

# Warren Bohnke t/as Frequent Harmonics

Insurance Prepared by: Jason Holmes  
H2 Integro Pty Ltd  
12/04/2022

# Policy Summary

Your Policies are currently arranged for the following risks with the respective insurers:

<b>TYPE OF INSURANCE</b>	<b>INSURER</b>	<b>EXPIRY</b>
FREQUENT HARMONICS - LIABILITY	ABLE INSURANCE PTY LTD	01/05/2023
FREQUENT HARMONICS - EQUIPMENT	AIG AUSTRALIA LIMITED	01/05/2023

# Coverage Summary - Frequent Harmonics - Equipment

The following information was provided to your Insurers when negotiating the terms of your insurance program. It is common to all of your insurance policies, unless specifically stated otherwise in any of the Coverage Summaries forming part of this document. It is important that you notify us of any change in the following details to ensure that you are adequately protected.

## **Insurer**

AIG Australia Limited

## **Policy Number**

Ref: TBA

## **Reference Number**

P602738126/1

## **Period Of Insurance**

From: 22/04/2022

To: 01/05/2023

From 4PM to 4PM both local time and standard time.

## **Insured**

WARREN CHRISTIAN BOHNKE t/as Frequent Harmonics

ABN: 99 190 571 740

Year Established: 2020

Anzsic Rating: 90020190 Producer - Creative Arts - Own Account (Internal Use Only)

To follow, please find a summary of your insurance policy. Please note that this is a summary only, and you should always refer to the insurer's policy schedule and wording for full terms and conditions.

## Insured Situation

18 Sladen Street, HAMLYN HEIGHTS VIC 3215

## Insured Definition - Entertainment Equipment

Provides cover for equipment against physical and/or accidental loss or damage including transit damage as defined in the policy wording.

<b>Interested Party:</b>	Not applicable
<b>Description of Items:</b>	<b>As per schedule</b>
<b>Total Sum Insured:</b>	<b>\$34,025</b>
Type of Cover:	Refer to Additional Schedule Page

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# Additional Policy Information

## AIG PORTABLE EQUIPMENT - SUMMARY OF COVER

<b>1.</b>	<b>Policy Number</b>
1.1	TBA
<b>2.</b>	<b>Period of Insurance</b>
2.1	The period incepting at 4:00pm on; <b>22 April 2022</b> And expiring at 4:00pm on; <b>01 May 2023</b> local standard time at the registered address of the Named Insured.
<b>3.</b>	<b>Insured Name and Address where equipment is usually stored</b>
3.1	Warren Bohnke t/as Frequent Harmonics 18 Sladen Street Hamlyn Heights VIC 3215
<b>4.</b>	<b>Interested Parties</b>
4.1	None Declared
<b>5.</b>	<b>Business of the Insured</b>
5.1	Business of the Insured is principally; Hire and Sales of Audio, Lighting and Visual Supplies and any other occupation incidental thereto.
<b>6.</b>	<b>Property</b>
6.1	All portable items and equipment incidental to the Business of the Insured consisting principally of but not limited to
	6.1.1 audio and sound equipment

	6.1.2 portable computers, smart phones and all other portable media devices	
	6.1.3 visual display equipment	
	and <b>Property</b> of a similar nature.	
<b>7.</b>	<b>Territorial Limits</b>	
7.1	Anywhere in Australia and New Zealand	
<b>8.</b>	<b>Policy Limits</b>	
8.1	<u>SPECIFIED PROPERTY</u>	
	The Limit of Liability in respect of each item of Specified Property shall be;	
	The corresponding Declared Value amount contained in the “Schedule of Specified Property”	
	<b>Items over \$10,000</b>	
	None Declared	
8.2	<u>UNSPECIFIED PROPERTY</u>	
	The Limit of Liability in respect of Unspecified Property shall be;	
	<b>AUD 34,025</b>	maximum any one occurrence
8.3	<u>HIRED IN PROPERTY</u>	
	The Limit of Liability in respect of Hired In Property shall be;	
	<b>AUD 0</b>	maximum any one occurrence
8.4	<u>COMBINED SINGLE LIMIT</u>	
	The combined Limit of Liability over all Property shall be;	
	<b>AUD 34,025</b>	maximum any one occurrence
<b>9.</b>	<b>Conditions</b>	
9.1	Cover is provided in accordance with the terms and conditions of the Portable Entertainment Equipment Policy Wording (AIGPEE03) issued by the Insurer and any Endorsements.	

<b>10.</b>	<b>Endorsements</b>			
10.1	The Endorsements attaching to and forming part of this Policy are;			
	<b>Endorsement Title</b>			
	No Endorsements Apply			
<b>11.</b>	<b>Deductibles</b>			
11.1	STANDARD DEDUCTIBLE			
	AUD 500			
<b>12.</b>	<b>Specified Property Value Threshold</b>			
12.1	AUD 10,000			
<b>13.</b>	<b>Sums Insured Declared</b>			
	Total Specified Property Value Declared	AUD	None Declared	
	Total Unspecified Property Value Declared	AUD	34,025	
	<b>Total</b>	<b>AUD</b>	<b>34,025</b>	

# Risk Details

Please find below full details of all the information we have gathered about you and shared with insurers in order to organise this insurance on your behalf. Please check that this information is correct and up to date and advise us immediately if anything is incorrect or has been omitted.

## Reference Number

P602738126/1

To follow, please find a summary of your insurance policy. Please note that this is a summary only, and you should always refer to the insurer's policy schedule and wording for full terms and conditions.

## Frequent Harmonics - Equipment

### Insured Situation

18 Sladen Street, HAMLYN HEIGHTS VIC 3215

### Entertainment Equipment

Equipment is usually stored:

18 Sladen Street, Hamlyn Heights VIC  
3215

You have suffered losses of equipment including theft, fire or damage (whether insured or not) in the last 5 years:

No

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# Coverage Summary - Frequent Harmonics - Liability

The following information was provided to your Insurers when negotiating the terms of your insurance program. It is common to all of your insurance policies, unless specifically stated otherwise in any of the Coverage Summaries forming part of this document. It is important that you notify us of any change in the following details to ensure that you are adequately protected.

## Insurer

Able Insurance Pty Ltd

*Underwriter: Allianz Australia Insurance Limited T/as Allianz Global Corporate & Specialty 100.00%*

## Policy Number

Ref: 99-ABL0400-ENL

## Reference Number

P602738112/1

## Period Of Insurance

From: 22/04/2022

To: 01/05/2023

From 4PM to 4PM both local time and standard time.

## Insured

WARREN CHRISTIAN BOHNKE t/as Frequent Harmonics

ABN: 99 190 571 740

Year Established: 2020

Anzsic Rating: 90020190 Producer - Creative Arts - Own Account (Internal Use Only)

To follow, please find a summary of your insurance policy. Please note that this is a summary only, and you should always refer to the insurer's policy schedule and wording for full terms and conditions.

## Insured Situation

18 Sladen Street, HAMLYN HEIGHTS VIC 3215

## Insured Definition - Liability

Provides cover for all amounts which you become legally liable to pay as compensation (other than fines, penalties etc) for personal injury and/or property damage as a result of an occurrence in connection with your business for public and/or products liability as defined in the policy wording.

<b>Interested Party:</b>	Not applicable
Type of Cover:	Annual Liability
<b>Public Liability - Limit of Liability Any One Occurrence:</b>	<b>\$20,000,000</b>
<b>Products Liability - Limit of Liability Any One Period of Insurance:</b>	<b>\$20,000,000</b>
Goods in Care, Custody or Control Limit:	\$250,000
Geographical Limits:	Australia & New Zealand
<b>Excess - All Property Damage Claims Costs and Expenses Inclusive:</b>	<b>Refer to Additional Policy Information Page</b>
<b>Excess - All Other Claims Costs and Expenses Inclusive:</b>	<b>Refer to Additional Policy Information Page</b>
Business Description:	
Hire and Sales of Audio, Lighting and Visual Supplies	
Policy includes Professional Indemnity:	No

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# Additional Policy Information

**Wording:** AGCS Public & Products Liability Policy Wording (v012021) to apply, attached

**Endorsements:** Cyber Liability exclusion to apply, attached Communicable Disease exclusion to apply, attached

**Period of Insurance:** 22nd April 2022 to 1st May, 2023

**Insured:** Warren Bohnke T/A Frequent Harmonics

**Insured Address:** 18 Sladen Street, Hamlyn Heights VIC 3215

**Business Description:** Hire and Sales of Audio, Lighting and Visual supplies

**Estimated Annual Turnover:** \$12,000

**Policy Territory:** Anywhere in Australia and New Zealand

**Insurer:** Allianz Australia Insurance Limited trading as Allianz Global Corporate & Specialty

**Currency:** Australian Dollars

**Jurisdiction:**

Governed by and construed in accordance with the law of Australia and the jurisdiction of the courts of Australia

**Applicable Law:**

This Policy is governed by the laws of the State in Australia in which it was issued. Any dispute about its provisions will be determined in accordance with that law and all parties agree to submit to the jurisdiction of any competent court in that State.

**Policy Sections:**

Liability

Public Liability Limit of Liability: \$20,000,000 any one Occurrence

Product Liability Limit of Liability: \$20,000,000 any one Occurrence and in the aggregate any one Policy Period

Advertising Injury Limit of Liability: Not Insured

**Deductible:**

\$1,000 each and every loss increasing to \$25,000 each and every loss in respect of worker to worker

**Additional Policy Condition:**

General Contractors Condition

The following activities carried out or arranged on behalf of the Insured shall be contracted out to bona fide sub-contractors:

- a) erection of seating grandstands, stages or similar structures
- b) security, crowd control or stewarding
- c) height work above 3 metres from the ground or stage or floor level
- d) fireworks or pyrotechnics
- e) amusement rides or inflatables

All contractors and subcontractors are required to maintain their own Public and Products Liability insurance with a minimum limit of indemnity limit of \$10,000,000 throughout the duration of their contract with you.

**Additional Policy Exclusions:**

### General Contractors Exclusion

This Policy does not provide indemnity in respect of claims directly or indirectly arising from or caused by contributed to by or arising from any action, omission or otherwise of:

1. any contractor or subcontractor of Yours.
2. any contractor or subcontractor of any contractor or subcontractor of Yours or any tier thereof.
3. any director, executive officer, employee or partner of any contractor or subcontractor (or any of their contractors or subcontractors) of Yours or any tier thereof.

Notwithstanding the above, it is noted that this Exclusion shall not apply to You (other than contractor and subcontractor) for your own liabilities arising out of any action, omission or otherwise of any contractor, subcontractor or other entity named in 1, 2 or 3 above.

**Premium Calculation** Minimum & Deposit Base Premium: \$750 + GST + SD

### **Adjustment Condition:**

The Base Premium quoted above is a Minimum and Deposit Premium based on Estimated Annual Turnover and will be adjusted on expiry at a rate of 0.8575% (plus charges) if Actual Turnover exceeds \$12,000

# Risk Details

Please find below full details of all the information we have gathered about you and shared with insurers in order to organise this insurance on your behalf. Please check that this information is correct and up to date and advise us immediately if anything is incorrect or has been omitted.

## Reference Number

P602738112/1

To follow, please find a summary of your insurance policy. Please note that this is a summary only, and you should always refer to the insurer's policy schedule and wording for full terms and conditions.

## Frequent Harmonics - Liability

### Insured Situation

18 Sladen Street, HAMLYN HEIGHTS VIC 3215

### Liability

Estimated turnover:	\$12,000
Estimated wages to be paid:	\$0
NSW Small Business Stamp Duty Exemption criteria: Is the business;	No
<ul style="list-style-type: none"><li>• An individual, partnership, company or trust that is carrying on a business; and</li><li>• Has an aggregated turnover of less than \$2 million</li></ul>	
What are the employees activities:	Sole Trader
Volunteers are used:	No
Sub contractors are used:	Yes
Details of sub contractors activities:	Monitor audio operator, front of house audio operator, lighting supplies and operation
Estimated sub contractor payments:	\$2,000
Labour hire is used:	No
You or any party to be covered by this insurance has experienced an occurrence which could have or has given rise to a claim under this type of insurance:	No

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# Other Insurable Risks And Services

The preceding Coverage Summary has listed out the covers in place for you. It is important to note there are a number of other types of insurance you can purchase, which may not currently be included.

The list below shows the types of insurance able to be purchased through Insurance Advisernet. This list doesn't include every type of insurance available, rather, it is intended to give you a summary of covers available in helping you decide what type of protection you require. Please contact us if you require any additional information (please note this list does include the covers you have already purchased):

Asset Protection	Excess of Loss	Marine Professional Indemnity
Association Liability	Fleet Motor	Medical Indemnity/Malpractice
Aviation	General Property	Money
Bond/Surety/Guarantee	Glass	Mortgage Protection
Builders Warranty	Goods In Transit	Personal Accident & Illness
Burglary/Theft	Group Personal Accident	Plant & Machinery
Business Interruption	Home & Contents	Pleasure Craft
Cancellation & Abandonment	Home Business	Private Motor
Caravan & Trailer	Household Removals	Prize Indemnity
Carriers Cargo	Industrial Special Risks	Product Recall/Guarantee
Commercial Motor	Information Technology Liability	Professional Indemnity
Contract Works/Construction	Investment Managers Liability	Property
Corporate Travel	Journey Injury	Shipbuilders Warranty
Crime	Landlords	Statutory Liability
Crop	Legal Expenses	Strata Plan
Cyber	Liability	Tax Audit
Deductible Buy Down	Livestock/Bloodstock	Trade Credit
Directors & Officers Liability	Machinery Breakdown	Travel
Electronic Equipment Breakdown	Management Liability	Umbrella Liability
Employee Dishonesty/Fidelity Guarantee	Marine Cargo	Voluntary Workers
Engineering	Marine Hull	Workers Compensation (ACT/NT/TAS/WA)
	Marine P&I	

Not all these covers may apply to your particular circumstances. However, we suggest this list be reviewed regularly to ensure your current insurance is still satisfactory in meeting your needs. Additionally, should a particular exposure exist, which is neither included in your current insurance program, nor listed above, we would be pleased to investigate availability of the product on your behalf.

# Your Duty

The *Insurance Contracts Act 1984 (ICA)* requires that you, and everyone who is an insured under your policy, comply with a relevant duty.

The duty requires you at a minimum to answer all questions the Insurer asks of you honestly, and in addition may require you to tell the Insurer certain matters which will help them decide whether to insure you and, if so, on what terms.

You have this duty until the Insurer agrees to insure you and before the Insurer agrees to renew your policy. You also have the same duty before you extend, vary or reinstate an insurance policy.

The type of duty that applies can vary according to the type of insurance policy.

The ICA specifically defines certain insurance policies as Consumer Insurance Contracts. In these circumstances, you have a duty to take reasonable care not to make a misrepresentation to the Insurer when answering questions that the Insurer will ask.

You therefore must take reasonable care not to make a misrepresentation to the Insurer when answering their questions by answering all questions fully and accurately and to the best of your knowledge. Failing to take such reasonable care may have consequences as outlined below.

For all other insurance policies, those not defined as Consumer Insurance Contracts, you have a duty to disclose to the Insurer every matter that is known to you, or a reasonable person in the circumstances could be expected to know, to be a matter relevant to the decision of the Insurer whether to insure you and, if so, on what terms.

If you (or anyone who is an insured, or a proposed insured, under the policy) make a misrepresentation, or if you do not tell the Insurer something that you are required to tell them, they may cancel your policy or reduce the amount they will pay you in the event of a claim, or both.

If the misrepresentation or failure is fraudulent, the Insurer may refuse to pay a claim and treat the policy as if it never existed.

Make sure you explain the duty to any other insureds you may apply on behalf of. We do not do this unless specifically agreed in writing. If you are providing information for other insureds, you confirm you have their authority to do so and that the information provided is what they have told you in response to the duty obligations.

If in doubt it is better to tell us. We can assist you in determining what needs to be disclosed to the Insurer in order to meet your duty.

If your policy is renewable, before an Insurer agrees to renew your policy, you may again be asked questions by the Insurer relevant to their decision whether to renew your policy. They may provide you a copy of anything you have previously told them and ask you to tell them if anything has changed. If you do not advise of any relevant changes then this will be taken to mean there has been no changes.

Your duty is an important issue and if you do not understand its operation or the effect it may have if not complied with, please contact your Adviser to discuss further.

## General Questions:

Please complete the following questions. Your and/or any potential Insurer may ask subsequent questions based on the responses below.

**Insured Name:** **WARREN CHRISTIAN BOHNKE t/as Frequent Harmonics**

- In the past 5 years have you had any insurance declined, cancelled, proposal or application rejected, renewal refused, had any claim rejected, had any special term, condition, warranty or excesses imposed by an Insurer? No
- In the past 5 years have you or any Partner or other Director been declared bankrupt, been placed into receivership or liquidation been involved in any Company or Business that became insolvent or entered administration or receivership or had any threats to life or property (whether private or business)? No
- In the past 10 years have you or any other Partner, Director or Owner been charged with or convicted of any criminal offence, (other than minor traffic convictions) in connection to crimes related to drugs, dishonesty, arson, theft, fraud or violence against persons or property, had penalties imposed or been liable for any civil offence or pecuniary penalty exceeding \$5,000? No
- In the past 5 years have you lodged any claims, notified an Insurer of a potential claim, had any claims made against you or aware of any incident that may give rise to a claim? No
- Do you authorise us to give to, or obtain from, other Insurer's or any relevant Third Party, in accordance with our Privacy Policy, any information relating to insurance or claim information held by you or any Yes

Insured Persons, Office Holders, Directors, Businesses or Corporations?

- Are you aware of any matter, or any exceptional circumstance not covered above, that relates to the risk to be insured that you have not already told us about, and that you know or should know may affect the Insurer's decision to insure you? No
- I/We consent to IA's Privacy Policy and acknowledge our Duty of Disclosure under the Insurance Contracts Act 1984 (as amended), to disclose to the Insurer every matter that I/We may know, or could reasonably be expected to know, that is relevant to the Insurer's decision whether to accept the risk of the insurance and, if so, on what terms. Failure to comply with the above may result in the cancellation of the policy or a claim being declined or reduced. Yes

## Privacy Notice

We are committed to protecting your privacy in accordance with the Privacy Act 1988 (Cth) (Privacy Act) and the Australian Privacy Principles (APPs). Where required, we will provide you with a Collection Notice which outlines how we collect, disclose and handle your personal information. You can also refer to our Privacy Policy available on our website [www.insuranceadviser.net](http://www.insuranceadviser.net) or by contacting us for more information about our privacy practices including how we collect, use or disclose information or how to complain in relation to a breach of the Australian Privacy Principles and how such a complaint will be handled.

## Client Acknowledgement – I/we acknowledge that:-

All answers and statements made in the coverage summary forming part of this Insurance Proposal are true and accurate in every respect. No information has been withheld which is likely to affect an insurer's decision about rating or accepting my/our insurances. The Insurer reserves the right to decline my application.

This acknowledgement will be relied upon by the insurer and/or Insurance Advisernet Australia Pty Ltd.