

PHOENIX INSURANCE BROKERS PTY LTD

ABN: 40 009 419 872 ACN: 009 419 872 AFS Licence Number: 229847

Busselton

5A Fairbairn Road, Busselton WA 6280 PO Box 1448 Busselton WA 6280 Tel: (08) 9754 2296 Fax: (08) 9754 2286

Branches:

Broome

Perth

Rockingham

Email: info@phoenixins.com.au

Web : www.phoenixins.com.au

You are reminded that the policy mentioned below falls due for renewal on 31/07/2017. To ensure your continued protection, payment should be made by this date. Make cheque payable to: PHOENIX INSURANCE BROKERS P/L

Page 1 of 5

TAX INVOICE

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

Invoice Date: 17/07/2017

Invoice No: 151141

Our Reference: ETOOL PTY

Should you have any queries in relation to this account, please contact your Account Manager
Joel or Marie

Richard Haynes & Alex Bruce
ETool Pty Ltd
40 - 44 Pier Street
PERTH WA 6000

Class of Policy: Business Insurance

Insurer: CGU Insurance Limited

Po Box 7018 Cloisters Square, Perth WA 6850

ABN: 27 004 478 371

The Insured: RICHARD HAYNES & ALEX BRUCE
T/AS ETOOL PTY LTD

RENEWAL

Policy No: 15T8766809

Period of Cover:

From 31/07/2017

to 31/07/2018 at 4:00 pm

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

Direct Credit option:

WESTPAC

Acct Name: Phoenix Insurance Brokers Pty Ltd

BSB No: 036067

Acct No: 131632

Please use reference:

ETool PTY 151141

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 the ordinary course of business, ought to know
- as to which the 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 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.

Phoenix Insurance Brokers Pty Ltd

also subscribe to the Financial Ombudsman Service (FOS), a free customer service and the General Insurance Broker Code of Practice. Further information is available from this office, or contact the FOS on 1300 780 808.

Your Premium:

Premium	UW Levy	Fire Levy	GST	Stamp Duty	Broker Fee
\$330.57	\$0.00	\$0.00	\$34.06	\$36.37	\$10.00

TOTAL \$411.00

Credit Card fee (inc GST) is \$6.17

REMITTANCE ADVICE

Please detach and return **Phoenix Insurance Brokers**

with your payment or Credit **PO Box 1448**

Card authority to:

Busselton WA 6280

Please charge **\$417.17** to my ☐ Mastercard ☐ Visa Card
(Inc CC fee & GST)

Card No:

Cardholder Name:

Expiry: / Signature:

Our Ref: **ETool PTY RENEWAL**

Invoice No: **151141**

Due Date: 31/07/2017

Policy No: 15T8766809

Acct Man: Joel or Marie

In accordance with standard business practices, receipts will not be issued unless requested.

AMOUNT DUE

(Excluding Credit Card fee)

\$411.00

Schedule of Insurance

Class of Policy:	Business Insurance	Policy No:	15T8766809
The Insured:	RICHARD HAYNES & ALEX BRUCE T/AS ETOOL PTY LTD	Invoice No:	151141
		Our Ref:	ETOO PTY

OFFICE INSURANCE

Insured Name - RICHARD HAYNES & ALEX BRUCE
T/AS eTOOL PTY LTD

POLICY SUMMARY BY INSURANCE CLASS

Section		
1	Property (Incl Theft and Accidental Damage)	Not Insured
2	Business Interruption	Not Insured
3	Money	Not Insured
4	Glass	Not Insured
5	Public Liability	Insured
	Products Liability	Insured
6	Employee Dishonesty	Not Insured
7	Machinery	Not Insured
	Pressure Equipment	Not Insured
	Goods in Cold Chambers	Not Insured
8	Part A Electronic Equipment	Not Insured
	Part B Business Interruption	Not Insured
9	General Property	Not Insured
10	Taxation Investigation	Not Insured

STEADFAST OFFICE INSURANCE PACKAGE

SECTION 5 - LIABILITY

	LIMIT OF INDEMNITY

Public Liability	
The Business - OFFICE BASED ENGINEERING CONSULTING	
Limit of Indemnity	\$10,000,000
Property in Physical or Legal Control	\$250,000
Products Liability	
Limit of Indemnity	\$10,000,000
Property Damage Excess	\$500
Property in Physical or Legal Control Excess	\$500

POLICY VARIATIONS AND EXTENSIONS

STEADFAST OFFICE INSURANCE PACKAGE

The CGU OFFICE INSURANCE wording applies to this policy.

Under Section 2 - Business Interruption, Additional Benefit 8 is deleted and replaced with the following:

8. Murder, Suicide or Disease

The occurrence of any of the circumstances set out in this Additional Benefit shall be deemed to be Damage to Property used by You at the Situation.

- (a) Murder or suicide occurring at the Situation.
- (b) Injury, illness or disease caused by the consumption of food or drink provided and consumed at the Situation.
- (c) The outbreak of a human infectious or contagious disease

Schedule of Insurance

Page 3 of 5

Class of Policy: Business Insurance
The Insured: RICHARD HAYNES & ALEX BRUCE
T/AS ETOOL PTY LTD

Policy No: 15T8766809
Invoice No: 151141
Our Ref: ETOOL PTY

occurring within a 20 kilometre radius of the Situation.

(d) Closure or evacuation of Your Business by order of a government, public or statutory authority consequent upon:

- (1) the discovery of an organism likely to result in a human infectious or contagious disease at the Situation; or
- (2) vermin or pests at the Situation; or
- (3) defects in the drains or other sanitary arrangements at the Situation.

Cover under Additional Benefits 8(c) and 8(d)(1) does not apply in respect of Highly Pathogenic Avian Influenza in Humans or any other diseases declared to be quarantinable diseases under the Quarantine Act 1908 and subsequent amendments.

IMPORTANT NOTICES

Policy Amendments

These amendments should be read in conjunction with your policy booklet as the terms described now form part of your policy.

THE WAY WE HANDLE YOUR PERSONAL INFORMATION

We collect personal information from you for the purpose of providing you with insurance products, services, processing and assessing claims.

You can choose not to provide this information, however, we may not be able to process your requests.

We may disclose information we hold about you to other insurers, an insurance reference service or as required by law. In the event of a claim, we may disclose information to and/or collect additional information about you from investigators or legal advisors.

If you wish to update or access the information we hold about you, contact us.

WORKERS COMPENSATION

Workers Compensation Insurance is compulsory if you have employees. Separate cover can be arranged in those states where legislation permits.

THE ABOVE SECTIONS ARE THE SECTIONS YOU HAVE ELECTED TO COVER. PLEASE ENSURE THAT THESE SECTIONS AND YOUR SUMS INSURED ARE ADEQUATE TO COVER YOUR BUSINESS NEEDS AND REQUIREMENTS. MANY POLICIES CONTAIN AN AVERAGE CLAUSE WHICH WILL PENALISE YOU IN THE EVENT OF A CLAIM SHOULD YOU BE UNDER INSURED. SHOULD YOU HAVE ANY QUERIES PLEASE DO NOT HESITATE TO CONTACT THIS OFFICE.

IMPORTANT NOTES

COOLING OFF PERIOD

We recommend you acquaint yourself with your Insurer's **Cooling Off Period** as stipulated in their Policy Wording.

Return Premium Notice:

The charges detailed on this invoice include the brokerage/commission income earned by this office for the placement of the risk insured. Credit notes subsequently allowed will be nett of brokerage/commission or have a fee charged to offset the Insurer's deduction of

Schedule of Insurance

Page 4 of 5

Class of Policy: Business Insurance
The Insured: RICHARD HAYNES & ALEX BRUCE
T/AS ETOOL PTY LTD

Policy No: 15T8766809

Invoice No: 151141

Our Ref: ETOOL PTY

brokerage/commission.

IMPORTANT PRIVACY NOTICE AND CONSENT

This statement tells you how Phoenix Insurance Brokers Pty Ltd ABN: 40 009 419 872 collects, uses and discloses personal information and what we expect of you.

"Personal Information" is information about and which identifies individuals, including for an example, an individual who is insured and an individual who may simply be referred to in the application for cover or claim form (such as an employee, director, claimant, witness etc.)

IT IS IMPORTANT YOU READ, UNDERSTAND AND AGREE TO THE FOLLOWING, WHICH APPLIES FROM 21 DECEMBER 2001.

WHAT WE DO

We collect personal information to be able to provide our various services. These include insurance broking and claims management. For more information on our services please contact us.

We disclose personal information to third parties who we believe are necessary to assist us in providing our services. For example, in arranging and managing a person's insurance needs we will usually provide information to insurers, reinsurers, other insurance intermediaries, insurance reference bureaus, our advisers such as loss adjusters, lawyers and accountants, and others involved in the claims handling process.

If the required personal information is not provided, we or any involved third parties may not be able to provide appropriate services.

We limit the use and disclosure of any personal information provided by us to such third parties to the specific purpose for which we supplied it (except with our or the individual's consent).

We take reasonable steps to ensure that whenever we collect, use or disclose personal information, it is accurate, complete and up-to-date.

WHAT WE EXPECT OF YOU

When you provide us with personal information about other individuals, we rely on you to have made them aware that you will or may provide their information to us, the purpose we use it for, the types of third parties we disclose it to and how they can access it. If it is sensitive information we rely on you to have obtained their consent to the above.

If you have not done either of these things, you must tell us before you provide the relevant information.

If we give you personal information, you and your representatives must only use it for the purpose we agreed to.

Where relevant, you must meet the requirements of the National Privacy Principles set out in the Privacy Act 1988, when collecting, using, disclosing and handling personal information on our behalf; You must also ensure that your agents, employees and contractors meet the above requirements.

CONTACTING US OR OPTING OUT

If we send you any information about services or products, or you do not want us to disclose your personal information to any other organisation you can opt out by calling our office on (08) 93677399.

If you would like a copy of our Privacy Policy or would like to seek access to your personal information contact (08) 93677399.

IF YOU DO NOT NOTIFY US OTHERWISE BEFORE NEXT DEALING WITH US, YOU CONFIRM AGREEMENT TO THE ABOVE ON YOUR OWN BEHALF AND/OR ON BEHALF OF THOSE YOU REPRESENT.

With your remittance, please provide us with your ABN and advise whether or not you are registered for GST. If you are registered for GST, please advise extent to which you can

Class of Policy:	Business Insurance	Policy No:	15T8766809
The Insured:	RICHARD HAYNES & ALEX BRUCE T/AS ETOOL PTY LTD	Invoice No:	151141
		Our Ref:	ETOO PTY

claim an input tax credit on the premium

PUBLIC AND PRODUCTS LIABILITY
Making a Claim

If you receive, or become aware of the potential to receive documents or demands from anyone holding you liable for personal injury or damage to property then you should

- * Immediately ring our claims department
- * Fully complete, sign and return the claim form we send you along with the excess applicable (the amount will be advised on your claim form) as soon as possible
- * Immediately send us any letter of demand or court documents you receive so that your insurer can take over any legal proceedings related to the claim
- * Cooperate in any legal proceeding

but you must not

- * Subject to the provisions of the Insurance Contracts Act 1984, You or any person making a claim must not make any admission of liability or payment or promise or offer of payment in connection with any such claim, without your insurer's written consent.

ajt

PHOENIX INSURANCE BROKERS PTY LTD

ABN: 40 009 419 872 ACN: 009 419 872 AFS Licence Number: 229847

Busselton

5A Fairbairn Road, Busselton WA 6280 PO Box 1448 Busselton WA 6280 Tel: (08) 9754 2296 Fax: (08) 9754 2286

Branches:

Broome

Perth

Rockingham

Email: info@phoenixins.com.au

Web : www.phoenixins.com.au

You are reminded that the policy mentioned below falls due for renewal on 31/07/2017. To ensure your continued protection, payment should be made by this date. Make cheque payable to: PHOENIX INSURANCE BROKERS P/L

Page 1 of 4

TAX INVOICE

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

Invoice Date: 17/07/2017

Invoice No: 151144

Our Reference: ETOOL PTY

Should you have any queries in relation to this account, please contact your Account Manager
Joel or Marie

Richard Haynes & Alex Bruce
ETool Pty Ltd
40 - 44 Pier Street
PERTH WA 6000

Class of Policy: Professional Indemnity Insurance

Insurer: AIG Australia Limited
PO Box Z5417 Perth WA 6000

ABN: 93 004 727 753

The Insured: Richard Haynes & Alex Bruce T/As
ETool Pty Ltd

RENEWAL

Policy No: 1023113227

Period of Cover:

From 31/07/2017
to 31/07/2018 at 4:00 pm

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

Direct Credit option:

WESTPAC

Acct Name: Phoenix Insurance Brokers Pty Ltd

BSB No: 036067

Acct No: 131632

Please use reference:

ETool PTY 151144

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 the ordinary course of business, ought to know
- as to which the 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 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.

Phoenix Insurance Brokers Pty Ltd

also subscribe to the Financial Ombudsman Service (FOS), a free customer service and the General Insurance Broker Code of Practice. Further information is available from this office, or contact the FOS on 1300 780 808.

Your Premium:

Premium	UW Levy	Fire Levy	GST	Stamp Duty	Broker Fee
\$2,005.46	\$150.00	\$0.00	\$216.50	\$220.60	\$9.44

TOTAL \$2,602.00

Credit Card fee (inc GST) is \$39.03

REMITTANCE ADVICE

Please detach and return **Phoenix Insurance Brokers**

with your payment or Credit **PO Box 1448**

Card authority to: **Busselton WA 6280**

Please charge **\$2,641.03** to my ☐ Mastercard ☐ Visa Card
(Inc CC fee & GST)

Card No:

Cardholder Name:

Expiry: / Signature:

Our Ref: **ETool PTY RENEWAL**

Invoice No: **151144**

Due Date: 31/07/2017

Policy No: 1023113227

Acct Man: Joel or Marie

In accordance with standard business practices, receipts will not be issued unless requested.

AMOUNT DUE

(Excluding Credit Card fee)

\$2,602.00

Schedule of Insurance

Page 2 of 4

Class of Policy: Professional Indemnity Insurance
The Insured: Richard Haynes & Alex Bruce T/As
ETool Pty Ltd

Policy No: 1023113227
Invoice No: 151144
Our Ref: ETOOL PTY

This policy has been placed with

Bizcover Pty Ltd
ABN 66 127 707 975
Level 3, 179 New South Head Rd, Edgecliff NSW 2027

Bizcover Pty Ltd is underwritten by

AIG Australia Limited
ABN 93 004 727 753
PO Box Z5417 Perth WA 6000

PROFESSIONAL INDEMNITY SCHEDULE

Policyholder ETOOL PTY LTD

Policyholder's Main Address Address Line 1: 40 - 44 Pier St
Suburb : PERTH
State: Western Australia PostCode: 6000

Professional Services Consultancy Occupations
Carbon Emission Consultant
Energy Efficiency Consultant
Energy Rating Consultant
Renewable Energy Consultant

Policy Period From: 31-Jul-2016
To: 31-Jul-2017
4.00p.m. at the Policyholder's Main Address

Limit of Liability (Any one Claim) \$5,000,000.00

Limit of Liability (Aggregate) \$10,000,000.00

Standard Extensions:

Extension	Limit	Retention
Property Cover for		
Lost Documents	\$250,000	\$1,000
Quasi Judicial Costs	\$100,000	\$5,000

Optional Extensions:

Extension	Limit	Retention
Employment Practices		
Liability	Excluded	Excluded
Fidelity	Excluded	Excluded

Retentions (Each and Every Claim (Inclusive of Costs)) \$1,000.00

Retroactive Date Unlimited , excluding known Claims and circumstances

Continuity Date 19Jul2012

ALL PROFESSIONAL INDEMNITY POLICY WORDINGS ARE ADMINISTERED ON A "CLAIMS MADE AND NOTIFIED" BASIS. THIS MEANS:

1. THE POLICY YOU SELECT WILL BE THE ONE TO RESPOND WHEN YOU BECOME AWARE OF A CLAIM, OR CIRCUMSTANCES WHICH MIGHT RISE TO A CLAIM, REGARDLESS OF WHEN THE

Schedule of Insurance

Page 3 of 4

Class of Policy: Professional Indemnity Insurance
The Insured: Richard Haynes & Alex Bruce T/As
ETool Pty Ltd

Policy No: 1023113227
Invoice No: 151144

Our Ref: ETOOL PTY

- ORIGINAL CAUSE OR EVENT GIVING RISE TO THE CLAIM OCCURRED; AND
2. MOST IMPORTANTLY, THE TERMS OF THE POLICY REQUIRE THAT YOU ADVISE UNDERWRITERS DURING THE POLICY PERIOD OF A CLAIM IMMEDIATELY YOU BECOME AWARE OF IT TO OBTAIN THE BENEFIT OF COVER. FAILURE TO PROVIDE THIS NOTIFICATION MAY PREJUDICE COVER FOR THAT CLAIM.

AS WELL S40(3) OF THE INSURANCE CONTRACTS ACT 1984 ENABLES YOU TO NOTIFY CIRCUMSTANCES DURING THE POLICY PERIOD WHICH MIGHT AT SOME LATER STAGE GIVE RISE TO A CLAIM AGAINST YOU. EVERYTHING ELSE BEING EQUAL, IF SUCH A CLAIM DOES OCCUR, YOU WILL BE ENTITLED TO POLICY INDEMNITY. S40(3) STATES AS FOLLOWS:

- 40(3) WHERE THE INSURED GAVE NOTICE IN WRITING TO THE INSURER OF FACTS THAT MIGHT GIVE RISE TO A CLAIM AGAINST THE INSURED AS SOON AS WAS REASONABLY PRACTICABLE AFTER THE INSURED BECAME AWARE OF THOSE FACTS BUT BEFORE THE INSURANCE COVER PROVIDED BY THE CONTRACT IN RESPECT OF THE CLAIM, WHEN MADE, BY REASON ONLY THAT IT WAS MADE AFTER THE EXPIRATION OF THE PERIOD OF THE INSURANCE COVER PROVIDED BY THE CONTRACT.

THEREFORE TREAT ANY SUCH CIRCUMSTANCES (FACTS) AS YOU WOULD A CLAIM. NOTIFY THEM IMMEDIATELY THEY BECOME KNOWN TO YOU. THIS WILL ENSURE YOUR INSURER CANNOT LATER DENY INDEMNITY DUE TO NON OR LATE NOTIFICATION OF THE CIRCUMSTANCES (FACTS) OUT OF WHICH THE CLAIM ARISES.

IMPORTANT NOTES

COOLING OFF PERIOD

We recommend you acquaint yourself with your Insurer's **Cooling Off Period** as stipulated in their Policy Wording.

Return Premium Notice:

The charges detailed on this invoice include the brokerage/commission income earned by this office for the placement of the risk insured. Credit notes subsequently allowed will be nett of brokerage/commission or have a fee charged to offset the Insurer's deduction of brokerage/commission.

IMPORTANT PRIVACY NOTICE AND CONSENT

This statement tells you how Phoenix Insurance Brokers Pty Ltd ABN: 40 009 419 872 collects, uses and discloses personal information and what we expect of you.

"Personal Information" is information about and which identifies individuals, including for an example, an individual who is insured and an individual who may simply be referred to in the application for cover or claim form (such as an employee, director, claimant, witness etc.)

IT IS IMPORTANT YOU READ, UNDERSTAND AND AGREE TO THE FOLLOWING, WHICH APPLIES FROM 21 DECEMBER 2001.

WHAT WE DO

We collect personal information to be able to provide our various services. These include insurance broking and claims management. For more information on our services please contact us.

We disclose personal information to third parties who we believe are necessary to assist us in providing our services. For example, in arranging and managing a person's insurance needs we will usually provide information to insurers, reinsurers, other insurance intermediaries, insurance reference bureaus, our advisers such as loss adjusters, lawyers and accountants, and others involved in the claims handling process.

If the required personal information is not provided, we or any involved third parties may not be able to provide appropriate services.

We limit the use and disclosure of any personal information provided by us to such third parties to the specific purpose for which we supplied it (except with our or the

Schedule of Insurance

Page 4 of 4

Class of Policy: Professional Indemnity Insurance
The Insured: Richard Haynes & Alex Bruce T/As
ETool Pty Ltd

Policy No: 1023113227
Invoice No: 151144

Our Ref: ETOOL PTY

individual's consent).

We take reasonable steps to ensure that whenever we collect, use or disclose personal information, it is accurate, complete and up-to-date.

WHAT WE EXPECT OF YOU

When you provide us with personal information about other individuals, we rely on you to have made them aware that you will or may provide their information to us, the purpose we use it for, the types of third parties we disclose it to and how they can access it. If it is sensitive information we rely on you to have obtained their consent to the above.

If you have not done either of these things, you must tell us before you provide the relevant information.

If we give you personal information, you and your representatives must only use it for the purpose we agreed to.

Where relevant, you must meet the requirements of the National Privacy Principles set out in the Privacy Act 1988, when collecting, using, disclosing and handling personal information on our behalf;

You must also ensure that your agents, employees and contractors meet the above requirements.

CONTACTING US OR OPTING OUT

If we send you any information about services or products, or you do not want us to disclose your personal information to any other organisation you can opt out by calling our office on (08) 93677399.

If you would like a copy of our Privacy Policy or would like to seek access to your personal information contact (08) 93677399.

IF YOU DO NOT NOTIFY US OTHERWISE BEFORE NEXT DEALING WITH US, YOU CONFIRM AGREEMENT TO THE ABOVE ON YOUR OWN BEHALF AND/OR ON BEHALF OF THOSE YOU REPRESENT.

With your remittance, please provide us with your ABN and advise whether or not you are registered for GST. If you are registered for GST, please advise extent to which you can claim an input tax credit on the premium

PUBLIC AND PRODUCTS LIABILITY

Making a Claim

If you receive, or become aware of the potential to receive documents or demands from anyone holding you liable for personal injury or damage to property then you should

- * Immediately ring our claims department
- * Fully complete, sign and return the claim form we send you along with the excess applicable (the amount will be advised on your claim form) as soon as possible
- * Immediately send us any letter of demand or court documents you receive so that your insurer can take over any legal proceedings related to the claim
- * Cooperate in any legal proceeding

but you must not

- * Subject to the provisions of the Insurance Contracts Act 1984, You or any person making a claim must not make any admission of liability or payment or promise or offer of payment in connection with any such claim, without your insurer's written consent. ajt

PHOENIX INSURANCE BROKERS PTY LTD

ABN: 40 009 419 872 ACN: 009 419 872 AFS Licence Number: 229847

Busselton

5A Fairbairn Road, Busselton WA 6280 PO Box 1448 Busselton WA 6280 Tel: (08) 9754 2296 Fax: (08) 9754 2286

Branches: Broome

South Perth

Email: info@phoenixins.com.au

Web : www.phoenixins.com.au

As per your request, the policy described below has been endorsed in accordance with your instructions. If the items marked with an asterisk(*) do not reflect the amendments requested, please contact our office. Please make cheque payable to: PHOENIX INSURANCE BROKERS P/L

Page 1 of 2

TAX INVOICE

This document is a tax invoice for GST

Invoice Date: 26/07/2017

Invoice No: 151910

Our Reference: ETOOL PTY

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

Joel or Marie

ENDORSEMENT

Policy No: 1023113227

Period of Cover:

From 31/07/2017

to 31/07/2018 at 4:00 pm

Class of Policy: Professional Indemnity Insurance

Insurer: AIG Australia Limited
PO Box Z5417 Perth WA 6000

ABN: 93 004 727 753

The Insured: Richard Haynes & Alex Bruce T/As
ETool Pty Ltd

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

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 the ordinary course of business, ought to know
- as to which the 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 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.

Phoenix Insurance Brokers Pty Ltd also subscribe to the Financial Ombudsman Service (FOS), a free customer service and the General Insurance Broker Code of Practice. Further information is available from this office, or contact the FOS on 1300 780 808.

Your Premium:

Premium	UW Levy	Fire Levy	GST	Stamp Duty	Broker Fee
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL					\$0.00

REMITTANCE ADVICE

Please detach and return Phoenix Insurance Brokers
with your payment or Credit PO Box 1448
Card authority to: Busselton WA 6280

Please charge \$0.00 to my ☐ Mastercard ☐ Visa Card

Card No:

Cardholder Name:

Expiry: / Signature:

Our Ref: ETOOL PTY ENDORSEMENT

Invoice No: 151910

Due Date: 31/07/2017

Policy No: 1023113227

Acct Man: Joel or Marie

In accordance with standard business practices, receipts will not be issued unless requested.

AMOUNT DUE

\$0.00

Schedule of Insurance

Class of Policy:	Professional Indemnity Insurance	Policy No:	1023113227
The Insured:	Richard Haynes & Alex Bruce T/As ETool Pty Ltd	Invoice No:	151910
		Our Ref:	ETOOL PTY

This policy has been placed with

Bizcover Pty Ltd
ABN 66 127 707 975
Level 3, 179 New South Head Rd, Edgecliff NSW 2027

Bizcover Pty Ltd is underwritten by

AIG Australia Limited
ABN 93 004 727 753
PO Box Z5417 Perth WA 6000

Policy endorsed as per Insured's declaration received to update business activities to read as:

- Carbon Emission Consultant (70%)
- Energy Efficiency Consultant (10%)
- Energy Rating Consultant (5%)
- Renewable Energy Consultant (5%)
- Life Cycle Cost Consultant (10%)

In all other respects the policy remains the same.

ajt

PHOENIX INSURANCE BROKERS PTY LTD

ABN: 40 009 419 872 ACN: 009 419 872 AFS Licence Number: 229847

Busselton

5A Fairbairn Road, Busselton WA 6280 PO Box 1448 Busselton WA 6280 Tel:(08) 9754 2296 Fax:(08) 9754 2286

Branches: Broome

South Perth

Email: info@phoenixins.com.au

Web : www.phoenixins.com.au

As per your request, we have arranged the following insurance cover. To ensure your protection, payment should be made within 14 days of the above date. Please make cheque payable to: PHOENIX INSURANCE BROKERS P/L

Page 1 of 4

TAX INVOICE

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

Invoice Date: 26/07/2017

Invoice No: 151865

Our Reference: ETOOL PTY

Should you have any queries in relation to this account, please contact your Account Manager
Joel or Marie

Richard Haynes & Alex Bruce
ETool Pty Ltd
40 - 44 Pier Street
PERTH WA 6000

Class of Policy: Employers Indemnity (Workers Compensation)
Insurer: Zurich Australian Insurance Ltd
Level 2, 58 Kings Road WEST PERTH WA 6005
ABN: 13 000 296 640
The Insured: ETOOL PTY LTD

NEW POLICY

Policy No: 275685PGWC

Period of Cover:

From 31/07/2017
to 31/07/2018 at 4:00 pm

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

Direct Credit option:

WESTPAC

Acct Name: Phoenix Insurance Brokers Pty Ltd

BSB No: 036067

Acct No: 131632

Please use reference:

ETOO PTY 151865

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 the ordinary course of business, ought to know
- as to which the 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 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.

Phoenix Insurance Brokers Pty Ltd

also subscribe to the Financial Ombudsman Service (FOS), a free customer service and the General Insurance Broker Code of Practice. Further information is available from this office, or contact the FOS on 1300 780 808.

Your Premium:

Premium	UW Levy	Fire Levy	GST	Stamp Duty	Broker Fee
\$252.63	\$0.00	\$0.00	\$36.36	\$0.00	\$111.01

TOTAL \$400.00

Credit Card fee (inc GST) is \$6.00

REMITTANCE ADVICE

Please detach and return **Phoenix Insurance Brokers**

with your payment or Credit **PO Box 1448**

Card authority to: **Busselton WA 6280**

Please charge **\$406.00** to my ☐ Mastercard ☐ Visa Card
(Inc CC fee & GST)

Card No:

Cardholder Name:

Expiry: / Signature:

Our Ref: **ETOO PTY**

NEW POLICY

Invoice No: **151865**

Due Date: 31/07/2017

Policy No: 275685PGWC

Acct Man: Joel or Marie

In accordance with standard business practices, receipts will not be issued unless requested.

AMOUNT DUE

(Excluding Credit Card fee)

\$400.00

Schedule of Insurance

Page 2 of 4

Class of Policy: Employers Indemnity (Workers Compensation)
The Insured: ETOOL PTY LTD

Policy No: 275685PGWC
Invoice No: 151865
Our Ref: ETOOL PTY

WORKERS COMPENSATION INSURANCE

Date 26/07/2017
Policy Number 275685PGWC
The Insured ETOOL PTY LTD
Business Description ENVIRONMENTAL
CONSULTING

1993 ANZSIC Code	Effective Date	Expiry Date
78550 Business Management Services	31/07/2017	31/07/2018

Situation 40 - 44 PIER STREET
PERTH, WA
6000

WorkCover Number

Period of Insurance:
From 31/07/2017
To 4:00pm on 31/07/2018

Estimated Wages \$ 80,000

Rate 0.30%

Wording As per the current
Zurich Workers
Compensation Policy
Wording

Interest Insured:

Insured's legal liability to employees in respect of the
Workers Compensation and Injury Management Act 1981

Limit of Liability:

\$50m Common Law

Issued at:

Perth on 26/07/2017

Zurich Australian Insurance Limited

ABN 13 000 296 640

**In Western Australia workers' compensation insurance cover for all workers is compulsory.
An employer who does not keep a current policy may be liable to a fine of \$5,000 per worker**

Schedule of Insurance

Page 3 of 4

Class of Policy: Employers Indemnity (Workers Compensation)
The Insured: ETOOL PTY LTD

Policy No: 275685PGWC
Invoice No: 151865
Our Ref: ETOOL PTY

plus the cost of avoided premium.

Workers' compensation insurance protects the employer from large financial claims. It also protects the worker by providing financial compensation by way of weekly payments as well as payment for medical and vocational rehabilitation expenses related to the injury.

EMPLOYERS INDEMNITY

This Policy indemnifies you, the employer, against your legal liability under the W.A Workers Compensation & Rehabilitation Act 1981 as amended, to pay in respect of all workers permanently resident in WA, for a disability sustained by any such worker who is in your direct employment arising out of, or in the course of, his employment in the business to which this insurance relates.

Territorial limits include interstate & overseas visits, limited to 6 months for residents.

LIMITS at COMMON LAW

The indemnity provided under this policy shall be limited to \$50 million any one person or number of persons arising out of the one event

TERRORISM EXCLUSION ENDORSEMENT

Terrorism Exclusion Endorsement applies to this policy

This policy **EXCLUDES** :

- Contractors and sub-contractors unless declared (section 175 of the Act makes you jointly & severally liable for disability to workers of contractors and sub-contractors).

Where working contractors and sub-contractors are declared, no cover is provided for claims made against you under common law

- Common law claims for injury or death to employees that occurred outside Australia.

This note is of a general nature only, and is not intended to take the place of legal advice based on the circumstances of each individual applicant for insurance. If you have any doubt about whether a particular director is entitled to the benefits of the Act, you should obtain legal advice. Phoenix Insurance Brokers Pty Ltd does not intend that document be relied upon in place of such legal advice.

IMPORTANT NOTES

COOLING OFF PERIOD

We recommend you acquaint yourself with your Insurer's **Cooling Off Period** as stipulated in their Policy Wording.

Return Premium Notice:

The charges detailed on this invoice include the brokerage/commission income earned by this office for the placement of the risk insured. Credit notes subsequently allowed will be nett of brokerage/commission or have a fee charged to offset the Insurer's deduction of brokerage/commission.

IMPORTANT PRIVACY NOTICE AND CONSENT

This statement tells you how Phoenix Insurance Brokers Pty Ltd ABN: 40 009 419 872 collects, uses and discloses personal information and what we expect of you.

"Personal Information" is information about and which identifies individuals, including for an example, an individual who is insured and an individual who may simply be referred to in the application for cover or claim form (such as an employee, director, claimant, witness etc.)

IT IS IMPORTANT YOU READ, UNDERSTAND AND AGREE TO THE FOLLOWING, WHICH APPLIES FROM 21 DECEMBER 2001.

WHAT WE DO

We collect personal information to be able to provide our various services. These include insurance broking and claims management. For more information on our services please contact us.

Class of Policy:	Employers Indemnity (Workers Compensation)	Policy No:	275685PGWC
The Insured:	ETOOOL PTY LTD	Invoice No:	151865
		Our Ref:	ETOOOL PTY

We disclose personal information to third parties who we believe are necessary to assist us in providing our services. For example, in arranging and managing a person's insurance needs we will usually provide information to insurers, reinsures, other insurance intermediaries, insurance reference bureaus, our advisers such as loss adjusters, lawyers and accountants, and others involved in the claims handling process.

If the required personal information is not provided, we or any involved third parties may not be able to provide appropriate services.

We limit the use and disclosure of any personal information provided by us to such third parties to the specific purpose for which we supplied it (except with our or the individual's consent).

We take reasonable steps to ensure that whenever we collect, use or disclose personal information, it is accurate, complete and up-to-date.

WHAT WE EXPECT OF YOU

When you provide us with personal information about other individuals, we rely on you to have made them aware that you will or may provide their information to us, the purpose we use it for, the types of third parties we disclose it to and how they can access it. If it is sensitive information we rely on you to have obtained their consent to the above.

If you have not done either of these things, you must tell us before you provide the relevant information.

If we give you personal information, you and your representatives must only use it for the purpose we agreed to.

Where relevant, you must meet the requirements of the National Privacy Principles set out in the Privacy Act 1988, when collecting, using, disclosing and handling personal information on our behalf;
You must also ensure that your agents, employees and contractors meet the above requirements.

CONTACTING US OR OPTING OUT

If we send you any information about services or products, or you do not want us to disclose your personal information to any other organisation you can opt out by calling our office on (08) 93677399.

If you would like a copy of our Privacy Policy or would like to seek access to your personal information contact (08) 93677399.

IF YOU DO NOT NOTIFY US OTHERWISE BEFORE NEXT DEALING WITH US, YOU CONFIRM AGREEMENT TO THE ABOVE ON YOUR OWN BEHALF AND/OR ON BEHALF OF THOSE YOU REPRESENT.

With your remittance, please provide us with your ABN and advise whether or not you are registered for GST. If you are registered for GST, please advise extent to which you can claim an input tax credit on the premium

ajt

ENQUIRIES

Toll Free: 1800 365 842 (1800 EML VIC)
Web: www.eml.com.au
Fax: (03) 7000 0701
Mail: GPO Box 4695
 MELBOURNE VIC 3001

EML VIC Pty Ltd
 ABN 93 606 104 910
 Authorised Agent of WorkSafe Victoria

WorkCover Insurance New Registration

Reference No : NR-170619-67199

Submission Date : 19 June 2017 Time: 15:19

Submitted By: richard@etoolglobal.com

Insurance

Name of your Authorised agent:

Have you obtained a cover note?

EML

No

Employer details

Legal name of employer:

eTool PTY LTD

Type of entity:

Company (Registered under Corporations Act)

Registered or intend to register for GST?

Not provided

Australian Business Number (ABN):

25149977971

Australian Company Number (ACN):

149977971

Website address of employer:

etoolglobal.com

Postal address of employer:

ATTENTION TO: GABBY SHAW
 LEVEL 1
 40-44 PIER STREET
 PERTH
 WA 6000

Company directors or business owners:

Richard Haynes

Alex Bruce

Contact details

Full name:

Richard Haynes

Position:

Director

Email:

richard@etoolglobal.com

Telephone:

Not provided

Ext.

Mobile:

0411141246

Fax:

Not provided

Reason for making this application

Why are you making this application?

- ☒ employing, or intending to employ, workers
- ☐ employing, or intending to employ, apprentices or trainees
- ☐ setting up your own new business
- ☐ buying a business that was previously unrelated to you
- ☐ a merger involving the formation of a new company
- ☐ a sole trader or partnership converting to a company
- ☐ a company converting to a sole trader associate or a partnership
- ☐ as a result of entering into insolvency i.e appointment of a liquidator, trustee for a bankruptcy or a receiver and manager
- ☐ a change of partners in a partnership
- ☐ other reason (give details)

Employment commencement date:

22 Nov 2016

Do you wish to take up the Buy-out option?

No

Business succession

Have you purchased or taken over an existing workplace or business?

No

Related entities

Are you related to another employer?

No

Workplace location

Business or trading name of workplace:

eTool

Workplace address:

LEVEL 2 696 BOURKE STREET MELBOURNE VIC 3000

Workplace activity

Workplace commencement date: 22 Nov 2016

What do you consider is your predominant activity in this workplace and why?
Office work. Sales. Consulting. eTool is a software and consultancy business and this is the nature of all our employees work.

List the key goods or services that you intend to produce or provide at the workplace
Life Cycle Assessment Services for Buildings and Infrastructure (Desktop studies)
Life Cycle Assessment Software for Buildings and Infrastructure

Do you own the goods you sell from this workplace? Yes

Do you have substantial dealings with a business that shares or that neighbours your workplace? Yes

List the key goods or services that you intend to produce or provide at the workplace

Raw materials	Equipment	Processes
NA	Computers and telephones.	Office work.

Revenue and costs for the next twelve months

Product/Service	Sales/ Revenue	Cost of Goods Sold or Services Provided	Cost of Labour
Life Cycle Assessment Consulting	\$ 300,000	\$ 300,000	\$ 250,000

Rateable remuneration

Estimate of rateable remuneration for year ending 30 June 2017

Total Estimated Rateable Remuneration:	\$ 90,000
Full Time Workers:	1
Part Time / Casual Workers:	0

Supporting Documents

Not Provided