



PAS Insurance Brokers

ABN 21 003 503 455

AFS Licence Number 234701

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35-37 Railway Parade
Engadine NSW 2233

PO Box 240
Engadine NSW 2233 NSW 2233

Tel: (02) 9520 0999
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Email: info@pasbrokers.com.au

As per your request, we have arranged the following insurance cover effective from the 8/09/2010. To ensure your protection, we must receive your remittance within 14 days of you receiving this account.

TAX INVOICE

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

Invoice Date: 7/09/2010
Invoice No: 52654
Our Reference: ENVIRO

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

Enviro Frontier Pty Ltd
PO BOX 617
NARRABEEN NSW 2101

Class of Policy: Heavy Motor Vehicle & Plant Insurance
Insurer: Allianz Australia Insurance Limited
GPO Box 4049 Sydney NSW 2001
The Insured: Enviro Frontier Pty Ltd
ABN: 15 000 122 850

NEW POLICY

Policy No: MQ81365
Period of Cover:
From **8/09/2010**
to **8/09/2011** 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.

Insurance Brokers also subscribe to the **Insurance Brokers Disputes Limited (IBD)**, a free customer service and the General Insurance Brokers Code of Practice. Further information is available from this office, or contact the IBD on 1300 780 808.

This invoice is prepared as a brief summary of your insurance. It is not a complete description of all your policy terms, conditions and exclusions. Please refer to your policy document for the full terms, conditions and exclusions.

"As is the standard practice of PAS Insurance Brokers, all client refunds and cancellations are processed on a nett of commission, brokerage and fees basis."

Direct Credit option:

National Australia Bank Limited
Acct Name: PAS Personnel (NSW) P/L Inscce
Broking A/c
BSB No: 082268
Acct No: 529275995
Please use reference:
ENVIRO 52654

Your Premium:

Premium	UW Levy	Fire Levy	GST	Stamp Duty	Broker Fee
\$2,084.00	\$75.00	\$20.84	\$225.48	\$115.77	\$75.00

TOTAL DUE \$2,596.09
(Excluding Credit Card fee)

Credit Card fee (inc GST) is \$31.15

REMITTANCE ADVICE

Please detach and return with PAS Insurance Brokers
your payment or Credit Card authority to:
PO Box 240
Engadine NSW 2233

Please charge \$2,627.24 to my Mastercard Visa Card
(Inc CC fee & GST)

Card No:

Cardholder Name: _____

Expiry: ____ / ____ Signature: _____

Our Ref: ENVIRO NEW POLICY

Invoice No: 52654

Due Date: 8/09/2010

Policy No: MQ81365

Acct Man: Julie Pearce

In accordance with standard business practices, receipts will not be issued unless requested.

AMOUNT DUE \$2,596.09
(Excluding Credit Card fee)

Schedule of Insurance

Class of Policy: Heavy Motor Vehicle & Plant Insurance

Policy No: MQ81365

The Insured: Enviro Frontier Pty Ltd

Invoice No: 52654

Our Ref: ENVIRO

This policy has been written through:

Global Transport & Automotive Insurance . - ABN 93 069 048 255.
PO Box 507, St Leonards NSW 1590

COMMERCIAL MOTOR VEHICLE INSURANCE

INSURED: Enviro Frontier Pty Ltd

SITUATION: Australia Wide

OCCUPATION: Tree & Rubbish Removal

ITEM 1 :

1998 Daihatsu Delta Tipper Truck (2-5t)

Reg No: WVG 199

Vin No: JDA00V11800058632

Excess: \$ 500 /+ Age /+ Inexperience

Use: Business

Cover: Comprehensive

NCB: 50%

Sum Insured: \$23,000 or market value whichever is the lesser

Garaged: Narrabeen 2101

Legal Liability: \$30million limited to \$250,000 for dangerous goods

ITEM 2:

2009 Vermeer BC1000 XL Woodchipper

Reg No. V7590

S/N IVRY111989011757

Excess: \$ 580/ + Age/ + Inexperience

Use: Business

Cover: Comprehensive

NCB: 50%

Sum Insured: \$ 58,000 or market value whichever is the lesser

Garaged: Narrabeen 2101

Legal Liability: \$30million limited to \$250,000 for dangerous goods

ITEM 3:

2010 Great Wall Motors V240 (4x2) Utility

Reg No. BSP-08U

Vin No. TBA

Cover: Comprehensive

Use: Business

Sum Insured: Market Value or sum insured whichever is the lesser

NCB: 50%

Excess: \$ 500 /+ Age/ + Inexperience

Finance: St George Bank

Wording: Global Transport- Commercial Motor Insurance Policy (CM01032008)

Schedule of Insurance

Class of Policy: Heavy Motor Vehicle & Plant Insurance

Policy No: MQ81365

The Insured: Enviro Frontier Pty Ltd

Invoice No: 52654

Our Ref: ENVIRO

Excess:

- as noted in the vehicle schedule and policy wording
- applies to windscreen only claims
- Age & Inexperience excesses apply
- Excess double outside operating radius
- Excess doubles whilst tipping

Additional Endorsement

EC101- Driver Restriction (5)

GLOBAL TRANSPORT & AUTOMOTIVE INSURANCE SOLUTIONS PTY LTD
FOR ALLIANZ AUSTRALIA LTD