACN 000 296 640)  
(ABN 13 000 296 640)

# IMPORTANT INFORMATION FOR CLIENT

## YOUR DUTY OF DISCLOSURE

Before you enter into a contract of general insurance, you have a duty, under the Insurance Contracts Act 1984, to disclose every matter that you know or could be reasonably 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 before you renew, extend, vary or reinstate a contract of general insurance.

Your duty, however, does not require disclosure of a matter

- that diminishes the risk to be undertaken
- that is common knowledge
- that the insurer know or in the ordinary course of 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 their liability under the contract in respect of a claim or may cancel the contract.

If your non-disclosure was fraudulent, the underwriters may also have the option of avoiding the contract from its beginning.

## UTMOST GOOD FAITH

Insurance contracts are subject to the doctrine of utmost good faith, and this is embodied in the ACT. Utmost Good Faith must be strictly adhered by both parties -Insured and Insurer - and failure by the Insured to do so may prejudice the claim.

The Insured has a legal obligation to reveal to the Insurers any material fact which might affect their judgment in acceptance of the Insurance and/or assessing the premium. Failure to do so could avoid any contract from inception. Claims must be notified immediately as late notification may cause denial of liability in some instances.

## SUBROGATION

You are warned that should you become a party to any agreement that has the effect of excluding or limiting your insurer's ability to recover from a third party, your insurers may have the right to refuse to indemnify you for such loss where it is shown that your insurer's rights of recovery have been prejudiced by your action.

## RETAIL CLIENTS

Under the Corporations Act 2001 and associated Regulations Retail Clients are provided with additional levels of protection from other insurance purchasers. The Act defines Retail Clients as:

Individuals or a small manufacturing business employing less than 100 people or any other business employing less than 20 people.

**And** that are being provided a financial service or product that relates to the following insurance covers: Motor Vehicle (under 2 tonne), Home building, contents, personal and domestic, Sickness and Accident or Travel, Consumer Credit and other classes as prescribed by regulations.

## WHAT ADVICE IS BEING PROVIDED (RETAIL CLIENTS ONLY)

If you are a RETAIL CLIENT (refer above) and a Statement of Advice has not been provided to you with this invoice then the advice that we are giving you related to this transaction is General Advice.

General Advice is advice that has been prepared without considering your current objective's, financial situation or needs. Therefore, before acting on this advice, you should consider the appropriateness of the advice having regard to your current objective's, financial situation or needs.

If the advice provided relates to the acquisition or possible acquisition of a new insurance policy and the insurer has prepared a Product Disclosure Statement (PDS) we will have attached the PDS for your review. You should consider the PDS prior to making the decision to purchase this product. Further information regarding the income we have been paid by the insurer for this transaction is available upon request.

## **COOLING OFF**

All Retail Products are subject to a 14-day "cooling off period". This means that if you are not happy with a Retail Product, you have 14 days to withdraw from the new contract at no cost to you other than our brokers fee, which is not refundable.

## **COMPLAINTS**

Clients who are not fully satisfied with our services should contact our Complaints Officer on 1300 008 245 or put your complaint in writing and send it to at the address as shown at the bottom of this information sheet.

We are a member of the Australian Financial Complaints Authority (**AFCA**). If your complaint cannot be resolved to your satisfaction by us you have the right to refer the matter to the AFCA. The AFCA can be contacted at:

Mailing address: Australian Financial Complaints Authority, GPO Box 3, Melbourne, VIC 3001  
Ph - 1800 931 678 | Fax - 03 9613 6399 | Email - [info@afca.org.au](mailto:info@afca.org.au) | Website - [www.afca.org.au](http://www.afca.org.au)

## **CANCELLATION WARNING (RETENTION OF BROKERAGE AND FEES)**

If a cover is cancelled before expiry of the period of insurance, we reserve the right to refund to you only the net return premium we received from the insurer, and not refund any part of the brokerage or fees we receive for arranging the cover. A broker service fee may be charged to process the cancellation.

## **AVERAGE / CO-INSURANCE**

It is most important that the Sum Insured you select is adequate to represent the value of the insured property and is calculated in accordance with the cover being arranged. Otherwise, you will be under-insured and in terms of the Average / Co-insurance provisions of your policy, you may be responsible for paying part of the loss you actually suffer.

## **THIRD PARTY INTERESTS**

Insurance policies will only provide cover for your interest in the property insured and does not cover the interest of any third parties unless you have informed us of them in writing and they are noted on the policy.

## **ALTERATIONS**

No alterations to the risk whatsoever will be admitted until you have notified us in writing and will not take effect until acceptance is confirmed by the insurance underwriters.

## **PRIVACY ACT**

We maintain a record of your personal profile, including details of insurance policies that we arrange for you. We may also maintain records of any recommendations or advice given to you.

We are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information. A copy of our privacy policy is available on request. A copy is also available on our website. [www.selectinsurance.com.au](http://www.selectinsurance.com.au)

If you wish to look at your file please ask us. We will make arrangements for you to do so.

## **PRODUCT DISCLOSURE STATEMENT**

You are advised to read the product disclosure statement (PDS ) or Policy. The PDS will contain information about the particular policy which will enable you to make an informed decision about purchasing that policy.

## **RIGHTS OF RECOVERY AGAINST OTHERS**

It is a condition of a Contract of Insurance that you may not forego any right of recovery that may exist against another party without prior approval in writing being given by your insurer.

## **UNDERWRITING AGENTS AND WHOLESALE BROKERS**

In some cases we access insurance products via Underwriting Agents and Wholesale brokers rather than directly with the insurer. In such cases should you wish to access the Financial Services Guide of the Underwriting Agency or Wholesale Broker please contact us and we will arrange to have a copy sent out to you.

## **DISCLAIMER**

This notice is a summary only (errors and omissions excepted) and does not purport to be a copy of the insurance company's policy or other documents. In case of any discrepancy, the insurer's documents will prevail.

Below are a list of Insurance Policies that you may not be aware of that you may wish to consider. Please let our office know should you wish to discuss any of these products further.

**Business Insurance/Property Owners**

- 1.Fire & Extraneous Perils
- 2.Business Interruption
- 3.Theft
- 4.Money
- 5.Glass Breakage
- 6.Public/Products Liability
- 7.Machinery Breakdown
- 8.Computer/Electronic Breakdown
- 9.Marine Transit
10. Portable Equipment
11. Fidelity Guarantee

**Motor Vehicle Insurance**

- 1.Comprehensive/Own Damage
- 2.Third Party, Fire & Theft
- 3.Third Party Property Damage Only
- 4.Fire & Theft Only
- 5.Compulsory Third Party (CTP)

**Home Insurance**

- 1.Building
- 2.Contents

**Landlords Insurance**

- 1.Buidling
- 2.Contents
- 3.Loss of Rent
- 4.Theft by Tenants

**Strata Insurance**

- 1.Domestic
- 2.Commercial

**Liability**

1. Association Liability
2. Defamation
3. Directors' & Officers' Liability
4. Directors' & Officers' Supplementary Legal Expenses
5. Employment Practices Liability
6. Public Liability
7. Products Liability
8. Electronics Industry Errors & Omissions
9. Intellectual Property/Patent Protection/Copyright
10. Management Liability
11. Pollution/Environmental Impairment Liability
12. Products Guarantee
13. Products Recall
14. Professional Indemnity
15. Retroactive Liability
16. Statutory Liability (Fines & Penalties)
17. Superannuation Fund Trustees' Liability
18. Umbrella Liability
19. Warranty Indemnity

**Heavy Motor Insurance**

- 1.Comprehensive
2. Third Party Property Damage Only
- 3.Downtime
- 4.Liability
- 5.Marine Carriers

**Motor Trade Insurance**

- 1.Fire and Perils
- 2.Business Interruption
- 3.Theft
- 4.Money
- 5.General Property
- 6.Glass
- 7.Public and Products Liability
- 8.Employee Dishonesty
- 9..Machinery Breakdown
- 10.Computer/Electronic Equipment
- 11.Transit
- 12.Tax Audit
- 13.Professional Indemnity
- 14.Customers' Vehicles – Driving Risk &/or Road Testing Cover
- 15.Business Vehicles

**Additional Products**

- 1.Construction
- 2.Consumer Credit
- 3.Cyber Risk/Liability
- 4.Extended Warranty
- 5.Farm, Crop and Livestock
- 6.Travel
- 7.Medical Indemnity Insurance
- 8.IT Insurance
- 9.Engineering
- 10.Industrial Special Risk
- 11.Workers Compensation
- 12.Marine Insurance
- 13.Personal Accident & Illness
- 14.Plant & Machinery
- 15.Bus & Coach
- 16.Jetty Insurance
- 17.Pleaseure craft