



SOUTHERN CROSS
INSURANCE BROKERS

QUOTE COMPARISON

Your insurance quotes compared

Prepared for Harbourside Kitchen & Bar

PERIOD OF INSURANCE

1 December 2026 to 1 December 2027

ISSUED

13 October 2026

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

Your quotes

We approached the insurance market for Harbourside Kitchen & Bar for cover from 1 December 2026. This document compares the responses we received, sets out our recommendation and explains what you need to do next.

At a glance

4

INSURERS
APPROACHED

3

QUOTES
RECEIVED

\$38,226.19

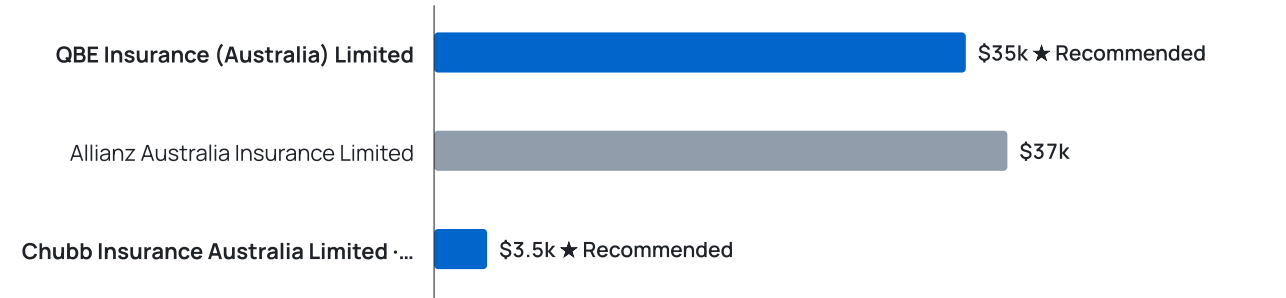
RECOMMENDED
PREMIUM

1 December
2026

COVER STARTS

Quotes received

Quotes side by side



Total payable for each quote. The recommended quote is highlighted.

Insurer	Class	Response	Total payable	Key terms	Comments
QBE Insurance (Australia) Limited	All classes	Quoted	\$34,761.08	Incumbent. Flood included at Manly. \$20m liability.	
Allianz Australia Insurance Limited	All classes	Quoted	\$37,480.00	Flood excluded at both venues.	
Zurich Australian Insurance Limited	All classes	Declined			Outside appetite for licensed venues trading after midnight.
Chubb Insurance Australia Limited	Cyber	Quoted	\$3,465.11	\$1m limit, social engineering \$100k.	

Premium is only part of the picture. Before you choose, compare the limits and sums insured, the excesses, any exclusions or special conditions and each insurer's financial strength and claims service.

Key differences

The main differences between the quotes are shown in the key terms and comments above. The policy wordings set out the full terms. We can send you any of them.

Our recommendation

We recommend renewing with QBE for property, business interruption and liability, and moving cyber to Chubb, which offered broader cover for a similar premium.

Cover we recommend

Class of cover	Insurer	Limit	Excess	Basis	Premium
Property / ISR	QBE Insurance (Australia) Limited		\$2,500.00		\$21,682.63
Business Interruption	QBE Insurance (Australia) Limited		\$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	Claims made	\$3,465.11

What it costs

Class of cover	Insurer	Base premium	ESL / FSL	GST	Stamp duty	Broker fee	Total payable
Property / ISR	QBE Insurance (Australia) Limited	\$14,820.00	\$2,667.60	\$1,748.76	\$1,731.27	\$650.00	\$21,682.63
Business Interruption	QBE Insurance (Australia) Limited	\$4,210.00	\$757.80	\$496.78	\$491.81	\$0.00	\$5,956.39

Class of cover	Insurer	Base premium	ESL / FSL	GST	Stamp duty	Broker fee	Total payable
Public & Products Liability	QBE Insurance (Australia) Limited	\$5,940.00		\$594.00	\$588.06	\$0.00	\$7,122.06
Cyber	Chubb Insurance Australia Limited	\$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	\$38,226.19

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

Action needed. Please give us your instructions by **17 November 2026** so that your cover starts from 1 December 2026 without a gap.

Important notices

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.

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.

How we are paid

When we arrange your insurance, the insurer or underwriting agency usually pays us a commission, calculated as a percentage of the base premium. We may also charge you a broker fee, which is shown in the premium summary. We may receive other benefits from insurers and premium funders, as our Financial Services Guide explains.

You can ask us at any time for the amount of commission and other remuneration we receive for the policies we arrange for you.

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.

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

Authority to proceed

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

We confirm that we have read this document, 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.