

business

insurance application



Please read the following information before you complete the application.

Keep this information for your records.

Please read and keep the policy booklet for this insurance.

Extract From The Insurance Contracts Act 1984

Under the terms of the Act We must advise You about the following:

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 be expected to know, is relevant to the insurer's decision whether to accept the risk of the 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 of common knowledge;
- ◆ that your insurer knows or, in the ordinary course of its business, ought to already 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 its 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.

Important Information

1. Delay of Cover

We will not provide any cover, for a period of 48 hours from the time of the commencement of your insurance, for Damage or loss caused by:

- (a) bushfire or grassfire; or
- (b) a named cyclone.

This Exclusion does not apply, however, if this insurance commences directly after:

- (a) another insurance policy covering the same property expired, without a break in cover,
- (b) You have entered into a contract of sale to purchase the property, or
- (c) You have entered into a contract to lease the property.

2. Acceptance of the Application

This insurance will not be in force until the completed Application has been received by Us and the risk accepted by Us. We reserve the right to decline any Application.

3. Alterations to Your Business

To ensure continued cover under this Policy it is important that You advise Us immediately of any changes to Your Business, that may result in an increased chance of destruction, loss or damage to property insured or liability to third parties. Some examples of changes about which You should notify Us are:

- (a) changes in Your name or directors or partners;
- (b) changes to the address or location of your Business;
- (c) changes in the nature of your Business or trade or occupation;
- (d) alterations in construction of the premises;
- (e) new business products not previously disclosed to us.

When We receive notification of a change We may decide to either:

1. adjust the premium or terms of the Policy, or
2. cancel the Policy in accordance with the provisions of the Insurance Contracts Act 1984.

4. Workers' Compensation

The insurances provided by this Policy do not include Workers' Compensation. It is compulsory for all employees to be insured for Workers' Compensation and separate cover should be arranged.

5. Payments by instalment

Under General Condition 7, if payment is to be made by instalments, then failure to pay any instalment for a period of 14 days or longer may result in Us refusing to meet any claim arising from an event occurring after the due date of the instalment. If the instalment is overdue for a period of one month or longer, We may cancel Your policy without notice.

6. Underinsurance /Average

If you chose a sum insured that is lower than it would actually cost to replace an item this is called Underinsurance. If this happens you may be required to bear a portion of the loss yourself.

When complete, please forward this application to:

- CGU Insurance, GPO Box 9902 in the capital city of your state or
 - your insurance adviser or
 - your local CGU Insurance office.

Business Insurance Application

Please answer all questions. This will help us to process your application quickly.
 If you need more space to answer any of the questions, please use a separate sheet of paper.
 Any attachments will form part of this application and the declaration will include them.

Period of Insurance

From / / To 4.00 p.m. on / / Account no. : : : : :

Agent or Broker Name

Applicant(s) Names (include 'Trading As' if applicable)

ABN/ACN Telephone no. ()

Postal address Postcode

Situation of business Postcode Office Use only ANZSIC Code : : :

What is the nature of your business?

Describe the business carried out:
 By You at this situation By others at this situation

Interested parties:
 Name of interested party Type of interest
 Address Postcode
 Description of property

General Questionnaire Note: If more than one person is applying for insurance, these questions must be answered in respect of each individual person.

Please tick (✓) Yes or No and give details as requested.		Yes	No
1.	Has any insurer declined an application from You, or cancelled or refused to renew a policy of Yours, required special terms to insure You, or declined or refused a claim?	<input type="checkbox"/>	<input type="checkbox"/>
2.	Have you sustained any loss or damage to property, whether or not you made an insurance claim, or had any claims made against You in the last 5 years?	<input type="checkbox"/>	<input type="checkbox"/>
3.	Have You, or any person who will receive insurance protection under the proposed policy, been charged with, or convicted of, any criminal offences in the past 10 years?	<input type="checkbox"/>	<input type="checkbox"/>
4.	During the last 2 years have You or any other person to whom cover extends under this policy received any threats to life or property (private or business)?	<input type="checkbox"/>	<input type="checkbox"/>
5.	Are there any other relevant facts relating to the risk to be insured which You should disclose to Us, to enable a true assessment of Your insurance application?	<input type="checkbox"/>	<input type="checkbox"/>
6.	Is any portion of the property to be insured in a state of disrepair or poor condition?	<input type="checkbox"/>	<input type="checkbox"/>

If You have answered **Yes** to any of questions 1 - 6 above please **give full details**.

Question no.	Reasons
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

Details of Business to be Insured

Construction - C = Concrete B = Brick F = Fibro I = Iron O = Other

Walls Wall frame Roof Roof frame Floors Age No. of storeys Occupation

--	--	--	--	--	--	--	--

Smoke detectors

Hose reels

Sprinklers

Extinguishers

Thermal alarms

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1. How many years have You operated the business: at current premises years, at previous premises years.

2. a) Describe the security of windows, doors (excluding alarm systems)

--

b) Describe alarm systems (e.g. local only, dialler, dialler with Securitel, monitored land line)

--

3. Number of partners/proprietors actively engaged in the business.

--

4. Total number of direct employees.

--

5. Number of those employees engaged in work away from Your premises.

--

6. Gross Annual Turnover

\$

7. Gross Wages/Salaries paid to direct employees and partners.

\$

8. Are sub-contractors employed in the course of Your business?

No Yes Provide details of work performed on Your behalf.

Indicate value of Labour only

\$

Labour and plant

\$

Labour, plant & materials

\$

The following question is only applicable to retailers.

Is the business to be insured used solely for retail purposes?

No Yes

Section 1: Property

If this is a retail business, is it fully contained within a major shopping complex? (see Application guidelines) No Yes

Are you the owner of this property?

No Yes

Are you the occupier of this property?

No Yes

Is this property protected under any heritage or national trust listing or any other protection order?

No Yes

	\$ Sum Insured	\$ Premium (excluding charges)
Buildings		
Contents (Excluding stock)		
Stock		
Rent <input type="text"/> months		
Removal of debris (indicate limit any one situation) Policy provides \$25,000 automatically		
Rewriting of documents (indicate limit any one situation)		
Mortgage protection		

Specified Items Please describe below

Item Description	\$ Sum Insured	\$ Premium (excluding charges)

Excess State amount of excess required:

Accidental Damage \$ Other claims \$

Property: Variations and Extensions
(Note: Cover may not be available in all instances)

Tick cover required:

Additional Accidental Damage – see Application guidelines (Indicate Additional limit any one situation)

Limit \$

Seasonal Increase

Note: The policy automatically provides cover for 50% of the Sum Insured on Stock for the period described in the Application Guidelines.

In regard to Seasonal Increase, do you wish to change the Period of Insurance?

No Yes State period required

Flood – Cover subject to survey and written approval by the Company: Yes No

Premium	Terrorism Premium	FSL	GST	Stamp Duty	Total
\$	\$	\$	\$	\$	\$

Section 2: Business Interruption

Note: Gross Income and Weekly Income cannot both be taken

Indemnity period – <input type="text"/> months		\$ Sum Insured	\$ Premium (excluding charges)
1. Gross Income		<input type="text"/>	<input type="text"/>
Weekly Income – Weekly amount insured \$ <input type="text"/> x Indemnity Period no. of weeks <input type="text"/> =		<input type="text"/>	<input type="text"/>
2. Payroll <input type="text"/> 100% for <input type="text"/> weeks <input type="text"/> % for remainder		<input type="text"/>	<input type="text"/>
Consolidated period <input type="text"/> weeks			
3. Increased cost of working		<input type="text"/>	<input type="text"/>
4. Books debts		<input type="text"/>	<input type="text"/>
5. Gross rentals – Indemnity Period <input type="text"/> months		<input type="text"/>	<input type="text"/>
6. Accountants' fees		<input type="text"/>	<input type="text"/>

State Uninsured Working Expenses

Business Interruption Variations and Extensions
(Note: Cover may not be available in all instances)

Customers'/Suppliers' Premises Note: Policy automatically provides cover of 20% of the sum insured on items 1 and 2 for all Australian situations.

Percentage limit
(of either Gross Income and Payroll or Weekly Income whichever You have elected to insure)

State name, occupation and address and indicate if supplier or customer

%

Premium	Terrorism Premium	FSL	GST	Stamp Duty	Total
\$	\$	\$	\$	\$	\$

Section 3: Part A – Theft of Property

	\$ Sum Insured	\$ Premium (excluding charges)
Tobacco, cigars and cigarettes		
Stock (excluding tobacco, cigars, and cigarettes)		
Contents other than Specified Items listed below		
Total contents inc. stock (exc. tobacco, cigars and cigarettes)		
Rewriting of documents (indicate limit any one situation)		
Specified Items Please describe below		
Total Sum Insured for Specified Items		

Excess: State amount of excess required \$

Theft of Property: Variations and Extensions (Note: Cover may not be available in all instances)

Do you require cover for Theft without forcible and violent entry No Yes

The policy automatically provides cover for Seasonal Increases for Stock and Total Contents as indicated in the Application Guidelines.

Do you wish to change the Seasonal Increase Period?
If so, state period required.

Premium	Terrorism Premium	FSL	GST	Stamp Duty	Total
\$	Not Applicable	Not Applicable	\$	\$	\$

Section 3: Part B – Money

	\$ Sum Insured	\$ Premium (excluding charges)
1. Combined Money (see Application Guidelines)		
2. Whilst in transit, in bank night safe or in Automatic Teller Machine		
3. On premises during normal business hours		
4. On premises outside normal business hours		
5. Whilst contained in a securely locked safe or strongroom on the premises		
6. In private residences		
7. Damage to safes and strongrooms - above Policy limit. Refer to Application Guidelines		
8. Specified money - Please describe below		
<input type="text"/>		

Excess: State amount of excess required \$

Money: Variations and Extensions (Note: Cover may not be available in all instances)

Tick cover required: **Personal money** Yes Indicate % % This % will apply to items 1,3 & 5
Seasonal Increase Yes Required Seasonal Increase % This % will apply to items 1, 2, 3, 4, 5 & 6

Do you wish to change the Seasonal Increase period?
No Yes State period required:

Premium	Terrorism Premium	FSL	GST	Stamp Duty	Total
\$	Not Applicable	Not Applicable	\$	\$	\$

Section 4: Glass

Indicate the type of glass to be insured by ticking the appropriate box:

- Internal glass (display cabinets, counters etc.)
 External fixed glass

\$ Premium
(excluding charges)

Specified glass Please describe below

\$ Sum Insured

Amount of Glass Exposure (indicate exposure by ticking the appropriate box)

Large – eg. commercial building, showroom, service station	<input type="checkbox"/>
Medium – eg. showroom with less than 50 square metres	<input type="checkbox"/>
Minor	<input type="checkbox"/>

Number of Glass Frontages (indicate frontages by ticking the appropriate box)

Single glass frontage	<input type="checkbox"/>
Double glass frontages	<input type="checkbox"/>
Multiple glass frontages	<input type="checkbox"/>
Not applicable	<input type="checkbox"/>

Position (indicate the position of your Premises by ticking the appropriate box)

Ground floor only	<input type="checkbox"/>
One floor only - above ground	<input type="checkbox"/>
Ground floor plus one or more floors above ground	<input type="checkbox"/>
Two or more floors – above ground floor	<input type="checkbox"/>

Excess: State amount of excess required

\$

Premium	Terrorism Premium	FSL	GST	Stamp Duty	Total
\$	Not Applicable	Not Applicable	\$	\$	\$

Section 5: Broadform Liability

Public Liability Limit of Indemnity	\$ <input type="text"/>	\$ Premium (excluding charges)
Products Liability Limit of Indemnity	\$ <input type="text"/>	<input type="text"/>
Please indicate the number of locations that You own and/or operate, which are to be covered by this policy.		<input type="text"/>

What is the breakdown of your Estimated Annual Turnover for the current year on a State by State basis?

ACT	NSW	NT	QLD
\$	\$	\$	\$
SA	TAS	VIC	WA
\$	\$	\$	\$

Broadform Liability: Variations and Extensions

(Note: Cover may not be available in all instances)

Tick if required: Liability assumed under any agreement(s) Yes Please supply a copy of agreement(s)

Property in physical or legal control of the applicant \$

Note: Policy provides \$100,000 automatically.

Broadform Liability: Additional Information

List the address of all premises from which You conduct Your business or occupation and state whether You own or lease these premises.

Occupancy

List the address of all premises **owned by You but not occupied by You** and the types of business carried on at each address.

Occupancy

Do You hire-in or hire-out equipment?

No Yes Please attach a copy of the hiring agreement and state:

a) Hire-in charges \$ b) Hire-out income \$

c) Describe type of equipment

State what Products you manufacture, assemble, supply or repack (attach any brochures of your goods):

Current Products	
Discontinued Products	

Gross Annual Turnover of all Products manufactured, imported or sold \$

Do You import or export any Products? No Yes

Imported Products	
Exported Products	

State the gross annual turnover in connection with such Products:

Import \$ Turnover % Export \$ Turnover %

a) State the countries from which Products are imported or to which Products are exported.

b) Is the manufacturer of the imported Products represented in Australia? No Yes Give details

Name, address:

Please tick (✓) Yes or No and give details as requested.

Does the business undertake any of the following activities:

Engage personnel provided through labour hire companies or organisations? If **Yes**, state details.

Undertake welding or hot cutting activities away from own premises? If **Yes**, state details.

Perform work at mine sites, either above or below ground? If **Yes**, state details.

Provide products or services intended for use in the mining industry? If **Yes**, state details.

Yes	No
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>

Public Liability Premium

Premium	Terrorism Premium	FSL	GST	Stamp Duty	Total
\$	Not Applicable	Not Applicable	\$	\$	\$

Products Liability Premium

Premium	Terrorism Premium	FSL	GST	Stamp Duty	Total
\$	Not Applicable	Not Applicable	\$	\$	\$

Section 6: Employee Dishonesty

Direct loss of money, negotiable instruments or goods belonging to You or for which You are legally responsible, resulting from acts of fraud or dishonesty of an employee.

Indicate the Sum Insured to apply to:	Any one employee or group of employees	<input type="text"/>	\$ Sum Insured	\$ Premium (excluding charges)
	Any one period of insurance	<input type="text"/>	<input type="text"/>	<input type="text"/>
Maximum amount of cash on premises	\$ <input type="text"/>	No. of locations	<input type="text"/>	Excess (State amount)
				\$ <input type="text"/>

What records are computerised?

Number of executives, employees primarily engaged in duties as cashiers, treasurers, paymasters, accountants, stock and store supervisors


ACT	NSW	NT	QLD
SA	TAS	VIC	WA

Number of outdoor staff

ACT	NSW	NT	QLD
SA	TAS	VIC	WA

Number of all other employees

ACT	NSW	NT	QLD
SA	TAS	VIC	WA

Section 6: Employee Dishonesty continued on next page. 

Tick cover required:

Goods in Cold Chambers – Deterioration Yes

Item no.	Description of Refrigeration Plant and Contents	State of Goods (tick appropriate box)	Sum Insured	Excess	\$ Premium (excluding charges)
		<input type="checkbox"/> Frozen <input type="checkbox"/> Unfrozen			
		<input type="checkbox"/> Frozen <input type="checkbox"/> Unfrozen			

Section 7 Questionnaire: All questions must be answered by each of the applicants and not by your insurance adviser. If insufficient space, please provide additional details on a separate page.

Please tick (✓) Yes or No and give details as requested.		Yes	No
1. Is the Property (or any part thereof) to be insured:			
a) regularly serviced? If Yes, state details.		<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>			
b) owned by You? If Yes, state details.		<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>			
c) an unregistered boiler or pressure vessel? If Yes, state details.		<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>			
d) more than twenty years old, or not in current production? If Yes, state details.		<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>			
e) modified to perform other than originally intended by the manufacturer? If Yes, state details.		<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>			

Machinery Breakdown

Premium	Terrorism Premium	FSL	GST	Stamp Duty	Total
\$	Not Applicable	Not Applicable	\$	\$	\$

Pressure Equipment

Premium	Terrorism Premium	FSL	GST	Stamp Duty	Total
\$	Not Applicable	Not Applicable	\$	\$	\$

Goods in Cold Chambers

Premium	Terrorism Premium	FSL	GST	Stamp Duty	Total
\$	Not Applicable	Not Applicable	\$	\$	\$

Section 9: General Property

Tick cover or combination required:

Fire and Perils Theft Accidental Damage Flood

Other

Situation

Item

no.	Description of property (include serial no. or other identification)	\$ Sum Insured	\$ Excess	\$ Premium (excluding charges)
1.				
2.				
3.				
4.				
5.				
Total Sum Insured				

Is any of the property to be insured left on work sites overnight?

No Yes Give details

General Property: Variations and Extensions

(Note: Cover may not be available in all instances)

Tick cover required:

World Wide cover Theft of Property in open air Theft without forcible and violent entry
 Accidental Damage limited to collision and overturning of a conveying vehicle only

Premium	Terrorism Premium	FSL	GST	Stamp Duty	Total
\$	\$	\$	\$	\$	\$

Section 10: Taxation Investigation

1. Has the Australian Taxation Office served a general notification to Your industry that it will be carrying out audits of Your industry? No Yes If Yes, cover is not available.

Indicate Sum Insured required for Taxation Investigation Costs by ticking appropriate box:

\$10,000 \$20,000 \$30,000 \$40,000 \$50,000

\$ Premium
(excluding charges)

2. Have You or any person who will receive insurance protection under this Section ever been investigated by the Australian Taxation Office? No Yes Give date, details and outcome of investigation

3. State name and address of Your taxation agent or accountant.

4. What business other than that described on page 3 are You involved in?

What is the breakdown of your Estimated Annual Turnover for the current year on a State by State basis?

ACT	NSW	NT	QLD
SA	TAS	VIC	WA

Premium	Terrorism Premium	FSL	GST	Stamp Duty	Total
\$	Not Applicable	Not Applicable	\$	\$	\$

Application Guidelines

General

Underinsurance/Average - When Your Sum Insured is less than 80% of the full amount You should insure for, You may not receive full compensation in the event of a loss. Average puts You in a position where You proportionately share the loss.

Underinsurance/Average applies to Property, Business Interruption, Computer Systems and Electronic Equipment.

*Seasonal Increase — Stock - Sections 1 and 3 of the policy automatically provide an increase of 50% during the following two periods:

a) Sixty days before Christmas Day and for sixteen days following Christmas Day.

b) Thirty days before Good Friday and ten days following Good Friday.

This may be varied by completing the Variation and Extension.

Section 1: Property

Under this cover You have a separate Sum Insured for Buildings, Contents, Specified Items and Stock.

When establishing your Sums Insured they should represent the amount it would cost to replace the property insured in its entirety. So that you are not disadvantaged by the Underinsurance/Average clause, you should specifically indicate any property that you do not wish to insure.

Major shopping complex - For a business to be fully contained within a major shopping complex, the premises being insured must have no windows or doors on the outside walls of the complex.

Additional Accidental Damage – The amount payable for any loss for which a claim would be payable under the Property Section for Accidental Damage is limited, in all cases, to the Sum Insured shown in the Schedule for each item specified in the Schedule. The maximum amount payable for Accidental Damage under this Section arising out of any one event is \$250,000 unless you indicate an additional amount in this Application.

Mortgage Protection — This cover is to protect You for liability under a mortgage on a unit or lot contained in a building registered under a Strata Title Act or similar type legislation whereby what is owned is title to a unit or lot on a plan of sub-division of a building.

Section 2: Business Interruption

You may select either Gross Income or Weekly Income, but not both.

Uninsured working expenses should be those expenses that will reduce in direct proportion to a reduction in income.

The indemnity period should be the period You consider it would take to restore the income of Your business to the same position it was on the day the loss occurred.

To be adequately insured Your Sum Insured should be sufficient to cover a loss that may happen on the last day of the Period of Insurance, allowing for growth of the business.

When insuring Gross Income for indemnity periods less than 12 months, your Sum Insured should represent 12 months income plus allowance for growth of the business.

If Your indemnity period exceeds 12 months Your Sum Insured should be increased proportionately.

For Your protection and to avoid Underinsurance/Average applying to a claim it is better to over estimate Your Sum Insured. A return premium clause is included in the Policy to provide for over estimation.

Weekly Income - designed for smaller businesses. The amount payable under this item will not exceed 95% of the actual average Weekly Income.

Customers/Suppliers - This allows You to include interruption following damage at specified customers/suppliers premises if more than for 20% of the Sum Insured for items 1 & 2 is required for such purposes. This is for Australian Situations only.

Section 3: Theft of Property, Money

You should choose a Sum Insured that will provide adequate protection for any one loss, bearing in mind the Theft section provides Replacement cover for all items (provided the item is replaced).

Seasonal fluctuations in Stock and Money can be catered for by nominating specific periods for Seasonal Increase.

If You do not wish to insure Contents and Stock separately both of these items may be insured together under Total Contents. This item does not include Tobacco, Cigars and Cigarettes.

If you chose Combined Money this provides you with one combined annual Sum Insured that includes the following cover types: Money in Transit, Money on Premises during Business Hours, Money in Securely Locked Safe or Strongroom, and Money in Private Residence. You can choose Combined Money or the individual cover types, but not both.

Section 4: Glass

Specified Glass - is for insuring glass other than internal or external glass such as signs and a Sum Insured is required for these items.

Section 5: Broadform Liability

You should ensure that the Limit of Indemnity You select is adequate. Your Limit of Indemnity should be sufficient to cover court awards made against You some years after the Personal Injury or Damage to Property happens. For Products Liability the Limit of Indemnity must be sufficient to cover all claims happening during any one Period of Insurance.

Section 6: Employee Dishonesty

To be adequately covered the limit per employee or group of employees should be sufficient to cover all losses arising from an employee or group of employees. In addition, you may select a Sum Insured for any one Period of Insurance that is greater than the limit per employee. This allows for more than one loss occurring during one Period of Insurance.

Section 7: Machinery, Pressure Equipment, Goods in Cold Chambers

Machinery

The Sum Insured should be sufficient to include removal, transport, repair and replacement of the machine and the cost of delivery to the site of any parts required. The amount payable in respect of a breakdown will not exceed the market value of the machine at the time of loss.

Pressure Equipment

The Sum Insured should represent the Replacement Cost including transport, installation and commissioning.

Goods in Cold Chambers

A Sum Insured must be selected for each cold chamber and should be the cost price of the goods in the cold chamber.

Section 8: Computer Systems/Electronic Equipment

Computers, Electronic Equipment - Part A

All items to be insured should be fully described. The Sum Insured should represent full Replacement Cost.

Cover may be available for transit and temporary removal away from the Situation to anywhere in Australia.

Computer Systems/Electronic Equipment – Business Interruption - Part B

You may elect to insure either Increased Cost of Working, Reinstatement of Data or Gross Income or all of these.

The indemnity period should be the period You consider it would take to restore the income of Your business to the same position it was on the day the loss occurred.

Increased Cost of Working excludes Reinstatement of Data. The Sum Insured should represent the additional expenses You would incur to maintain normal business operations during the indemnity period.

Gross Income excludes Reinstatement of Data. Cover for Gross Income follows Breakdown only. Loss of Gross Income following Fire & Perils and Accidental Damage is incorporated in the Business Interruption Section.

If Gross Income is insured for indemnity periods less than 12 months Your Sum Insured should represent 12 months income plus allowance for future trends in Your business. If Your business will take longer than 12 months to re-establish, Your Sum Insured should be increased proportionally.

Section 9: General Property

Sum Insured should represent full Replacement Cost of each item.

Note - Variation and Extension for Accidental Damage due to collision or overturning of a conveying vehicle reduces the cover from full Accidental Damage cover to Transit only cover.

Section 10: Taxation Investigation

Covers the costs incurred by Your Accountant or Registered Tax Agent (after receiving notification from the Australian Taxation Office) in conducting taxation audits or detailed investigations in relation to Your liability to pay income tax, fringe benefits tax, capital gains tax or sales tax, A New Tax System (Goods and Services Tax), superannuation payments tax, termination payments tax, but does not include the amount of such tax and fines or penalties.

contact details

New South Wales and ACT

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Corporate Reception
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