



Trades Insurance Certificate

Policy Number AUS0506628TRA

Period of Insurance from 22/05/2018 at 4pm to 22/05/2019 at 4pm

Insurance Certificate applicable from 22/05/2018 at 4pm

Please read carefully the important notices attached including your duty of disclosure. This Insurance Certificate should be read in conjunction with the Product Disclosure Statement (PDS). If you do not have a copy the PDS, contact us to obtain another copy. Do not hesitate to contact us with any questions you may have.

Unless expressly stated otherwise:

- this Insurance Certificate only applies in relation to events occurring after its relevant applicable date and time noted above; and
- any endorsements in this Insurance Certificate which exclude cover will not affect the operation of any other exclusions in the Policy.

Details of Insured

SRPK Henery Pty Ltd
t/as ALOFT ROOF GUTTER & PRESSURE CLEANING SERVICES
79 Gamburra Drive, REDLYNCH QLD 4870

Details of Insured Disclosures

In the last 5 years ever had any insurer decline any claim or proposal, cancel or refuse to renew a policy, or increase the premium or impose special conditions?	No
In the last 5 years ever been placed in receivership or liquidation or declared bankrupt or are you in the process of being declared bankrupt?	No
Within the last 5 years, has the insured or any insured party been charged or convicted of a criminal offence?	No
Details provided	<i>None provided</i>

Premises

Address - 79 Gamburra Drive, REDLYNCH QLD 4870

Business Name/Trading Name	SRPK Henery Pty Ltd
Insurance cover is provided as	Business Owner
Occupation of Business Owner	Roofing Contractor
Roof & Gutter Cleaning, Pressure Cleaning, Roof, Down Pipes, Gutters & Garden Repairs	

Business Liability

Cover Details			
Legal Liability - any one occurrence	Limit of Liability		\$20,000,000
Property in your physical and legal control			\$250,000
Excess			\$500
Details of Insured Interests			
Number of persons working on tools			1
What is the estimated value of payments to contractors, sub-contractors or labour hire personal in the next 12 months			\$0
Product Import			
Does the business import any products			No
Description of imports			

General Property

Cover option	Comprehensive
Unspecified Items	

Photographic equipment		Not taken
Mobile communication equipment (including telephones and radios)		Not taken
Sporting equipment		Not taken
Electronic equipment (including computers, GPS units, etc)		Not taken
Mobile plant and tools of trade (not belonging to categories above)	Sum Insured	\$10,000
Accessories for the items listed above		Not taken
Specified Items - Individual items over \$2,500 each		Not taken
Excess		\$250

Policy Endorsements

The following endorsements apply to the terms of the insurance cover offered:

General

Additional Endorsement

Business Description: Roof & Gutter Cleaning (No more than 3 stories or 10M 80%), Pressure Cleaning (Including Roof & External House 15%), Minor Roof, Down Pipes, Gutters & Garden Repairs 5%

General Property

STOCK COVER

The cover provided under the General Property section is amended to include stock cover up to \$2,000 within the sum insured shown on your Insurance Certificate.

Important Information

Introduction

The insurer is The Hollard Insurance Company Pty Ltd ABN 78 090 584 473 Australian Financial Services Licence No. 241436.

Important Information

Please refer to the Financial Services Guide (FSG) which describes the insurance services offered and is designed to help you decide whether to use those services. The FSG explains how responsible parties are remunerated, how your personal information is protected and provides details of how any complaints and disputes will be dealt with as well important contact details.

The insurer of this product is The Hollard Insurance Company Pty Ltd (ABN 78 090 584 473) (Hollard). Hollard is an insurance company authorised under the *Insurance Act 1973* (Insurance Act) to carry on general insurance business in Australia by the Australian Prudential Regulation Authority (APRA). Hollard holds an Australian Financial Services Licence 241436 under the *Corporations Act 2001 (Cth)* and is authorised to deal in and provide financial product advice in general insurance products. Hollard can be contacted on (02) 9253 6600.

This Certificate outlines details of your insurance and should be read in conjunction with the Product Disclosure Statement (PDS) which contains important information about the terms and conditions of the product. Please keep this Insurance Certificate and other policy documentation such as the PDS in a safe place. If you do not have the PDS please contact your broker.

Compensation Arrangements

Hollard is subject to the prudential requirements of the Insurance Act. The Insurance Act contains prudential standards and practices designed to ensure that, under all reasonable circumstances, financial promises made by Hollard are met within a stable, efficient and competitive financial system.

The protection provided under the Federal Government's Financial Claims Scheme (the Scheme) applies in relation to Hollard and the policy. If Hollard were to fail and were unable to meet their obligations under the policy, a person entitled to claim under insurance cover under the policy may be entitled to payment under the Scheme (access to the Scheme is subject to eligibility criteria). Information about the Scheme can be obtained from the Government website at www.fcs.gov.au or the APRA hotline on 1300 558 849.

Hollard is exempt from the requirement to meet the compensation arrangements Australian financial services licensees must have in place to compensate retail clients for loss or damage suffered because of breaches by the licensee or its representatives of Chapter 7 of the Corporations Act. Hollard has compensation arrangements in place that are in accordance with the Insurance Act.

Duty of Disclosure

Before you enter into an insurance contract, you have a duty of disclosure under the *Insurance Contracts Act 1984*. If we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know, or could reasonably be expected to know, may affect our decision to insure you and on what terms.

You have this duty until we agree to insure you. You have the same duty before you renew, extend, vary or reinstate an insurance contract.

You do not need to tell us anything that:

- reduces the risk we insure you for; or
- is common knowledge; or
- we know or should know as insurer; or
- we waive your duty to tell us about.

If you do not tell us something

If you do not tell us anything you are required to, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both. If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

Privacy

We are subject to the *Privacy Act 1988* and are committed to ensuring the confidentiality and security of your personal information. The Hollard Privacy policy details the handling of personal information and is available on request or found at www.hollard.com.au. Information on privacy can also be found in the FSG.

We collect, store and protect your personal information to provide you with assistance in relation to insurance and related

products and services and to comply with legal and other obligations. We may collect your personal information from a person responsible for the management of your policy or other authorised persons. Generally, you have the right to gain access to personal information held about you.

From time to time we may send you marketing materials about other products or services which we believe may be of interest to you. If you wish to stop receiving marketing material please call us.

How do we resolve complaints

Please refer to the PDS for full details on the Complaints and Disputes Resolution process.

If your concern still remains unresolved to your satisfaction you may refer the matter to the Financial Ombudsman Service (FOS) subject to its terms of reference, which acts as our external dispute resolution provider. FOS is an independent body and its service is free to you.

FOS can be contacted on:

Call: 1800 367 287

Post: GPO Box 3, Melbourne, Victoria 3001

Website: www.fos.org.au

Email address: info@fos.org.au

This product is issued by The Hollard Insurance Company Pty Ltd ABN 78 090 584 473, AFSL 241436 (Hollard). Any advice provided by Hollard is general only and may not be right for you. You should carefully read the relevant Product Disclosure Statement which contains the full policy terms and conditions (including the limits and exclusions), to ensure the product is right for you.