



Peter Cameron INSURANCE BROKER

Armidale Office:
85 Beardy Street, Armidale NSW 2350
Phone: 02 6771 3422

Pottsville Office:
Phone: 0490 037 679

Coffs Harbour Office:
Phone: 0409 048 394

Postal Address:
P.O. Box 1452, Armidale NSW 2350
Fax: 02 6772 2518

<http://www.petercameron.com.au>
AFS Licence No 512468
ABN 88 097 390 586

You are reminded that the policy mentioned below falls due for renewal on 1/02/2021. To ensure your continued protection, payment must be received by this due date. This is an invitation to renew, and not a demand for payment.

Frontier Transport Pty Ltd
9170 Pacific Hwy
BULAHDELAH NSW 2423

TAX INVOICE

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

Invoice Date: 21/01/2021
Invoice No: T07930
Our Reference: FRONTIER

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

Class of Policy: Marine Annual - Carriers Load Insurance
Insurer: National Transport Insurance
Sydney NSW
ABN: 20 507 956 234
The Insured: Frontier Transport Pty Ltd

RENEWAL

Policy No: 46375866
Period of Cover:
From **1/02/2021**
to **1/02/2022** at 4:00 pm

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

Accidental Damage

Your Premium:

Premium	UW Levy	F&ES Levy*	GST	Stamp Duty	Broker Fee
\$2,789.63	\$0.00	\$0.00	\$290.00	\$0.00	\$110.37

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

TOTAL \$3,190.00

(A processing fee applies for Credit Card payments)



Please turn over for further payment methods and instructions



Billers Code: 20362
Ref: 4055068191353427



Pay by credit card (Visa, Mastercard, Amex or Diners) at www.deft.com.au or Call 1300 78 11 45. A surcharge may apply.
DEFT Reference Number: 4055068191353427



*498 405506 08191353427



For payments by cheque see reverse.

P G Cameron Pty. Ltd

Our Reference: FRONTIER
Invoice No: T07930
Due Date: 1/02/2021

Premium	\$2,789.63
U'writer Levy	\$0.00
F&ES Levy	\$0.00
GST	\$290.00
Stamp Duty	\$0.00
Broker Fee	\$110.37

AMOUNT DUE \$3,190.00

Duty of Disclosure: You have a duty of disclosure when you enter into an insurance contract and when you amend, endorse, or renew that policy. The terms of this duty of disclosure will be stated on the Underwriters policy/endorsement/renewal schedule. If as a result of this duty of disclosure you need to advise of anything, please contact this office immediately.

Cancellation of Your Insurance: If you cancel your insurance mid-term, we are entitled to retain the initial commission paid to us by your Insurer.

Disputes Facility: Clients who are not fully satisfied with our services should contact our customer relations/complaints officer, Peter Cameron. We also subscribe to the Australian Financial Complaints Authority (AFCA), a free consumer service, Ph 1800 931 67. Further Information is available from this office, or visit www.afca.org.au



DEFT is a service of Macquarie Bank



BPAY



Card

Contact your participating financial institution to make payment directly from your cheque or savings account.

Pay by credit or debit card at www.deft.com.au or by phone on **1300 78 11 45**.

P G Cameron Pty. Ltd accepts Mastercard, Visa, American Express & Diners Club Cards.

You will be required to enter the Biller Code and BPAY reference number as detailed on the front of your invoice.

The phone payment line is a 24-hour service. Calls are charged at the cost of a local call (mobile extra).



In Person

Please present page intact at any Australia Post Office.

Payments may be made by cash, cheque or EFTPOS.

Please make any cheques payable to 'DEFT Payment Systems for **P G Cameron Pty. Ltd**'.



Mail

Detach payment slip and mail with payment to:

DEFT Payment Systems
GPO Box 4690
Sydney NSW 2001

Please make cheques payable to 'DEFT Payment Systems for **P G Cameron Pty. Ltd**'.

Please note that receipts will not be issued for mailed payments.

Class of Policy: Marine Annual - Carriers Load Insurance
The Insured: Frontier Transport Pty Ltd

Policy No: 46375866
Invoice No: T07930
Our Ref: FRONTIER

IMPORTANT INFORMATION FOR CLIENT**POLICY**

This notice refers to a contract of insurance that you have entered into via our company. You should refer to your policy document for the full terms and conditions applicable and you should read them carefully. Should any doubts arise as to the scope of cover provided, please contact us for an explanation.

PRIVACY

We are committed to protecting your privacy. We use the information you provide to advise about and assist with your insurance needs. We only provide your information to the companies with whom you choose to deal (and their representatives). We do not trade, rent or sell your information. If you don't provide us with full information, we can't properly advise you and you could breach your duty of disclosure. You can check the information we hold about you at any time. For more information about our Privacy Policy, ask us for a copy or visit our website.

YOUR DUTY OF DISCLOSURE

Before you enter into a contract of general insurance and up until the commencement of the insurance, you have a duty, under the Insurance Contracts Act 1984, to tell the underwriter of anything that may affect the underwriters' decision whether to insure you and on what terms. You must tell the underwriter about anything that you know, or could be reasonably expected to know taking into account the nature and extent of the insurance cover to be provided and the class of persons who would ordinarily be expected to apply for such insurance cover.

For Eligible Contracts (Eligible Contracts involve individuals purchasing insurance for motor vehicles with carrying capacity under 2 tonne, motorcycle, home building and contents, residential strata, travel, personal accident and sickness and consumer credit) the above duty only applies to questions asked of you by the underwriter. In answering any such questions you must tell them anything that you know and that a reasonable person in the circumstances would include.

You have the same duty before you renew, extend, vary or reinstate an insurance contract. You do not need to tell the underwriter anything that:

- reduces the risk to be insured or that is of common knowledge;
- the underwriter knows or, in the ordinary course of business, ought to know;
- the underwriter has waived your duty to tell them about.

NON-DISCLOSURE

If you do not tell the underwriter anything you are required to, they may cancel your contract or reduce the amount they will pay you if you make a claim, or both. If your failure to tell the underwriter is fraudulent, they may refuse to pay a claim and treat the contract as if it never existed.

CANCELLATION WARNING (RETENTION OF BROKERAGE AND FEES)

If a cover is cancelled before expiry of the period of insurance, we reserve the right to refund to you only the net return premium we received from the underwriter, and not refund any part of the brokerage or fees we receive for arranging the cover. A broker service fee may be charged to process the cancellation.

ELECTRONIC DELIVERY OF DISCLOSURE NOTICES

Please note that where possible we prefer to provide all correspondence and disclosure notices (including Financial Services Guides and Product Disclosure Statements) to you electronically, via email or links to websites etc. If you have provided your email address to Us we will typically use that email address for all correspondence and disclosure notices. Should you not wish to be sent disclosure documents electronically please advise us accordingly and we will update our records accordingly.

PREMIUM FUNDING WARNING

Premium funding allows you to spread out the cash flow associated with paying your insurance premiums over the next twelve months. We receive a commission from the funder for arranging the funding contract, full details are available on request. Please note that should the insurance policy be cancelled before the expiry date for whatever reason, the Premium Funder will charge you the full interest applicable to the contract, as detailed in the Loan Application Form. Typically there will be no refund of our commission on the refund premium and no refund of any fee we may have charged you for arranging the cover. We also reserve the right to charge you a policy cancellation handling fee. In some cases underwriters also apply minimum premiums to policies, which may further reduce the refund that you might otherwise receive.

The impact of the above on you is that any refund you receive for the mid term cancellation of your policy will usually be

Class of Policy: Marine Annual - Carriers Load Insurance
The Insured: Frontier Transport Pty Ltd

Policy No: 46375866
Invoice No: T07930
Our Ref: FRONTIER

significantly less than a pro rata calculation would produce and in extreme cases may involve you having to make an additional final payment even though the policy has been cancelled. Therefore prior to cancelling a policy and replacing it with another cover we strongly recommend that you discuss your situation with us so that we can advise the exact extent and impact of the early cancellation provisions mentioned above.

UTMOST GOOD FAITH

Every contract of insurance is subject to the doctrine of utmost good faith which requires that the parties to the contract should act toward each other with the utmost good faith. Failure to do so on your part may prejudice any claim or the continuation of cover provided by Underwriters.

UNDERWRITING AGENTS AND WHOLESALE BROKERS

In some cases we access insurance products via Underwriting Agents and Wholesale brokers rather than directly with the insurer. In such cases should you wish to access the Financial Services Guide of the Underwriting Agency or Wholesale Broker please contact us and we will arrange to have a copy sent out to you.

CONTACT AGREEMENT

To ensure that we provide you with appropriate products and services, you agree to us calling you at our discretion to discuss any new products and services. If you do not wish to receive such calls please advise us and we will place you on our Do Not Call Register.

CONTRACTUAL LIABILITY

Many commercial or business contracts contain clauses dealing with your liability (including indemnities or hold harmless clauses). Such clauses may entitle your underwriters to reduce cover, or in some cases, refuse to indemnify you at all. You should seek legal advice before signing and accepting contracts. You should inform us of any clauses of this nature before you enter into them

AVERAGE / CO-INSURANCE

It is most important that the Sum Insured you select is adequate to represent the value of the insured property and is calculated in accordance with the cover being arranged. Otherwise, you will be under-insured and in terms of the Average / Co-insurance provisions of your policy, you may be responsible for paying part of the loss you actually suffer.

Policy Schedule

Page 1 of 5

Issue Date: 21 January 2021 1:19 PM

Key Points

This document confirms the details of Your insurance with Us. This schedule attaches to and forms part of the policy wording and is subject to all the terms, conditions and exclusions as declared and agreed. The insured is hereby indemnified subject to the payment of the premium.

As noted in the Duty of Disclosure section, you must tell us if there are any changes to the information contained in this Schedule which might affect your insurance coverage.

If you have questions or wish to make changes, contact your Broker.

Contact Us

The NTI Representative for your Broker is Meighan Bramble.
T +61 2 4935 6508

To: CAMERON, PETER G (PETER CAMERON
INSURANCE BROKER)
PO BOX 1452
ARMIDALE, NSW 2350

Insured: Frontier Transport Pty Ltd

Client Number: 1520667

Policy Number: 46375866

Policy Wording: NTI241(1/6/2018)

Cover Period:

Insured From: 01 February 2021

Insured To: 4pm on 01 February 2022

Summary of Cover

Cover Option(s) Selected:

- Accidental Damage Cover

Summary of Premium

Product	Premium				
	Base	ESL/FSL	GST	Stamp Duty	Gross
Carriers Protect	\$2,789.63	\$0.00	\$278.96	\$0.00	\$3,068.59
Total	\$2,789.63	\$0.00	\$278.96	\$0.00	\$3,068.59

TOTAL PREMIUM PAYABLE

\$3,068.59

NTI Limited
Level 36
300 George Street
BRISBANE QLD 4000
PO Box 13550
GEORGE ST QLD 4003

Insurance products are provided by National Transport Insurance, a joint venture of the insurers Insurance Australia Limited Trading as CGU Insurance ABN 11 000 016 722 AFSL 227681 and AAI Limited Trading as Vero Insurance ABN 48 005 297 807 AFSL 230859 each holding a 50% share.

National Transport Insurance is administered on behalf of the insurers by its manager NTI Limited ABN 84 000 746 109 AFSL 237246.

JN-1533999

Schedule of Insurance

Base of Operations: BULAHDELAH

Number of Powered Units: 1

Years of Operation: 8

Carriers Protect - Accidental Damage Cover

Cargo Carried	Limit of Indemnity	Radius	Excess	GFE \$
Machinery	\$1,000,000	AusWide	\$500	\$500,000
Total Gross Freight Earnings				\$500,000

Insurance products are provided by National Transport Insurance, a joint venture of the insurers Insurance Australia Limited Trading as CGU Insurance ABN 11 000 016 722 AFSL 227681 and AAI Limited Trading as Vero Insurance ABN 48 005 297 807 AFSL 230859 each holding a 50% share.

National Transport Insurance is administered on behalf of the insurers by its manager NTI Limited ABN 84 000 746 109 AFSL 237246.

Issued: 21/01/2021 1:19 PM

Key Policy Information

Excluded Cargo

You have advised us that you DO NOT carry the following excluded cargo:

- Aircraft, helicopters, missiles and like Cargo
- Birds (except Poultry)
- Bloodstock, breeding, stud or prize animals
- Bullion, Precious jewellery/stones/metal objects, Cash or securities, Valuable works of art
- Cigarettes and other tobacco based products, valued at over \$50,000 any one occurrence
- Horses
- Houses
- LivePlants
- Nuclear Waste/Nuclear Material, Radioactive substances

Please see imposed conditions/comments for any conditions regarding cover for the above cargo.

Owned Cargo

You have advised us that you DO NOT carry any cargo owned by you.

General Cargo

General Cargo can include wholesale/retail/electrical/white goods, grain, parcels/post, furniture (not house to house removalist cargo), agricultural and building site supplies, containers (non-refrigerated), forestry products/logs, mining products (non DG), premix concrete, soil, sand and gravel.

General Cargo does NOT include vehicles, cars, machinery, livestock, Dangerous Goods, house removalist cargo, refrigerated cargo, bloodstock, boats, caravans or any of the excluded cargo noted in Your Carriers Protect Policy Wording.

Limit any one Vehicle / Location / Event

The maximum Limit for any one event shall be no more than the highest Indemnity Limit shown in the tables above. Our liability to pay shall be limited to the Limit Of Indemnity for the Cover selected under any Part of Section 1 of this Policy as specified in Your Policy Schedule for any one loss or series of losses arising from the one event. If loss or damage occurs to more than one Cargo Type in any one event each Cargo Type damaged shall be limited to its own Limit of Indemnity, but Our liability to pay for the combined Cargo Type loss or series of losses arising from that one event shall be limited in aggregate to the highest Cargo Type Limit of Indemnity for those Cargo Types damaged.

Insurance products are provided by National Transport Insurance, a joint venture of the insurers Insurance Australia Limited Trading as CGU Insurance ABN 11 000 016 722 AFSL 227681 and AAI Limited Trading as Vero Insurance ABN 48 005 297 807 AFSL 230859 each holding a 50% share.

National Transport Insurance is administered on behalf of the insurers by its manager NTI Limited ABN 84 000 746 109 AFSL 237246.

Issued: 21/01/2021 1:19 PM

Excess Variation

If the excess is varied by cargo type or radius covered, the higher excess will apply once if more than one cargo type is damaged.

Additional Excess conditions may apply depending on what and where you carry for example temperature controlled goods, some high value cargo and radius of journey. Refer to the Policy Wording and the rest of this document for full details.

Imposed Conditions / Comments

None Applied

Subrogation Agreements

Where another person, other than a person exempted by law, is liable to compensate you for any loss or damage covered by the policy, but you have agreed with, or given an understanding to that person without our written authority, either before or after the loss or damage occurred that you would not seek to recover moneys from that person, we will not cover you under the policy for such loss or damage.

Your Duty of Disclosure

Before you enter into an insurance contract, you have a duty to tell us anything that you know, or could reasonably be expected to know, which may affect our decision to insure you and on what terms. You have this duty until we agree to insure you. You have the same duty before you renew, extend, vary or reinstate an insurance contract. You do not need to tell us anything that:

- reduces the risk we insure you for; or
- is common knowledge; or
- we know or should know as an insurer; or
- we waive your duty to tell us about.

If You Do Not Tell Us Something

If you do not tell us anything you are required to, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both. If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

NTI Compliance

NTI is a signatory to the General Insurance Code of Practice. You can review information about the Code, NTI's Dispute Resolution practices and how we only use relevant information gathered for pricing risks and offering terms for insurance (see www.nti.com.au).

Summary of NTI Privacy Statement

We are required to ensure that the personal information we collect is accurate. You can request access to your personal information. If any information is inaccurate you must contact us to update your records at our address shown on this form.

If you wish to make a complaint about your personal information or make a complaint about a privacy breach, please contact us at our address shown on this form. Our Privacy

Insurance products are provided by National Transport Insurance, a joint venture of the insurers Insurance Australia Limited Trading as CGU Insurance ABN 11 000 016 722 AFSL 227681 and AAI Limited Trading as Vero Insurance ABN 48 005 297 807 AFSL 230859 each holding a 50% share.

National Transport Insurance is administered on behalf of the insurers by its manager NTI Limited ABN 84 000 746 109 AFSL 237246.

Statement is available on our website at www.nti.com.au.

Goods and Services Tax

As part of the premium, we will charge you an amount of GST. You may be entitled to an Input Tax Credit.

You must inform us of the extent to which you are entitled to an input tax credit for that GST amount each time that you make a claim under this policy.

No payment will be made to you for any GST liability that you may acquire on the settlement of a claim if you do not inform us of your entitlement or correct entitlement to an input tax credit.

Despite the other provisions of this insurance (including provisions in the wordings, any schedules and any endorsements), our liability to you will be calculated taking into account:

- any input tax credit to which you are entitled for any acquisition which is relevant to your claim, or
- also for claims for business interruption only the GST exclusive amount of any supply made by your business which is relevant to your claim.

If your sum insured or policy limits is not sufficient to cover your loss, we will only pay any GST (less any relevant input tax credit) that relates to our proportion of your loss. We will pay that GST amount in addition to your sum insured or policy limit. 'GST', 'input tax credit', 'acquisition' and 'supply' have the meaning given in the A New Tax System (Goods and Services Tax) Act 1999.

Contact Details

Your NTI Representative is Meighan Bramble.

T +61 2 4935 6508

E meighanbramble@nti.com.au

Insurance products are provided by National Transport Insurance, a joint venture of the insurers Insurance Australia Limited Trading as CGU Insurance ABN 11 000 016 722 AFSL 227681 and AAI Limited Trading as Vero Insurance ABN 48 005 297 807 AFSL 230859 each holding a 50% share.

National Transport Insurance is administered on behalf of the insurers by its manager NTI Limited ABN 84 000 746 109 AFSL 237246.