



FROM - TO

30/09/09 30/09/10

INSURANCE SCHEDULE

POLICY NUMBER

26 A429628 MVA

AT 4.00 p.m.

AUSTBROKERS CITY STATE
 PO BOX 1429
 OAK FLATS DC
 2529

MOTOR VEHICLE

WE ARE PLEASED TO ADVISE THAT THIS POLICY IS NOW IN FORCE FOR THE PERIOD SHOWN.

THE POLICY DETAILS ARE SET OUT BELOW AND MUST BE READ IN CONJUNCTION WITH THE POLICY WORDING

THE INSURED

CAVANAGH CRANES & TRANSPORT PT

31/08/2010 MOTOR VEHICLE 0002

DESCRIPTION OF VEHICLE INSURED: RZN169R MY02 SR5 Utility Dual Cab 4dr, M
 REGISTRATION NO: XQA259 ENGINE NO: TO BE ADVISED
 TYPE OF COVER: COMPREHENSIVE
 SUM INSURED SECTION 1 - \$23,264 OR MARKET VALUE WHICHEVER IS THE LESSER
 LIABILITY SECTION 2 - \$32,500,000
 USE OF THE VEHICLE: BUSINESS USE AS DEFINED IN THE POLICY
 VEHICLE KEPT AT POSTCODE 2570
 DETAILS OF DECLARED DRIVERS:
 NAME D.O.B % USE NAME D.O.B % USE
 TBA 01/01/75 100
 INTERESTED PARTY:
 WESTPAC BANKING CORPORATION LT

EXCESSES APPLICABLE:
 STANDARD \$500
 DRIVER UNDER 21 \$ 800 DRIVERS BETWEEN 21 AND 25 \$ 600
 DRIVERS OVER 25 AND LICENCED LESS THAN 2 YEARS \$ 600
 A loyalty discount applies to this risk.
 NO CLAIM DISCOUNT 60 %

 * FOR CLAIMS ADVICE 24 HOURS A DAY - RING 1800 023 387 *

 ***** PLEASE NOTE THAT, SHOULD YOU NOTIFY US OF A CLAIM WHICH AFFECTS YOUR NO CLAIM BONUS WITHIN 9 WEEKS PRIOR TO THE COMMENCEMENT OF THE PERIOD COVERED BY THIS RENEWAL CERTIFICATE, THE PREMIUM SPECIFIED IN THIS CERTIFICATE IS SUBJECT TO A LOSS OF 20% IN YOUR ACQUIRED NO CLAIM BONUS AND THE PREMIUM WILL

STAMP DUTY REQUIREMENTS

WESTERN AUSTRALIA WESTERN AUSTRALIA STAMP DUTY PAID	TASMANIA TASMANIAN STAMP DUTY PAID	QUEENSLAND QUEENSLAND STAMP DUTY PAID
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Important Information about Your Duty of Disclosure appears on the back of this schedule and on your application form. Please read this information carefully.

CAVANAGH CRANES & TRANSPORT PT	
LEVEL 4, 200 CROWN STREET WOLLONGONG	POLICY NO: 26 A429628 MVA DUE DATE: 30/09/2010 ACCOUNT NO: 26 2112985 INTM REF NO: CAVANA
QBE INSURANCE (AUSTRALIA) LTD PO BOX 1475 WOLLONGONG *** (02)4224 3499 *** 2500	AMOUNT PAYABLE \$1,008.75



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** PAGE 2 **

THE INSURED

CAVANAGH CRANES & TRANSPORT PT

BE REQUIRED TO BE ADJUSTED IN THE MANNER INDICATED IN THE RENEWAL NOTICE. ACCESSORIES:

THE FOLLOWING ACCESSORIES ARE INCLUDED IN THE SECTION 1 SUM INSURED	
GENERAL DESC	SUM INSURED
MISCELLANEOUS	\$4,864

 ELEANOR GREENER IS NOTED AS AN ADDITIONAL DRIVER
 FOR THIS VEHICLE. DATE OF BIRTH 29/02/1984 NO
 ACCIDENTS OR CONVICTIONS

ABN:	Tax Status: Not Registered	Tax %:	0.00	
PREMIUM	STAMP DUTY	LEVIES	GST	TOTAL
\$864.74	\$48.03	\$8.64	\$87.34	\$1,008.75

***** THIS NOTICE WILL BECOME A "TAX INVOICE" WHEN THE AMOUNT PAYABLE *****
 ***** IS PAID IN FULL. SHOULD CHANGES BE MADE, THEN THE NEW SCHEDULE *****
 ***** ISSUED WILL BECOME YOUR TAX INVOICE. *****

STAMP DUTY REQUIREMENTS

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LEVEL 4, 200 CROWN STREET WOLLONGONG QBE INSURANCE (AUSTRALIA) LTD PO BOX 1475 WOLLONGONG *** (02)4224 3499 *** 2500	POLICY NO:	26 A429628 MVA	
	DUE DATE:	30/09/2010	
	ACCOUNT NO:	26 2112985	
	INTM REF NO:	CAVANA	
	AMOUNT PAYABLE	\$1,008.75	

Duty of Disclosure - What you must tell us

Under the Insurance Contracts Act 1984 (the Act), you have a Duty of Disclosure. The Act requires that before a policy is entered into, you must give us certain information we need to decide whether to insure you and anyone else to be insured under the policy, and on what terms. Your Duty of Disclosure is different, depending on whether this is a new Policy or not.

New business

Where you are entering into this Policy for the first time (that is, it is new business and is not being renewed, varied, extended or reinstated) you must tell us everything you know and that a reasonable person in the circumstances could be expected to tell us, in answer to the specific questions we ask.

When answering our questions you must be honest.

● Who needs to tell us

It is important that you understand you are answering our questions in this way for yourself and anyone else whom you want to be covered by the Policy.

● If you do not tell us

If you do not answer our questions in this way, we may reduce or refuse to pay a claim, or cancel the Policy. If you answer our questions fraudulently, we may refuse to pay a claim and treat the Policy as never having worked.

Renewals, variations, extensions and reinstatements

Once your Policy is entered into and is no longer new business then your duty to us changes. You are required before you renew, vary, extend or reinstate your Policy, to tell us everything you know and that a reasonable person in the circumstances could be expected to know, is a matter that is relevant to our decision whether to insure you, and anyone else to be insured under the Policy, and if so, on what terms.

● You do not have to tell us about any matter

- that diminishes the risk
- that is of common knowledge
- that we know or should know in the ordinary course of our business as an insurer, or
- which we indicate we do not want to know.

● If you do not tell us

If you do not comply with your Duty of Disclosure we may reduce or refuse to pay a claim or cancel your Policy. If your non-disclosure is fraudulent we may treat this Policy as never having worked.

MAIL ORDER FACILITY

If you wish, the full amount of this premium may be debited to your credit card account. Your signature is an authority to us to issue a MasterCard/Visa Card Sales Voucher for the amount payable, and is also an acknowledgement that the Sales Voucher, if endorsed "mail order" is to be treated as having being signed by the cardholder.

Tick one box Mastercard Visa

Card number

Expiry Date

For the Amount of \$ _____

Card Holder's Name _____

Card Holder's Signature _____

Date ____ / ____ / ____

Underinsurance

The classes of insurance listed below contain provisions as to average and underinsurance. This means we require you to insure for the full value or maximum potential risk. If you do not do so, and you are underinsured, we will pay you less in the event of a claim, calculated by a formula in the policy which takes account of the degree of underinsurance.

Classes of insurance containing underinsurance clauses:

- Business Pack Insurance
- Contractors Plant and Machinery
- Construction/Liability
- Trades Pack Insurance
- Office Pack Insurance
- Fire
- Industrial Special Risks
- Farm Pack Insurance
- Loss of Profits
- Machinery and Electronic

Insurer

This Policy is issued by QBE Australia ABN 78 003 191 035, AFS Licence No. 239545 of 82 Pitt Street Sydney.