



# NewSure Insurance Brokers Pty Ltd

ABN 70 088 689 070 088 689 070 AFS Licence no 516271  
Trading as NewSure Insurance Brokers

Level 3 PO Box 509 Tel: 02 49698100  
50 Hunter Street Newcastle NSW 2300 Fax: 02 49698118  
Newcastle NSW 2300 Mob:  
enquiries@newsure.com.au

As per your request, we have arranged the following insurance cover effective from the 2/05/2024. 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

Next Chapter Music Pty Limited  
Musos Corner  
C/- Winarch Group  
PO Box 1883  
NEWCASTLE NSW 2300

**Invoice Date:** 9/05/2024  
**Invoice No:** 188857  
**Our Reference:** NEXT CHAPT

Should you have any queries in relation to this account, please contact your Account Manager  
**Tracey Kesby**

**Class of Policy:** Business Insurance  
**Insurer:** Allianz Australia Insurance Ltd  
10 Carrington Street, Sydney 2000  
ABN: 15 000 122 850  
**The Insured:** Next Chapter Music Pty Limited

**NEW POLICY**  
**Policy No:** 122AN16744COM  
**Period of Cover:**  
From **2/05/2024**  
to **2/05/2025** at 4:00 pm

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

711 HUNTER ST NEWCASTLE WEST NSW 2302

### YOUR DUTY OF DISCLOSURE PLEASE READ IMPORTANT NOTICE BELOW

#### 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.  
**NewSure Insurance Brokers Pty Ltd** subscribe to an external dispute resolution scheme, a free customer service, & follow the principles of the Insurance Brokers Code of Practice. Further information is available from this office, and all details are set out in our FSG.

#### Your Premium:

Premium	UW Levy	Fire Levy	GST	Stamp Duty	Admin Fee	Broker Fee
\$20,805.23	\$0.00	\$3,929.52	\$2,500.49	\$2,448.75	\$30.00	\$240.00

**TOTAL \$29,953.99**

(A processing fee applies for Credit Card payments)



Refer to the attached for payment methods & instructions



**Biller Code:** 20362  
**Ref:** 40562181932114341



Pay by credit card (Visa, Mastercard, Amex or Diners) at [www.deft.com.au](http://www.deft.com.au)  
A surcharge may apply.  
**DEFT Reference Number:** 40562181932114341



\*498 405621 81932114341

#### NewSure Insurance Brokers Pty Ltd

**Our Reference:** NEXT CHAPT  
**Invoice No:** 188857  
**Due Date:** 2/05/2024

<b>Premium</b>	<b>\$20,805.23</b>
<b>U'writer Levy</b>	<b>\$0.00</b>
<b>Fire Levy</b>	<b>\$3,929.52</b>
<b>GST</b>	<b>\$2,500.49</b>
<b>Stamp Duty</b>	<b>\$2,448.75</b>
<b>Broker Fee</b>	<b>\$240.00</b>
<b>Admin Fee</b>	<b>\$30.00</b>

**AMOUNT DUE \$29,953.99**



**Schedule of Insurance**

<b>Class of Policy:</b> Business Insurance	<b>Policy No:</b> 122AN16744COM
<b>The Insured:</b> Next Chapter Music Pty Limited	<b>Invoice No:</b> 188857
	<b>Our Ref:</b> NEXT CHAPT

Material Damage

Property Insured	Sum Insured
Contents and Stock	\$ 6000000
Total	\$ 6000000
Limit of Indemnity	\$ 7200000

Optional Benefit  
Flood Not covered

Excess(es) \$ 1000

Theft

Property Insured	Sum Insured
Contents and Stock (excluding Money and Tobacco/Cigarettes)	\$ 50000
Excess(es)	\$ 1000

Money

Defined Events	Sum Insured
Money In Transit	\$ 20000
Money contained in the Building during Business Hours	\$ 20000
Money contained in the Building outside Business Hours	\$ 1000
Money in the Building at any time while contained in a locked Safe or Strongroom	\$ 20000
Money In Custody	\$ 20000
Damage to Safes, Strongrooms and cash carrying bags	\$ 10000
Excess(es)	\$ 250

Glass

Glass type	Internal Glass & External Glass
Description	Sum Insured
Destruction of Stock or Contents	\$ 10000
Signs	\$ 10000
Costs	\$ 10000
Excess(es)	\$ 500

Interested party  
Name: Cafprint Pty Ltd ACN 006 192 463  
Nature of interest: Lessor

Machinery Breakdown Not Insured  
Electronic Equipment Not Insured

\*\*\* End of Situation 1 \*\*\*

\*\*\* Policy Level risks\*\*\*

Liability

Description	Limit of Indemnity
General Liability any one Occurrence	\$ 20000000
Products Liability any one Occurrence and	

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in the aggregate any one Period of Insurance	\$	20000000
Property in Your physical and legal control any one Occurrence	\$	250000
Value of goods imported	\$	250000
Contractors wages	\$	10000
Excess(es)		
Property Damage	\$	500
Personal Injury	\$	0

Discharge of hazardous waste  
 The following exclusion is added to the Specific exclusions applicable to this Section.  
 Discharge of hazardous waste  
 the discharge of any hazardous waste without the required permit and/or in contravention of the requirements stated in the required permit. However, this exclusion will not apply if You are in possession of the required permit and the discharge occurred unexpectedly and unintentionally from Your standpoint.

Insured person  
 Name: Cafprint Pty Ltd ACN 006 192 463  
 Nature of interest: Lessor

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 Business Interruption

Cover type	Part A - Consequential Loss of Profits
Indemnity period	12 Months
Gross profit	\$ 3000000
Claims preparation expenses	\$ 100000
Uninsured working expenses	No
Additional increased cost of working	\$ 150000
Loss of rent	Not Insured
Accounts receivable	\$ 7500

General Property	Not Insured
Management Liability	Not Insured
Transit	Not Insured
Commercial Motor	Not Insured

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 \*\*\*End of Policy Level risks\*\*\*  
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MINIMUM PREMIUM MAY APPLY

Minimum premiums may apply. Any discounts/entitlements only apply to the extent any minimum premium is not reached. If you are eligible for more than one, we also apply each of them in a predetermined order to the premium (excluding taxes and government charges) as reduced by any prior applied discounts/entitlements.

Additional Conditions and Endorsements applying to this policy

The following additional condition(s) and/or endorsement(s) apply to this policy. Where applicable, they will replace any terms, conditions or exclusions contained in the Policy Document.

Terrorism Insurance Act

**Class of Policy:** Business Insurance  
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The condition Terrorism Insurance Act is deleted and replaced by:

We have determined that this Policy (or part of it) is a policy to which the Terrorism Insurance Act 2003 applies. We may elect to reinsure part or all of Our liability under the Act with the Commonwealth Government reinsurer, the Australian Reinsurance Pool Corporation (ARPC).

As a consequence, We may be required to pay a premium to ARPC and that amount (together with the cost of that part of the cover provided by Us and administrative costs associated with the legislation) is reflected in the premium charged to You. As with any other part of Our premium, it is subject to government taxes and charges such as GST, Stamp Duty and where applicable, Fire Service Levy.

For further information contact Allianz or Your Intermediary.

#### Financial Claims Scheme

In the unlikely event Allianz Australia Insurance Limited were to become insolvent and could not meet its obligations under this Policy, a person entitled to claim may be entitled to payment under the Financial Claims Scheme. Access to the Scheme is subject to eligibility criteria and for more information see APRA website at <http://www.apra.gov.au> and the APRA hotline on 1300 55 88 49.

#### ALLIANZ PRIVACY NOTICE

This document sets out how we use, collect and disclose personal information about you. It replaces any information about privacy in the insurance documentation we have previously provided to you. Further information is in our Privacy Policy available at [www.allianz.com.au](http://www.allianz.com.au).

At Allianz, we give priority to protecting the privacy of your personal information. We do this by handling personal information in a responsible manner and in accordance with the Privacy Act 1988 (Cth).

#### How We Collect Your Personal Information

We usually collect your personal information from you or your agents. We may also collect it from our agents and service providers; other insurers and insurance reference bureaus; people who are involved in a claim or assist us in investigating or processing claims, including third parties claiming under your policy, witnesses and medical practitioners; third parties who may be arranging insurance cover for a group that you are a part of; law enforcement, dispute resolution, statutory and regulatory bodies; marketing lists and industry databases; and publicly available sources.

#### Why We Collect Your Personal Information

We collect your personal information to enable us to provide our products and services, including to process and settle claims; offer our products and services and those of our related companies, brokers, intermediaries and business partners that may interest you; and conduct market or customer research to determine those products or services that may suit you. You can choose not to receive product or service offerings from us (including product or service

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offerings from us on behalf of our brokers, intermediaries and/or our business partners) or our related companies by calling the Allianz Direct Marketing Privacy Service Line on 1300 360 529, EST 8am to 6pm Monday to Friday, or going to our websites Privacy section at [www.allianz.com.au](http://www.allianz.com.au).

#### Who We Disclose Your Personal Information To

We may disclose your personal information to others with whom we have business arrangements for the purposes listed in the paragraph above or to enable them to offer their products and services to you. These parties may include insurers, intermediaries, reinsurers, insurance reference bureaus, related companies, our advisers, persons involved in claims, external claims data collectors and verifiers, parties that we have an insurance scheme in place with under which you purchased your policy (such as a financier or motor vehicle manufacturer and/or dealer). Disclosure may also be made to government, law enforcement, dispute resolution, statutory or regulatory bodies, or as required by law.

#### Disclosure Overseas

Your personal information may be disclosed to other companies in the Allianz Group, business partners, reinsurers and service providers that may be located in Australia or overseas. The countries this information may be disclosed to will vary from time to time, but may include Canada, Germany, New Zealand, United Kingdom, United States of America and other countries where the Allianz Group has a presence or engages subcontractors. We regularly review the security of our systems used for sending personal information overseas. Any information disclosed may only be used for the purposes of collection detailed above and system administration.

#### Access to Your Personal Information and Complaints

You may ask for access to the personal information we hold about you and seek correction by calling 1300 360 529 EST 8am 6pm, Monday to Friday. Our Privacy Policy contains details about how you may make a complaint about a breach of the privacy principles contained in the Privacy Act 1988 (Cth) and how we deal with complaints. Our Privacy Policy is available at [www.allianz.com.au](http://www.allianz.com.au).

#### Telephone Call Recording

We may record incoming and/or outgoing telephone calls for training or verification purposes. Where we have recorded a telephone call, we can provide you with a copy at your request, where it is reasonable to do so.

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## Your Disclosure Obligations

It is important that you provide us with complete and accurate information about the risk to be insured otherwise the advice we give you may not be appropriate for your needs. We rely on you to provide complete and accurate information.

Before you enter into an insurance contract with an insurer, you have a duty under the Insurance Contracts Act 1984 (Cth) to disclose information to the insurer. This Duty of Disclosure applies until the insurer agrees to either insure you or renew your insurance. The Duty of Disclosure also applies before you extend, vary or reinstate your insurance.

If you are applying for or renewing insurance in relation to consumer insurance products such as, your motor vehicle, home building and/or contents, residential strata, travel, personal accident or sickness and/or consumer credit products, you must answer the specific questions asked by the insurer truthfully and accurately. In answering those questions, you must tell the insurer all information that's known to you and that a reasonable person would be expected to provide in answer to the questions. Not doing so may be considered by the insurer to be a breach of your 'duty to take reasonable care not to make a misrepresentation' and may cause issues in relation to the validity of your insurance policy and/or issues in the event of you lodging a claim.

At renewal, the insurer may either ask you to advise any changes to information you have previously disclosed or may give you a copy of the information you previously disclosed and ask you to advise them if there have been any changes. If you do not tell the insurer about a change, you will be taken to have told the insurer there is no change.

If you are applying for or renewing any other insurance, you must tell the insurer all information that is known to you that a reasonable person could be expected to know or that is relevant to the insurer's decision to insure you and on what terms.

You do not need to tell the insurer anything:

- that reduces the risk it insures you for;
- is common knowledge;
- that the insurer knows or should know; or
- which the insurer waived your duty to tell it about.

## Non-disclosure

If you fail to comply with your Duty of Disclosure, the insurer may cancel your contract of insurance, or reduce the amount it will pay you if you make a claim, or both. If your failure to comply with the Duty of Disclosure, or you are fraudulent, the insurer may refuse to pay a claim and treat the contract of insurance as if it never existed.

If you are in doubt about whether or not a particular matter should be disclosed, please contact your Account Executive.

You must make sure you explain the Duty of Disclosure to any person you represent when we arrange any insurance cover for you. Alternatively, you may ask any person you represent to contact us, and we will explain their Duty of Disclosure to them directly.

If your circumstances change, our recommendations may no longer be appropriate. Please tell us about any changes in your circumstances so that we can confirm that your insurance continues to be suitable for your needs.

## Schedule of Insurance

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### General Advice Warning

Where a Statement of Advice has not been provided to you with this information 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 and any other relevant policy documentation for your review. You should consider the PDS prior to making the decision to purchase any product.