



QUEENSLAND INSURANCE SERVICES

Queensland Insurance Brokers Pty Ltd t/as

General Insurance Brokers

ACN 057 302 486

ABN 18 057 302 486

AFSL 2441118

10 Dawn Road

PO Box 349

Albany Creek QLD 4035

Tel: 07 3264 9100

Fax: 07 3264 9111

Web: www.qldins.com.au

Email: qis@qldins.com.au

IMPORTANT: PLEASE NOTE THAT COVER EXPIRES ON THE DUE DATE.

INSITU GEOTECH SERVICES PTY LTD
187 ELLIOTT ROAD
BANYO QLD 4014

TAX INVOICE

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

Invoice Date: 17/07/2015

Invoice No: 153412

Our Reference: INSITU

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

Class of Policy: Hull Insurance
Insurer: SUNDERLAND MARINE MUTUAL INS CO LTD
19 AGNES STREET JOLIMONT VIC 3002
ABN: 89 007 507 401
The Insured: Allan Jeffrey McConnell
As Trustee For McConnell Family Trust

RENEWAL

Policy No: M9665U

Period of Cover:

From 1/08/2015

to 1/08/2016 at 4:00 pm

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

PLEASE READ NOTICES OVERLEAF

YOUR PRIMARY CONTACT - DYAN FROHLOFF
YOUR SECOND CONTACT - SEMONE LEE

Your Premium:

Premium	UW Levy	F&ES Levy*	GST	Stamp Duty	Broker Fee
\$2,085.00	\$404.79	\$0.00	\$259.98	\$116.70	\$110.00

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

TOTAL \$2,976.47

(A processing fee applies for Credit Card payments)



DEFT

PAYMENT SYSTEMS

Please turn over for further payment methods and instructions



DEFT Reference Number

4013728191321689



Pay by credit card (Visa, Mastercard, Amex or Diners)
at www.deft.com.au or 1300 78 11 45



*498 40137208191321689



Billers Code: 20362

Ref: 4013728191321689

QLD INSURANCE BROKERS PTY LTD

Our Reference: INSITU
Invoice No: 153412
Due Date: 1/08/2015

Premium	\$2,085.00
U'writer Levy	\$404.79
F&ES Levy	\$0.00
GST	\$259.98
Stamp Duty	\$116.70
Broker Fee	\$110.00

AMOUNT DUE \$2,976.47

Class of Policy: Hull Insurance
The Insured: Allan Jeffrey McConnell
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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 ordinary course of business, ought to know
- As to which that 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 option of avoiding the Contract from its beginning.

Complaints

Clients who are not fully satisfied with our services should contact our customer relations/ complaints officer.

QLD INSURANCE BROKERS PTY LTD also subscribe to the Financial Ombudsman Service (FOS), an independent dispute resolution service. Further information is available from this office, or contact FOS on 1300 780 808

Additional Motor Duty of Disclosure

In the previous five (5) years, have you or any other person insured or covered by this policy:

- Been convicted of any criminal offence?
- Had any at fault accidents involving a vehicle whether an insurance claim was made or not?
- Had any loss of licence, cancellations, disqualifications or suspension of licence even if set aside on appeal, or amended licence conditions, or good driver behaviour period imposed?
- Had any insurance declined, cancelled, voided, insurance renewal refused, a claim rejected or special conditions imposed?

The following questions apply to each vehicle insured by this policy:

1. Has the usage of the vehicle changed?
2. Has the vehicle been modified, such as to the body, engine, tyres, wheels, suspension, exhaust system, gear box, differential or sound system?
3. Does the vehicle currently require repairs or maintenance to render it roadworthy?
4. If you have not paid this premium by the due date, has any accident or theft happened after that date?

Has any of the information shown in the Schedule of Insurance or in any attached documents changed?

DEFT is a service of Macquarie

DEFT – Payment Systems

Internet

Pay over the internet from your credit card at www.deft.com.au

Bankcard, Mastercard, Visa, American Express & Diners Club Cards are accepted*

*Payments by credit card will attract a surcharge.

Telephone

Pay by phone from your credit card. Call **1300 78 11 45** to make a payment.

Bankcard, Mastercard, Visa, American Express & Diners Club Cards are accepted*

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

BPAY

Contact your participating bank, credit union or building society to make payment directly from your cheque or saving account.

You will be required to enter the Bill Code and BPAY reference number as detailed on the front of your invoice. **Please note the reference number changes every invoice.**

In Person

Please present page intact at an Australia Post Office.

Pay in person at any Post Office by cash, cheque or EFTPOS.

Please make any cheques payable to 'DEFT Payment Systems'.

Mail

Detach payment slip and mail with payment to:

**Queensland Insurance Services
 PO Box 349
 ALBANY CREEK Q 4035**

Please make any cheques payable to 'DEFT Payment Systems'.

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

**** Please note that Queensland Insurance Services are unable to issue receipts as payments are received and handled by Macquarie Bank Limited. If paying via Internet, Telephone or BPAY, please ensure you print the receipt or note the receipt number at the time of payment confirmation**

Schedule of Insurance

Class of Policy: Hull Insurance	Policy No: M9665U
The Insured: Allan Jeffrey McConnell As Trustee For McConnell Family Trust	Invoice No: 153412
	Our Ref: INSITU

COMMERCIAL HOVERCRAFT SCHEDULE

Insured : Allan Jeffrey McConnell as Trustee for McConnell Family Trust

Mortgagee/Lender : **National Australia Bank Limited**

Commercial Activities : Commercial Use
Personnel Transport to Tidal Swamp Worksites

Location : Australian wide or as restricted by Survey Certificate

Vessel Use : Transport

Cruising Limits : Gulf of Carpentaria
East Coast of Queensland waters and Commonwealth water adjacent thereto with limits as stated in vessel. State survey certificate

Name of Vessel : T.B.A

Hull : 2010 Marlin II Hovercraft
Serial No. 53 ffdm2bs35
3.1M

Motor : 2010 Briggs & Stratton
Serial No. 00094895
35hp

Trailer : Make: 2011 Custom Built Trailer
Serial No. FFT1455B

Equipment & Accessories : Spare parts kit \$920.00

Total Sum Insured : \$28,920

P&I Liability : \$20,000,000
(Cover extended to Passenger Liability (3)
including Passenger Liability but excluding Crew Liability)

Excess : Hull & Machinery - \$1,500 each and every claim including total loss
P&I Liability - \$1,500 Each incident excluding crew liability

Except claims in respect of pollution, contamination or removal of wreck where the deductible shall be \$5,000 each & every claim

Conditions : **It is warranted that the propulsion fan must have a fan guard / grill fitted at all times.**

Cover : * Institute Time Clauses Hulls - 1/10/83
extended to include 4/4ths collision liability
* Institute War & Strikes Clauses Hulls - Time 1/10/83
* Institute Protection and Indemnity War and Strikes Clauses
* Hulls - Time 20/07/87
* Institute Radioactive Contamination, Chemical, Biological and Electromagnetic Weapons Exclusion clause
* Institute Cyber Attack Exclusion Clause 10/11/03
* Protection & Indemnity clauses 18 & 20 are extended as shown in policy wording re Liability to a Crew Member
* Including War clauses

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Cancellation Clause: Non-Payment of premium

Premium due for this insurance must be received by us within 60 days of the date of commencement of this insurance, or where there is agreement for payment of premium by instalments, within 60 days of the date of commencement for the first instalment and by the due date for payment of all subsequent instalments. In the event that payment is not made as above, we are entitled to give 7 days notice of cancellation of this insurance, which will then be cancelled with effect from midnight on the seventh day after the date of notice, and you will remain liable to us for premium calculated from the date of commencement to the date of cancellation as a proportion of the annual premium. In the event of a Total and/or Constructive Total Loss of a vessel by a peril insured against during the currency of the policy, the full annual premium due must be paid.

TERRORISM EXCLUSION ENDORSEMENT:

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes death, injury, illness, loss, damage, cost or expense of whatever nature directly or indirectly caused by, resulting from or in connection with any Act of Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss;

For the purpose of this endorsement Act of Terrorism means an act, including but not limited to the use of force or violence and/or threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s) which from its nature or context is done for, or in connection with, political, religious, ideological, ethnic or similar purposes or reasons, including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This endorsement also excludes death, injury, illness, loss, damage, cost or expense of whatsoever nature directly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any Act of Terrorism.

COOLING - OFF INFORMATION:

You have a cooling off period. During the cooling-off period, you may return your insurance contract to us and obtain a refund.

You may do this by notifying us in writing or electronically.

You may only exercise this right during the period of 14 days starting on the earlier of:-
- the time you received confirmation of this insurance transaction; OR
- the end of the 5th day after the day on which this insurance contract was issued to you.

You cannot exercise your right at any time after:

- you have exercised a right or power under your insurance contract (eg you have made a claim; OR
- your rights or powers under your insurance contract have ended.

If your insurance contract is for an event that will start and finish within the 14 day cooling-off period, you can only exercise your right before the event starts or the expiry of the cooling-off period, whichever is the earlier. For example, for travel insurance, the commencement of the journey is the event.

If you exercise your right to return this insurance contract then it is terminated with effect from that time.

We as your Insurance Broker will give you a pro-rata refund. we may deduct from your refund:

- any tax or duty which we have been paid and is not refundable; AND
- any reasonable administrative and transaction costs.

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