



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: 20/01/2021
Invoice No: T07942
Our Reference: FRONTIER

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

Class of Policy: Commercial Truck Insurance
Insurer: The Hollard Insurance Company
Level 12, 465 Victoria Avenue Chatswood 2067
ABN: 7890584473
The Insured: Frontier Transport Pty Ltd

RENEWAL

Policy No: CMP2126840
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

Renewal 2021-22 - Motor & Liability

Your Premium:

Premium	UW Levy	F&ES Levy*	GST	Stamp Duty	Broker Fee
\$5,977.83	\$150.00	\$108.56	\$663.64	\$0.00	\$399.97

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

TOTAL \$7,300.00

(A processing fee applies for Credit Card payments)



Please turn over for further payment methods and instructions



Billers Code: 20362
Ref: 4055068191353559



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: 4055068191353559



*498 405506 08191353559



For payments by cheque see reverse.

P G Cameron Pty. Ltd

Our Reference: FRONTIER
Invoice No: T07942
Due Date: 1/02/2021

Premium	\$5,977.83
U'writer Levy	\$150.00
F&ES Levy	\$108.56
GST	\$663.64
Stamp Duty	\$0.00
Broker Fee	\$399.97

AMOUNT DUE \$7,300.00

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



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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.

Schedule of Insurance

Class of Policy: Commercial Truck Insurance
The Insured: Frontier Transport Pty Ltd

Policy No: CMP2126840
Invoice No: T07942
Our Ref: FRONTIER

This policy has been placed through

ATL Insurance Group
ABN 33 133 273 631
17-19 Mt Gravatt-Capalaba Rd, Upp.Mt Gravatt. 4122

ATL Insurance Group is an underwriting agency who has placed the policy with

The Hollard Insurance Company
ABN 7890584473
Level 12, 465 Victoria Avenue Chatswood 2067

COMMERCIAL MOTOR VEHICLE SCHEDULE OF COVER

Insured	Frontier Transport Pty Ltd
Business Description	Transport Operator (Non Dangerous Goods)
Goods Carried	Machinery
Home Base	BULAHDELAH NSW 2423
Radius of Operation	Australia Wide

PART A - COMMERCIAL MOTOR

Section 1 - Material Damage

No.	Vehicle Description	Reg No	VIN/Engine/Serial No	Sum Insured (excl GST)
1.	2015 Scania R620 Prime Mover Interested Party: BOQ Equipment Finance Limited	091SQN	YS2R6X40002092606/ 11107816	\$120,000
2.	1978 Brentwood Low Loader including remote control hydraulic system Interested Party: GoGetta Equipment Funding	EP3525	R04TR0468U	\$60,000
3.	2006 Custom Made Converter Dolly Interested Party: GoGetta Equipment Funding	EP3472	6T9T23ABL501L6003	\$40,000

Section 2 - Third Party Liability

Limit of Liability	\$30,000,000	Non-Dangerous Goods
	\$1,000,000	Dangerous Goods

EXCESSES

Prime Movers	1% of Sum Insured with a Minimum of \$1,500
Trailers	1% of Sum Insured with a Minimum of \$1,000
Dollies	1% of Sum Insured with a Minimum of \$850

Additional excesses as per Austruck Insurance Pty Ltd Commercial Motor Policy Wording including any additional excesses for age, inexperience, tipping, outside radius etc.

PART B - BUSINESS INTERRUPTION - **NOT INSURED**

PART C - GOODS IN TRANSIT - **NOT INSURED**

PART D - BUSINESS LIABILITY

Class of Policy: Commercial Truck Insurance
The Insured: Frontier Transport Pty Ltd

Policy No: CMP2126840
Invoice No: T07942
Our Ref: FRONTIER

Limit of Liability: \$10,000,000
Excess: \$500

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

Class of Policy: Commercial Truck Insurance
The Insured: Frontier Transport Pty Ltd

Policy No: CMP2126840
Invoice No: T07942
Our Ref: FRONTIER

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 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 WHOLESALERS

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.

SCHEDULE OF INSURANCE (Your Policy Schedule)

ATL Insurance Group Pty Ltd, (ATL Insurance / Us), (AFS Licence 333234), acting under a Binder Agreement with the insurer, The Hollard Insurance Company Pty Ltd, (AFS Licence 241436) is authorised to issue this **Policy Schedule**.

This **Policy Schedule** attaches to Your Commercial Motor Package Policy Wording (& Product Disclosure Statement) and any Endorsements issued by Us, together form Your Insurance Contract with Us. Please read carefully and ensure the information We have recorded in this Policy Schedule is accurate and meets Your needs. ATL Insurance acts as agent of the insurer, not You and any advice provided by Us is of a general nature only and does not take into account Your financial circumstances or needs.

This **Policy Schedule** records the following particulars that apply to Your Insurance Contract with Us and it sets out What You have told Us:

Your Policy Number:	CMP2126840 (please quote this number in all correspondence with us or Your Broker relating to this insurance).
The Insured (You/Your):	Frontier Transport Pty Ltd
The types of cover that apply to this insurance are:	Transport Package Policy with issue date 1 June 2019 Part A - Motor Part D - Public and Products Liability
Insured's address:	9170 Pacific Hwy BULAHDELAH NSW 2423
Your home base or depot:	BULAHDELAH
Period of Insurance:	From 1/02/2021 to 1/02/2022 (both days at 4:00pm local time)

The Parts and Sections of the Policy Wording that constitute Your Policy and the levels of cover and particulars that apply to each Part and/or Section are as follows:

PART A – COMMERCIAL MOTOR INSURANCE

Part A – Commercial Motor Insurance – Comprehensive cover: Part A – Section 1 (Loss or Damage cover) and Section 2 (Third party property damage).

Sections 1 and 2 apply unless the schedule of insured Vehicles applicable to Part A specifies that cover is limited to Section 2 (Third party property damage) for a specified Vehicle or Vehicles.

Insured Vehicles: As listed in the Schedule of Insured Vehicles specified in this Policy Schedule

Agreed non manufacturers accessories or equipment fitted to insured vehicles: Only as specified in the Schedule of Insured Vehicles

Total Sum Insured: \$220,000

Limit of Liability for Section 2 of the Policy: \$30,000,000

Section 2 Limit of Liability for transportation of dangerous goods: \$1,000,000 (unless increased on specified units in the Schedule of Insured Vehicles)

Interested Parties: As specified in the Schedule of Insured Vehicles

Radius Restriction: As specified in the Schedule of Insured Vehicles

Primary Freight Task: As specified in the Schedule of Insured Vehicles

Additional Freight Tasks undertaken as declared by You: General (Non Haz)

Excess:

Prime Movers 1% of Sum Insured with Minimum \$1,500

Dog/Pig Trailers & Dollies Dog/Pig Trailers - 1% of Sum Insured with Minimum \$1,000
Dollies - 1% of Sum Insured with Minimum \$850

Semi Trailers 1% of Sum Insured with Minimum \$1,000

Schedule of insured Vehicles - the particulars of the Vehicles insured under Part A are as follows:

Item	Vehicle Make/Model	Reg No VIN/Serial No	Interested Parties	Radius Restriction Primary Freight	Sum Insured
Prime Mover(s)					
6	2015 SCANIA R620	091SQN YS2R6X40002092606	BOQ Equipment Finance Limited	AustWide Low loader / Float	\$120,000
Semi Trailer(s)					
5	1978 BRENTWOOD LOW LOADER	EP3525 R04TR0468U	GoGetta Equipment Funding	AustWide Low loader / Float	\$60,000
Dog/Pig Trailer(s) & Dollies					
4	2006 CUSTOM CONVERTER DOLLY	EP3472 6T9T23ABL501L6003	GoGetta Equipment Funding	AustWide Low loader / Float	\$40,000

PART B – BUSINESS INTERRUPTION (DOWNTIME)
Cover not provided

PART C – GOODS IN TRANSIT
Cover not provided

PART D – BUSINESS LIABILITY

Limit of Liability:	\$10,000,000
Business Activities:	Transport Operator
Excess:	\$500

PREMIUM

Premium payable by the Insured at the commencement of this insurance (such premium may be subsequently adjustable according to the Policy conditions applicable).

Endorsement Date: 1/02/2021

This document will be a TAX INVOICE for GST when you have settled the Total Amount Payable.

Endorsement Details:

Renewal

Premium Summary	Base	Comm %	Commission
A. Motor	\$ 5,427.83	10%	542.78
D. Public and Products Liability	\$ 550.00	15%	82.50
Total Premium	\$ 5,977.83		
Emergency Services Levy	\$ 108.56		
Admin Fee	\$ 150.00		
GST	\$ 623.64		
Stamp Duty (if applicable)	\$ 0.00		
Total Amount Payable	\$ 6,860.03		
Commission to You	\$ 625.28		
GST on commission to You	\$ 62.53		
Net Amount Payable	\$ 6,172.22		

WHAT YOU HAVE TOLD US

Have any of the vehicles been modified from the manufacturers specifications?	No
Are all of the vehicles in a safe and roadworthy and undamaged condition?	Yes
Will any of the vehicles be working underground in mining, excavation etc?	No
Will any of the vehicles be working within the boundaries of an airport?	No
Are all of the vehicles parked in a secure compound when not in use?	Yes
Do you carry Dangerous Goods?	No
Please note cover for Dangerous Goods is restricted to the standard policy limits unless otherwise agreed in writing by us.	
If 'Yes' you must provide details of types and quantities carried and limits required for our consideration.	
Are any of the vehicles leased or hired out on loan to other parties?	No
Do you, or will you have drivers who drive articulated vehicles who are aged under 23 years of age and/or have held an Australian drivers licence for the type of vehicle being driven for less than two years?	No
Do you, or will you have drivers who drive rigid motor vehicles with a carrying capacity in excess of 10 tonnes who are aged under 21 years of age and/or have held an Australian drivers licence for the type of vehicle being driven for less than two years?	No
Have you ever had insurance cover declined, cancelled or a renewal refused, or, special conditions imposed - including imposed Risk Management procedures and conditions?	No
Have you ever had an insurance claim refused or declined?	No

Do you, or any of your drivers, suffer from any physical or mental defects or health conditions including diabetes, high blood pressure, heart or renal disease or other medical condition that requires medication and/or monitoring?	No
Have you, or any of your drivers or subcontractors, been convicted of any criminal offence in the past 10 years?	No
Have you, or any of your drivers or subcontractors, ever been convicted of any driving offence and/or had drivers' license suspensions or cancellations in the past 5 years?	No
Have you, or any business you were associated with, ever been declared bankrupt, had a receiver appointed, been liquidated, or, had a default judgement entered against you?	No
Have you ever owned a transport/truck company under a different company name?	No
Have you had prior commercial motor insurance?	Yes
If 'Yes', we require a claims print for up to 5 years from previous insurer(s) to enable us to consider the premium we can offer you.	

DUTY OF DISCLOSURE

Before you enter into this contract of insurance with us, you have a duty of disclosure under the Insurance Contracts Act 1984. We may ask you questions that are relevant to our decision to insure you and on what terms. If we do, you must tell us anything that you know and that a reasonable person in the circumstances would include in their answer. It is important that you understand that you are answering for yourself and anyone else to whom these questions apply.

You have this duty until we agree to insure you.

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.

Please note that the Commercial Motor Package Wording contains Driver Age and Experience restrictions to some Vehicle types and We suggest that you refer to the Wording for additional information. Any Drivers who do not meet the requirements of the Policy Wording must be referred to Us by completing a Drivers Declaration which must be approved by Us in writing before we will provide any Insurance Cover.

This **Policy Schedule** confirms that in return for payment of the premium shown above, The Hollard Insurance Company Pty Ltd have agreed to insure You, in accordance with the Commercial Motor Package Wording attached to this **Policy Schedule**.

This document sets out the information that we have relied on to decide whether to endorse Your Policy and on what terms. If any of this information has changed, or is incorrect, please contact Us. See Your Duty of Disclosure for further details of Your obligations. This **Policy Schedule** is an important document and You should keep it in a safe place with all other papers relating to this Insurance.