



PAS Insurance Brokers

ABN 21 003 503 455

AFS Licence Number 234701

Suite 6
35-37 Railway Parade
Engadine NSW 2233

PO Box 240
Engadine NSW 2233

Tel: (02) 9520 0999
Fax: (02) 9520 9829

Email: info@pasbrokers.com.au

You are reminded that the policy mentioned below falls due for renewal on 30/06/2017. To ensure your continued protection, payment must be received by this due date.

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TAX INVOICE

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

Invoice Date: 30/05/2017

Invoice No: 81074

Our Reference: SHANE TREE

Should you have any queries in relation to this account, please contact your Account Manager
Brooke Furlong

Benjamin Perrin-Lawson
Shane's Trees Pty Ltd
4 Cherana Place
KAREELA NSW 2232

Class of Policy: Public/Product Liability Insurance
Insurer: QBE Insurance (Aust) Limited T/as QBE Commercial
82 PITT STREET, SYDNEY NSW 2000
ABN: 78 003 191 035
The Insured: Shane Trees Pty Ltd

RENEWAL

Policy No: 41A780042BPK

Period of Cover:

From 30/06/2017

to 30/06/2018 at 4:00 pm

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

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, 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

-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 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.

Clients who are not fully satisfied with our services should contact our customer relations/complaints officer.

Your Premium:

Premium	UW Levy	Fire Levy	GST	Stamp Duty	Broker Fee
\$1,980.00	\$250.00	\$0.00	\$234.00	\$196.02	\$110.00

TOTAL \$2,770.02
(Excluding Credit Card fee)

Credit Card fee (inc GST) is \$30.19



Acct Name: PAS Personnel (NSW) P/L
BSB: 182222 Account: 303561260
Reference: SHANE TREE 81074

Our Reference: SHANE TREE
Invoice No: 81074
Acct Man: Brooke Furlong



Mail this portion with your cheque payable to:
PAS Insurance Brokers
PO Box 240
Engadine NSW 2233



To pay with your
Mastercard or Visa (1.09% fee charged)
Call 02 9520 0999

AMOUNT DUE

\$2,770.02

Schedule of Insurance

Class of Policy: Public/Product Liability Insurance
The Insured: Shane Trees Pty Ltd

Policy No: 41A780042BPK
Invoice No: 81074
Our Ref: SHANE TREE

This policy has been placed with

Tudor Insurance Australia Ltd
ABN 19 876 513 568
PO Box 256 Berwick Vic 3806

Tudor Insurance Australia Ltd is underwritten by

QBE Insurance (Aust) Limited T/as QBE Commercial
ABN 78 003 191 035
82 PITT STREET, SYDNEY NSW 2000

BROADFORM LIABILITY LIABILITY

Insured: Shane Trees Pty Ltd
Situation: Australia Wide
Occupation: Tree Contractor

PUBLIC/PRODUCTS LIABILITY

Legal Liability to the general public including third parties in respect of property damage and/or personal injury arising from the occupational activities of the insured.

Section 1 - Public Liability: \$ 20,000,000
Section 2 - Products Liability: \$ 20,000,000

Occupation: Treelopping, felling, tree surgery, stump grinding, mulching, garden rubbish removal & garden maintenance, tree transplanting and supply, including hiring in and use of cherry pickers.

Property in the physical & legal care, custody and control
Limit: \$100,000

Excess \$1,000 each and every claim

WORDING: QM192-0506

STATUTORY LIABILITY SECTION

Statutory Liability \$ 1,000,000

Excess: Nil

Statutory Liability wording:

This policy section is issued subject to the terms and conditions of the QBE statutory Liability policy wording "STAT 02.02".

Schedule of Insurance

Class of Policy: Public/Product Liability Insurance
The Insured: Shane Trees Pty Ltd

Policy No: 41A780042BPK
Invoice No: 81074
Our Ref: SHANE TREE

The most we will pay for statutory Liability under this section of the policy for this risk location for any one claim and in the aggregate is the amount specified in the schedule for this risk number. The maximum amount we will pay for all claims for all locations under this policy is \$1,000,000 irrespective of the number of risks or claims.