



MBA Insurance Services Pty Ltd

ABN 17 110 143 550

AFS Licence 281729

332 Albert Street
EAST MELBOURNE VIC 3002

GPO BOX 544
MELBOURNE VIC 3001

Tel: (03) 9411 4555
Fax: (03) 9417 7931
Web: www.mbais.com.au

The policy mentioned below falls due for renewal on 20/03/2019.
To ensure continued protection, payment must be received by this date.

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TAX INVOICE

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

Bayshore Building & Renovations Pty Ltd
3 / 5 Hender Street
DONCASTER VIC 3108

Invoice Date: 19/03/2019
Invoice No: IG180698
Our Reference: BAYSHORE

Should you have any queries in relation to this account,
please contact your Account Manager:
Nick O'Connell

Class of Policy: Contract Works CGU Facility
Insurer: Insurance Australia Ltd (t/as CGU)
Level 5+6/ 388 George Street, SYDNEY NSW 2000
ABN: 11 000 016 722
The Insured: Bayshore Building & Renovations Pty Ltd

RENEWAL

Policy No: 01D1860096
Period of Cover:
From **20/03/2019**
to **20/03/2020** at 4:00 pm

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

Your Premium:

Premium	UW Levy	F+ES Levy*	GST	Stamp Duty	Broker Fee
\$1,581.56	\$0.00	\$0.00	\$168.19	\$173.97	\$100.28

* Where ES Levy relates to State Emergency
Services (Applicable in NSW only)

TOTAL \$2,024.00

(A processing fee applies for Credit Card payments)



Please turn over for further payment methods and instructions



Biller Code: 20362
Ref: 40183681911753424



Pay by credit card (Visa, Mastercard, Amex or Diners)
at www.mbais.com.au or
Call 1300 78 11 45. A surcharge may apply.
DEFT Reference Number: 40183681911753424



*498 401836 81911753424

MBA Insurance Services Pty Ltd

Our Reference: BAYSHORE
Invoice No: IG180698
Due Date: 20/03/2019

Premium	\$1,581.56
U'writer Levy	\$0.00
F+ES Levy	\$0.00
GST	\$168.19
Stamp Duty	\$173.97
Broker Fee	\$100.28

AMOUNT DUE \$2,024.00

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000202400<3+

Class of Policy: Contract Works CGU Facility
The Insured: Bayshore Building & Renovations Pty Ltd

Policy No: 01D1860096
Invoice No: IG180698
Our Ref: BAYSHORE

MBAIS Construction Works & Public and Products Liability Insurance

Policy Type:	<div>Construction Works Insurance Insured</div> <div>Plant Machinery Equipment & Tools Insurance Insured</div> <div>Public and Products Liability Insurance Insured</div>
Basis of Policy:	<p>Annual Turnover Policy: Premium is a deposit premium, calculated on the estimated Turnover and adjusted on expiry of the Period of Insurance in accordance with actual Turnover – as provided in the Policy.</p>
	<p>Common Section – Applicable to: Construction Works Insurance Policy and Public and Products Liability Insurance Policy.</p>
Insurer:	Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance
Named Insured:	Bayshore Building & Renovations Pty Ltd including in respect of the Named Insured: <ul style="list-style-type: none"> • Parent and subsidiary companies • All Principals; and others as provided in the Policy
Period of Insurance:	From 20/03/2019 to 20/03/2020 at 4:00pm local standard time
Geographical Limits:	Construction Site anywhere in Australia and elsewhere as provided in the Policies.
Business / Products of the Named Insured:	All activities of construction in connection with residential and commercial and apartment building works. Including but not limited to: <ul style="list-style-type: none"> • Project/construction management • Development • Sales • Visiting suppliers or manufacturers • Trade fairs and exhibitions And all other ancillary activities.
Works Limitations:	The Insurer shall not be liable for Construction Works or Public Liability claims arising out of or in connection with works by the Insured comprising: <ul style="list-style-type: none"> • Maximum Project Value, Maximum Construction Period or Defects Liability Period, any of which exceeds the Policy Limits specified herein for such items. • Civil only works exceeding \$100,000 in value. • Demolition only works.

Schedule of Insurance

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Class of Policy:	Contract Works CGU Facility	Policy No:	01D1860096
The Insured:	Bayshore Building & Renovations Pty Ltd	Invoice No:	IG180698
		Our Ref:	BAYSHORE

- Building works on or over water.
- Oil, gas or petrochemical industry works.
- Experimental or prototype works.
- Piling, rock or soil anchoring or underpinning (unless incidental part of a larger project)

Note: If insurance is required for any works excluded by Works Limitations, please refer to **MBA Insurance Services**. Works Limitations should also be read in conjunction with **Policy terms and Exclusions**.

Excess:	Construction Works Policy: <ol style="list-style-type: none"> 1. Damage to the Insured Project: \$1,000 2. Plant Machinery Equipment and Tools: \$500 3. Pre-existing Property N/A 4. Named Cyclone Damage - Insured Project, Residential : \$2,500 5. Named Cyclone Damage - Insured Project, other than Residential: \$5,000 Public and Products Liability Policy: <ol style="list-style-type: none"> 1. Third Party Personal Injury or Property Damage: \$1,000 – other than claims arising from: 2. Workers Recourse: \$5,000 	Amount:
Turnover:	Estimated Turnover during the Period of Insurance:	\$200,000
Endorsements:	There are no endorsements applicable to this Policy.	
Additional Terms Applicable to Construction Works Insurance Policy only:		
Interest Insured:	Insured Project(s): Comprising the construction works, ancillary and temporary works and all materials and other things for incorporation in or carrying out the works, including sheds, huts, on site amenities, formwork, falsework, scaffolding, hoardings and other interests as provided in the Policy against Damage occurring from an Event in the Geographical Limits to any Insured Project during the Construction Period or the Defects Liability Period.	Policy Limit(s):
	Maximum Project Value: (any one Insured Project or Stage) Maximum Construction Period: (any one Insured Project or Stage) Testing and Commissioning Period: Maximum Defects Liability Period: (any one Insured Project or Stage)	\$200,000 24 months Included 12 months
Additional Payments:	The percentage's specified below are in addition to and apply to the value or estimated value of each Insured Project; <ol style="list-style-type: none"> 1. Additional Costs of Reinstatement: 2. Expediting Expenses: 3. Fire Extinguishment Costs: 	10% 10% 5%

Schedule of Insurance

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Class of Policy:	Contract Works CGU Facility	Policy No:	01D1860096
The Insured:	Bayshore Building & Renovations Pty Ltd	Invoice No:	IG180698
		Our Ref:	BAYSHORE

	<ol style="list-style-type: none"> 4. Government and Other Fees: 5. Materials Supplied by Principal: 6. Professional Fees: 7. Removal of Debris: 8. Variations and Escalation Allowance: 9. Claims Preparation Costs 10. Mitigation Expenses 11. Access Costs 12. Search & Locate Costs 13. Recovery of Property 	<p>5%</p> <p>10%</p> <p>12%</p> <p>10%</p> <p>20%</p> <p>5%</p> <p>10%</p> <p>\$100,000</p> <p>\$50,000</p> <p>\$50,000</p>
Additional Provisions:	<p>Additional Provisions are included in the value or estimated value of each Insured Project:</p> <ol style="list-style-type: none"> 1. Materials in Transit 2. Materials in Storage 	<p>\$500,000</p> <p>\$500,000</p>
Policy Options:	<p>This Policy extends to cover the following optional covers, if stated as covered below in the Schedule, up to the amount shown for each.</p> <ol style="list-style-type: none"> 1. Plant Machinery Equipment and Tools: <ol style="list-style-type: none"> (A) Whilst located only at Construction Site(s): (B) Whilst located anywhere in Australia: 2. Hired-In Plant Machinery Equipment and Tools: <p>Estimated annual hire fees</p> 3. Pre-existing Property at Construction Site(s): 4. Run-Off Projects 	<p>\$10,000</p> <p>Not Insured</p> <p>Not Insured</p> <p>Not Insured</p> <p>Not Insured</p>
<p>Additional Terms Applicable only to Public & Products Liability Insurance Policy:</p>		
Interest Insured:	<p>All sums which the Insured shall become legally liable to pay for compensation in respect of:</p> <ol style="list-style-type: none"> 1. Personal Injury 2. Property Damage 3. Advertising Injury <p>happening during the Period of Insurance within the Geographical Limits as a result of an Occurrence in connection with the Business or Products of the Insured.</p> <p>Supplementary Payments: (in addition to Indemnity Limit) Approved defence costs and expenses, legal fees and other payments as provided in the Policy.</p> <p>Public Liability: Any one claim or number of claims arising out of the one Occurrence</p> <p>Products Liability:</p>	<p>Limit of Indemnity:</p> <p>\$10,000,000</p> <p>\$10,000,000</p>

Schedule of Insurance

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The Insured: Bayshore Building & Renovations Pty Ltd	Invoice No: IG180698
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	<p>Any one claim and in total for all claims during the Period of Insurance</p> <p>Advertising Injury: Any one claim or number of claims arising out of the one Occurrence</p> <p>Other Provisions: Professional Indemnity: Personal Injury or Property Damage arising out of advice, design or specification. Any one claim and in total for all claims during the Period of Insurance</p> <p>Property in physical or legal control of the Insured: Any one claim or number of claims arising out of the one Occurrence</p> <p>Vibration, removal and/or weakening of supports: Any one claim or number of claims arising out of the one Occurrence</p>	<p>\$10,000,000</p> <p>\$1,000,000</p> <p>\$250,000</p> <p>\$10,000,000</p>
Important Notices:	<p>Good and Services Tax (GST) This notice becomes a Tax Invoice when the amount payable is paid in full. Should changes be made, the new schedule issued will become your tax invoice.</p> <p>This is a brief summary only of the cover provided. For full details of cover please refer to your Policy Wordings MBAIS-CGU CW&PPL 01.08.2017. If you require a copy of the Policy Wordings please contact our Office.</p>	