

MR G MURTAGH
MOULDMEN PTY LTD
PO BOX 5534
GOLD COAST MC QLD 9726

This is not a request for
payment.

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CERTIFICATE OF CURRENCY AS AT 13/07/2017

This is to certify that the policy detailed below is in force until the expiry date shown, subject to the payment of the premium.

All Enquiries: PARKWAY INSURANCE SERVICES AUS Policy Number: AS00119676
PO BOX 253 MERMAID BEACH 4218 Date Issued: 28/06/2017
Phone: 07 5572 0822

APPROVER ID: M259 /A37

TRADE INSURANCE - POLICY SUMMARY

If the Policy covers more than one Situation, the Policy Sections shown below as INSURED may not apply to every Situation.

SECTIONS INSURED

- * PUBLIC & PRODUCTS LIABILITY
- * GENERAL PROPERTY

SECTIONS NOT INSURED

- * FIRE AND OTHER DAMAGE
- * BUSINESS INTERRUPTION
- * BURGLARY
- * MONEY
- * GLASS
- * GOODS IN TRANSIT
- * FRAUD & DISHONESTY
- * EQUIPMENT BREAKDOWN
- * PERSONAL ACCIDENT AND ILLNESS
- * TAX AUDIT

Please refer to the following page(s) for details of your insurance.

TRADE INSURANCE - POLICY DETAILS

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Policy:

Insured(s):
MOULDMEN PTY LTD

Period of Insurance:
12/07/2017 to 4PM 12/07/2018

BUSINESS:
Mould Removal

Situation:
LOGANHOLME
QLD 4129

PUBLIC & PRODUCTS LIABILITY POLICY SECTION

Limit(s) of Liability:

(A) Public Liability \$20,000,000

(B) Products Liability \$20,000,000

Domestic Turnover : Between \$500,001 and \$750,000

Overseas Turnover : NIL

Excess(es): \$200 FOR EACH PERSONAL INJURY CLAIM
\$200 FOR EACH PROPERTY DAMAGE CLAIM

It has been declared to GIO that the applicant either:

a. does not engage or expect to engage hired labourers or contractors to perform work on their behalf or for their benefit on any project, which has a value exceeding \$20,000. OR

b. does engage or expects to engage hired labourers or contractors to perform work on their behalf or for their benefit on any project, which has a value exceeding \$20,000. However the Insured has elected not to insure this exposure

Geographic coverage: This policy section covers claims for compensation made against you anywhere in Australia or New Zealand for personal injury or property damage occurring within Australia or New Zealand and as otherwise noted in your policy wording or by endorsement shown in your schedule.

TRADE INSURANCE - POLICY DETAILS

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GENERAL PROPERTY POLICY SECTION

Fire,Collision, Theft only cover: No

Description of Property Insured:

Sum(s) Insured:

UNSPECIFIED TOOLS

\$10,000

Excess(es) : \$200

Your duty of disclosure

Before you enter into this policy with us, you have a duty, under the Insurance Contracts Act, to disclose to us every matter that you know, or could reasonably be expected to know, is relevant to our decision whether to accept the risk of the insurance and, if so, on what terms.

You have the same duty to disclose those matters to us before you renew, extend, vary or reinstate this policy.

Your duty however does not require disclosure of a matter:

- a. That diminishes the risk undertaken by us;
- b. That is of common knowledge;
- c. That we know or, in the ordinary course of our business, ought to know; and
- d. As to which compliance with your duty is waived by us.

If you fail to comply with your duty of disclosure, we may be entitled to reduce our liability under your policy in respect of a claim or we may cancel the policy or do both. If your non-disclosure is fraudulent, we may also have the option of avoiding the policy from the beginning.

Input tax credit entitlement

If you are entitled to an input tax credit for any portion of the premium for this policy or if your entitlement to an input tax credit as disclosed to us is incorrect or changes, then you must immediately let us know in writing.

The amount of cover

For some parts of your policy, you have given us details about the cost of replacing buildings, business contents, your home, contents, farm buildings, farm contents, and other items, and the cost of doing certain things in connection with your business. This is to assist you to work out how much insurance cover you need.

When you do your calculations you should note that if you are not entitled to an input tax credit on the policy premium, all sums insured and limits of liability stated in the policy are GST inclusive (unless your policy states otherwise). If you are entitled to an input tax credit on any part of the policy premium, the sums insured and limits of liability stated in the policy are exclusive of any input tax credit which you are or would be entitled to claim. You should reconsider these details at each renewal or if you have a significant change and advise us of the changed details.

If you need advice about these things you should contact your accountant or financial adviser.

Under-insurance

You should note that some policy sections have under-insurance provisions which apply. This means that if you under-insure, you will have to bear part of any loss yourself.

Payment by instalments

If you are paying the premium for this policy by instalments then, if an instalment of the premium remains unpaid for a period of at least:

1. 14 days, we may refuse to pay a claim; or
2. one month, we may cancel this policy.

We reserve the right to cancel any direct debit arrangement between us if one or more debits are returned unpaid by your financial institution.

Renewal conditions

All renewals are effected on the basis that they are subject to the same terms and conditions which are set out in the policy wording or product disclosure statement which you already hold. If you require another copy please advise us. If your existing policy has a special endorsement or exclusion, this will continue during any renewal period unless your renewal notice shows otherwise.

In the event that we do not accept any renewal condition, we will inform you as soon as practicable.

Workers compensation

Workers compensation insurance is compulsory for all employers. This insurance does not include workers compensation insurance.

Fire service levy

In some States Fire and Emergency Authorities receive funding via a levy imposed on insurance companies. This levy is commonly known as Fire Services Levy (FSL). If the levy applies to your policy then the amount shown as FSL is our estimate of the amount which we must contribute towards FSL in respect of your policy.

Adviser administration fee

If an Adviser Administration Fee has been included in the total amount due please note that:

- This Adviser Administration Fee does not form part of the premium for your policy. GIO will pay the Adviser Administration Fee to your Adviser. If you subsequently cancel your policy the Adviser Administration Fee will not be refunded by GIO.
- A tax invoice for the service provided by your Adviser will be enclosed with this notice. This tax invoice is for your records and you do not have to pay the invoice in addition to the total amount due.

If you have any questions relating to this Adviser Administration Fee please contact your Adviser.

Privacy

We appreciate privacy is important to you. We are committed to protecting your personal information. For further information, please refer to our Privacy Statement and Suncorp Group Privacy Policy by visiting www.resilium.com.au/privacy or call us on 131 436.

PAYMENT OPTIONS

By BPAY

Telephone and Internet Banking – BPAY. Contact your bank, credit union or building society to make this payment from your cheque, savings or credit card account. More info: www.bpay.com.au



Billers Code: 8250

Ref: Please use the Payment Reference number at the bottom of page 1. Please enter all digits with no spaces.



Pay online at
www.resilium.com.au

By phone



Using MasterCard, Visa or AMEX.
Phone **1800 800 669**.

Please have your credit card details ready for prompt attention.

By mail



Send your cheque or money order made payable to GIO with this payment slip to: GIO Payments, Reply Paid 1453, Brisbane, QLD 4001. No postage is required if posted within Australia.

At Australia Post



If there is a barcode on the front of this statement, you can present this notice intact to any post office or post office agency. If there is no barcode, you will need to use the BPAY, mail or phone option.