



SOUTHERN CROSS
INSURANCE BROKERS

INSURANCE QUOTE

Your insurance quote

Prepared for Harbourside Kitchen & Bar

PERIOD OF INSURANCE

1 December 2026 to 1 December 2027

ISSUED

13 October 2026

QUOTE OPEN UNTIL

24 November 2026

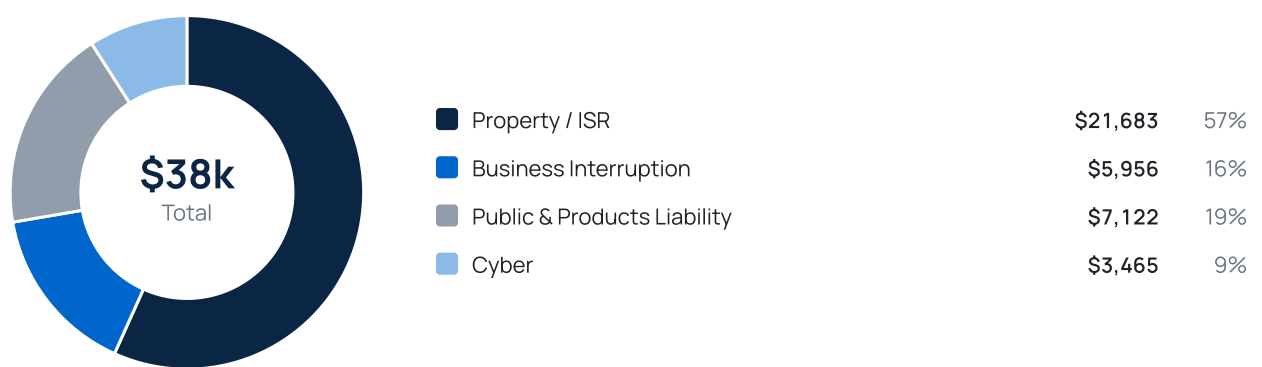
Southern Cross Insurance Brokers · James Patel · james@southerncross.example

Your quote

Thank you for asking us to quote for the insurance of Harbourside Kitchen & Bar. This quote sets out the covers and insurers we have found for you, what they cost and what we need from you to put cover in place.

\$38,226.19 TOTAL PAYABLE	1 December 2026 COVER STARTS	24 November 2026 QUOTE OPEN UNTIL
QBE Insurance (Australia) Limited, Chubb Insurance Australia Limited INSURERS	4 CLASSES OF COVER	

Where your premium goes



Covers quoted

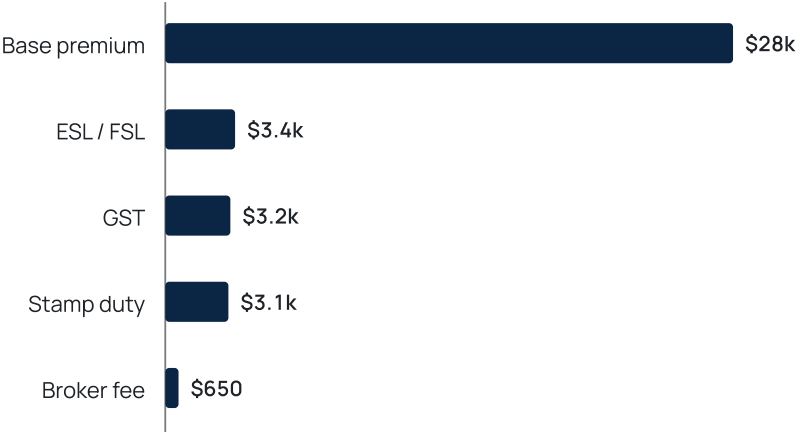
Premiums include taxes, levies and our fee. Full limits, sub-limits and excesses are in each insurer's quote and policy wording.

Class of cover	Insurer	Sum insured	Limit	Excess	Total payable
Property / ISR	QBE Insurance (Australia) Limited	\$3,850,000.00		\$2,500.00	\$21,682.63
Business Interruption	QBE Insurance (Australia) Limited	\$1,600,000.00		\$0.00	\$5,956.39
Public & Products Liability	QBE Insurance (Australia) Limited	\$20,000,000.00	\$1,000.00		\$7,122.06
Cyber	Chubb Insurance Australia Limited	\$1,000,000.00	\$5,000.00		\$3,465.11

Premium

Class of cover	Base premium	ESL / FSL	GST	Stamp duty	Broker fee	GST on fee	Total payable
Property / ISR	\$14,820.00	\$2,667.60	\$1,748.76	\$1,731.27	\$650.00	\$65.00	\$21,682.63
Business Interruption	\$4,210.00	\$757.80	\$496.78	\$491.81	\$0.00		\$5,956.39
Public & Products Liability	\$5,940.00		\$594.00	\$588.06	\$0.00		\$7,122.06
Cyber	\$2,890.00		\$289.00	\$286.11	\$0.00		\$3,465.11
Total	\$27,860.00	\$3,425.40	\$3,128.54	\$3,097.25	\$650.00	\$65.00	\$38,226.19

What makes up your premium



Total payable: **\$38,226.19**. Premiums include GST, stamp duty and emergency services or fire levies where they apply.

Premium funding

If you would like to pay your premium by instalments, we can arrange premium funding. The funder pays the premium to the insurers and you repay the funder, with interest, under a separate loan agreement. We may receive a commission from the funder. If you miss a repayment, the funder may cancel your policies.

How we are paid

The remuneration we expect to receive for arranging this insurance, in dollars.

Commission from insurers	\$5,499.75, paid by the insurers out of the premium shown
Our broker fee	\$650.00 plus GST, shown in the premium summary
Other benefits	Any non-monetary benefits we may receive are described in our Financial Services Guide
If a policy is cancelled	Whether we keep our fee and commission is set out in our Financial Services Guide

Key terms and conditions

Property is insured for replacement value with a \$2,500 excess for each claim. Business interruption covers 12 months of lost gross profit. Public and products liability is \$20m for any one occurrence with a \$1,000 excess. Flood is covered at the Manly venue only.

How long this quote is open

The insurers' terms in this quote are open until **24 November 2026**. After that date the insurers may change or withdraw them. We would then need to confirm the terms again before cover can start.

This quote is based on the information you have given us. If anything changes before cover starts, please tell us straight away: the insurers may change the terms or the premium. You are not covered until the insurer has agreed to cover you and we have confirmed it in writing.

Conditions to be met before cover starts

Insurers often make a quote subject to conditions, sometimes called subjectivities. Examples are a signed proposal form, a survey, evidence of a security system or payment of the premium by a set date. If a condition is not met in time, the insurer may change the terms, limit the cover or decline to provide it. Please tell us straight away if you cannot meet one.

What we need to put your cover in place

Your signed acceptance of this quote

A completed and signed proposal form for each venue

Confirmation that the kitchen fire suppression systems were serviced in the last 12 months

Payment of the premium within 30 days of cover starting

Next steps

What happens next



13 October 2026

Quote issued



17 November 2026

Your reply needed by



24 November 2026

Quote open until



1 December 2026

Cover starts

To accept, sign the acceptance at the end of this quote and return it to us. Cover starts only once the insurer has agreed to it and we have confirmed it to you in writing.

Important notices

Your duty of disclosure

Business insurance. Before you enter into, renew, extend, vary or reinstate an insurance contract that is not a consumer insurance contract, section 21 of the *Insurance Contracts Act 1984* requires you to tell the insurer anything you know or could reasonably be expected to know that may affect their decision to insure you and on what terms. You have this duty until the insurer agrees to insure you. You do not need to tell the insurer anything that reduces the risk, is common knowledge, the insurer knows or should know as an insurer or the insurer has said it does not need to know.

Consumer insurance. If a policy is a consumer insurance contract, taken out mainly for personal, domestic or household purposes, section 20B instead requires you to take reasonable care not to make a misrepresentation to the insurer. Answer every question fully and honestly.

If you do not comply, the insurer may cancel your contract, reduce the amount it pays on a claim or do both. If your failure is fraudulent, the insurer may refuse to pay a claim and treat the contract as if it never existed.

General advice warning

Unless we have told you otherwise in writing, any advice in this document is general advice. It does not take into account your objectives, financial situation or needs. Before you act on it, consider whether it is appropriate for you and read the Product Disclosure Statement (PDS) and Target Market Determination (TMD) for each policy. If you would like advice that takes your circumstances into account, please ask us.

Financial Services Guide

Our Financial Services Guide (FSG) explains who we are, the services we are licensed to provide, how we and our staff are paid, any relationships that could influence our advice and how to make a complaint. We gave you a copy when we started working with you. Please ask us if you would like another.

Your privacy

We collect personal information to arrange and manage your insurance and your claims. We share it with insurers, underwriting agencies, premium funders, claims handlers and other service providers, some of whom may be overseas. Our privacy policy explains how we handle your information, how you can see or correct it and how to complain. Ask us for a copy.

Complaints

If you have a complaint about our service, please tell us first so we can try to put it right. If you are not satisfied with our response, you may be able to take your complaint to the Australian Financial Complaints Authority (AFCA), a free and independent external dispute resolution service.

Australian Financial Complaints Authority · www.afca.org.au · 1800 931 678 · GPO Box 3, Melbourne VIC 3001

Accept this quote

By signing below, Harbourside Hospitality Pty Ltd accepts this quote and asks Southern Cross Insurance Brokers to arrange the insurance set out in it, on the terms and for the premium shown, from 1 December 2026.

We confirm that we have read this quote, including the important notices and our duty of disclosure or duty to take reasonable care not to make a misrepresentation. The information we have given you is true and complete and includes any changes. We agree to pay the premium within the insurers' terms of trade.

Signature, name and position of an authorised person and the date

This report was prepared from a template. The broker named in it is responsible for its accuracy and for any advice given under their AFSL.