

AWIB Pty Ltd

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CERTIFICATE OF CURRENCY

From: Fpii

We hereby confirm that we have arranged the insurance cover mentioned below:

Randall Spice, The RPHH Trust, RPHH Holdings P/L
Firepak, Spice Consulting
PO BOX 1406
BUDERIM QLD 4556

Date: 9/11/2018

Our Reference: FIREPAK

RENEWAL

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Class of Policy: Fire Protection Industry Insurance Policy
Insurer: AAI Limited T/as Vero Enterprise
GPO Box 1453 Brisbane QLD 4001
ABN: 48 005 297 807
The Insured: Randall Spice, The RPHH Trust, RPHH Holdings P/L
T/as Firepak, Spice Consulting

Policy No: SPK106007774
Invoice No: 52950
Period of Cover:
From 19/11/2018
to 19/11/2019 at 4:00 pm

Details:

See attached schedule for a description of the risk insured

IMPORTANT INFORMATION

The Proposal/Declaration:

- is to be received and accepted by the Insurer
 has been received and accepted by the Insurer

The total premium as at the above date is:

- to be paid by the Insured
 part paid by the Insured
 paid in full by the Insured
 paid by monthly direct debit

Premium Funding

- This policy is premium funded

Please note that the policy defined above is subject to the receipt of the Proposal Declaration and acceptance by the Insurer (if not already completed and accepted) and subject to the full receipt and clearance of the total premium payable by the insured.

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The Insured:	Randall Spice, The RPHH Trust, RPHH Holdings P/L T/as Firepak, Spice Consulting	Invoice No:	52950
		Our Ref:	FIREPAK

PLEASE NOTE: If you work on any site that contains prescribed gas suppression systems you will need to check with the Ozone Board to ensure that you have the required licences. Failure to have the correct licenses may effect settlement of any claims that may arise.

ISSUER:	AAI Limited T/as Vero Enterprise ABN 48 005 297 807
POLICY BOOKLET:	FPA Australia Insurance Policy V8674 V3
POLICYHOLDER:	Randall Spice, The RPHH Trust, RPHH Holdings Pty Ltd T/as Firepak, Spice Consulting
POLICYHOLDER ADDRESS:	32 Stringbark Road, Buderim QLD 4556
NATURE OF BUSINESS:	Firepak - Fire protection business principally involved in checking portables including supply of equipment, supply, servicing, maintenance, testing and installation of electrical and passive fire protection including fire hydrants and hose reels, testing only of fire sprinkler systems, certification works and training services Spice Consulting - design work in regards to hydraulics, fire hydrants and hose reels.
INTERESTED PARTIES:	Nil
POLICY BENEFITS:	Please refer to your product disclosure statement (PDS) for full details

PUBLIC & PRODUCTS LIABILITY SECTION

Coverage

We agree (subject to the terms, claims conditions, general policy conditions, exclusions, definitions and limits of liability incorporated herein) to pay to You or on Your behalf all amounts which You shall become legally liable to pay as Compensation in respect to:

1. Personal Injury; and/or
2. Property Damage; and/or
3. Advertising Injury

happening during the Period of Cover within the Geographical Limits and caused by or arising out of an Occurrence in connection with Your Business

Public Liability
Products Liability

\$20,000,000 any one **occurrence**
\$20,000,000 any one **Period of Insurance**

Optional Extensions

Nil

Excess:

The following excesses shall apply to this policy section in respect of each and every claim - \$5,000 excess for claims which result in water damage of any kind and \$500 excess for all other claims. All terms, conditions, exclusions and definitions of the policy apply in all other respects the policy remains unaltered.

Endorsements

Worker to Worker Excess

This **endorsement** applies to the **Public and Products Liability** cover section.

An **excess** of \$25,000 applies to each and every claim in respect of which your legal liability is covered under this section arising directly or indirectly out of or caused by or in connection with, or for, **personal injury** to any person who is not engaged in the **business** under a contract of service or apprenticeship, but who has been engaged, hired or contracted by **you** to perform work under **your** supervision in connection with the **business**.

For all other claims under this section, the **excess** applicable to this section which

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appears in the **policy schedule** applies.

Labour Hire Employees

This **endorsement** applies to the Vero Fire Protection Industry Insurance Product Disclosure Statement and Policy Wording (prepared on 24 April 2018) (Your Policy).

The following endorsement applies to the Public and products liability cover section of Your Policy.

On page 62 of Your Policy insert the following new exclusion under the heading 'What you are not covered for under this policy section' :

This policy section (including the Additional benefits) does not insure **You** for liability arising directly or indirectly out of or caused by, through, or in connection with, or for:

Labour Hire Employees

Personal injury or **property damage** arising from or in connection with **Labour hire** employees.

On page 67 of Your Policy insert the following new definition under the heading 'Definitions':

Labour hire employee means:

Any person who is an employee of a labour hire organisation and who is not engaged in the **business** under a contract of service or apprenticeship, but who has been engaged, hired or contracted by **you** to perform work under **your** supervision in connection with the **business**.

This endorsement is made a part of the policy and is subject to all of the terms and conditions thereof. Except to the extent expressly stated, this endorsement does not modify the terms and conditions of the Policy.

Pipe Freezing

This **endorsement** applies to the '**Public and Products Liability cover section**' of your policy.

The following exclusion is added under the heading 'What you are not covered for under this policy section' on page 62 of Your Policy:

Pipe Freezing

This **policy section** (including the Additional benefits) does not insure **You** for liability arising directly or indirectly out of or caused by, through, or in connection with, or for:

Pipe freezing or any other technique for work, including repair, to pipe(s) without having to shut off, isolate, or drain water or other liquid from the pipe(s) or pipe system.

In all other respects your policy remains unaltered.

PROFESSIONAL RISKS SECTION

Type of Policy

Claims Made and Notified Basis

Coverage

The Insurer will indemnify the Insured against civil liability for compensation and claimant's costs and expenses in respect of any Claim first made against the Insured during the policy period and notified to the Insurer during the policy period resulting from the conduct of the Professional Services.

Schedule of Insurance

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		Our Ref:	FIREPAK

Limit of Indemnity \$2,000,000
Maximum Aggregate Limit of Indemnity \$4,000,000

Insured Costs Insured Costs are in addition to the Limit of Indemnity
Excess - Costs Inclusive \$2,500
Retroactive Date Unlimited, excluding known claims or circumstances
Automatic Reinstatement of Limit of Indemnity 1

Insurance Clarification Consumer Protection Legislation
Contractual Liability
Intellectual Property
Libel or Slander
Liability for Acts, Errors or Omissions of Contractors and Consultants

Extensions	Compensation for Court Attendance	Included	
	Continuous Cover	Included	
	Dishonesty of Employees	Included	
	Extended Reporting Period	Included	
	Former Subsidiary	Included	
	Inquiry Costs	Included	\$250,000 limit
	Joint Venture Liability	Included	
	Legal Consultation	Included	
	Lost Documents	Included	\$250,000 limit
	Newly Created or Acquired Subsidiary	Included	
	Public Relations Expenses	Included	\$25,000 limit
	Run Off Cover	Included	
	Spousal Liability	Included	
	Thirty Day Reporting	Included	
Principals Previous Business	Not Included		

IMPORTANT NOTICE

THIS COVERAGE SUMMARY HAS BEEN PREPARED FOR GENERAL REFERENCE ONLY. NOTHING CONTAINED HEREIN PREVAILS OVER THE TERMS, CONDITIONS AND EXCLUSIONS OF THE POLICY DOCUMENT.