

Renewal Schedule



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Date 09/08/2024
Policy Number 301052PZBI
Client Reference DETONI
Insured Name De Toni Patisserie and Bakery Pty Ltd
Trading Name
Period of Insurance From 4:00pm on 31/07/2024 To 4:00pm on 31/07/2025

This renewal schedule covers one contract of insurance. The contract of insurance covered by this schedule is:

- Zurich Business Insurance

This schedule forms part of each contract of insurance. For all terms & conditions, including limitations & extensions, please refer to all parts of each contract of insurance, including the relevant policy wording or product disclosure statement.

Premium Summary for the listed contracts

Total Premium	\$16,189.22
Total Levies	\$3,839.84
Total GST	\$2,002.90
Total Stamp Duty	\$1,982.88

Total Amount	\$24,014.84
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The information above applies to each contract of insurance.

Zurich Business Insurance

The following information applies to and forms part of the contract for Zurich Business Insurance.

Premium Summary for this contract of insurance

Situation 1 2 17 RODBOROUGH ROAD FRENCHS FOREST NSW 2086

Section		Premium	FSL	GST	Stamp Duty	Total
Property	Insured	\$13,963.03	\$3,839.84	\$1,780.29	\$1,762.49	\$21,345.65
Business Interruption	Not Insured					
General Liability	Insured	\$397.03	\$0.00	\$39.70	\$39.31	\$476.04
Products Liability	Insured	\$1,588.12	\$0.00	\$158.81	\$157.22	\$1,904.15
Burglary	Not Insured					
Money	Not Insured					
Glass	Insured	\$241.04	\$0.00	\$24.10	\$23.86	\$289.00
General Property	Not Insured					
Employee Fraud	Not Insured					
Engineering	Not Insured					
Electr Eq.(Mat Damage)	Not Insured					
Electr Eq.(Breakdown)	Not Insured					
Total		\$16,189.22	\$3,839.84	\$2,002.90	\$1,982.88	\$24,014.84
Total for Business Insurance		\$16,189.22	\$3,839.84	\$2,002.90	\$1,982.88	\$24,014.84

Situation 1 2 17 RODBOROUGH ROAD FRENCHS FOREST NSW 2086

Business Description Cake & Pastry Manufacturing

Property Section

Construction Details

Walls	Brick
Roof	Metal
Floor	Concrete / Stone
Year Built	1995

Risk Underwriting Factors

Is the property situated outside of the town water supply?	No
Does the property have Approved Fire Sprinklers designed for the occupation at the premises?	No
Does the property have monitored Smoke or Heat Detectors?	Yes
Please specify the height of storage	Less than 3 metres
Does the property have EPS (Expanded polystyrene/Sandwich panel construction)?	Yes
How much of the floor space area contains EPS?	1% -14%

Declared Values

Buildings	Not Insured
Plant, Machinery & Contents (including stock)	\$1,533,578

Specified Items

TLM Futura Flow Wrapper (Serial 1594) & Zig Zag Cutter Blade	\$70,901
2020 Watercut Model 172LX H100m (Serial 408172LX) Cutter	\$134,208
Chef Cream 60 TTI with ECB Valmar (Serial 405153)	\$47,642
Somengil MWS500 Multiwasher with Spinning Dryer & Disinfect Pump (Serial SWCD10002648)	\$182,715
Total Sum Insured	\$1,969,044

Limit of Liability	\$2,362,853	
Flood	Insured	
Excess		
Excess (except earthquake) - Voluntary	\$1,000	
Earthquake or subterranean	\$1000	
Interested Party	Macquarie Leasing Pty Ltd	Other Financier
	National Australia Bank	Hire Purchase Financier

General Page Notes

ASSET DETAILS:

PASTRY COOLROOM- Enthalpy td Herm Condensing unit Serial No 1007740373 and Evaporator Buffalo med temp serial No 2394896591

PASTRY FREEZER- Enthalpy td semi cond unit serial No 1692512314 and evaporator buffalo low temp serial No: 2390576260

PACKING COOLROM- Enthalpy td Herm Cond unit 3ph Serial No 18DAA578M and Evaporator buffalo med temp serial No 2394695325

PACKING FREEZER- Enthalpy td Semi cond unit 3ph + accum serial No 1692807168 and evaporator buffalo low temp serial No 2394896592

Liability Section

General Liability

Limit of Liability	\$20,000,000	Any one occurrence
Excess - Basic	\$500	Property damage only

Products Liability

Limit of Liability	\$20,000,000	Any one occurrence and in the Aggregate any one Period of Insurance and in the Aggregate for all Situations
Excess - Basic	\$500	Property damage only

Property in Physical/Legal control

\$250,000

Subcontractors/Hire Labour

Do you employ Subcontractors or use Hire Labour?	No	
Subcontractor / Labour Hire Excess	\$2,500	Any one occurrence
Turnover	\$1,000,000	

Glass Section

Cover	Internal/External
Sum Insured	Replacement Value

Optional Extensions of Cover

Increased cover on advertising (or identification) signs	Not Insured
Increased Additional benefits	Not Insured
Increased cover for damaged stock following Glass breakage	Not Insured

Excess

Excess - Basic

\$250

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Your renewal premium comparison

	Last Year*	This Year
Base Premium	\$14,336.98	\$16,189.22
Emergency Services Levy	\$3,307.70	\$3,839.84
Stamp Duty	\$1,746.82	\$1,982.88
GST	\$1,764.48	\$2,002.90
Total Premium	\$21,155.98	\$24,014.84

* Last Year's premium represents the amount you were charged for your insurance policy at the beginning of the last policy term, plus or minus any changes you made throughout the policy term.