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PROFESSIONAL INDEMNITY AND GENERAL LIABILITY INSURANCE

POLICY SCHEDULE

Policy Number:	RAP-26-525219
Insured:	Cody Richards
Trading As:	Bruin Pest Management
Business Address:	22 Aspect Way Glass House Mountains QLD 4518
Period of Insurance:	From: 10 April 2026 To: 10 April 2027
Jurisdiction:	Australia

Except as advised otherwise in this Schedule the following Limits of Indemnity, Sub-Limits, Excess and Retroactive Dates will apply.

Limit of Professional Indemnity:	$500,000 in the aggregate and in any one claim during the Period of Insurance inclusive of costs and expenses.
Sub-Limit of Indemnity:	$250,000 Defamation, Libel and Slander $250,000 Fraud and Dishonesty
Retroactive Date:	Except as advised otherwise in this Schedule the retroactive date for this Policy is: 10 April 2026.
Limit of General Liability:	$20,000,000 in any one claim and in the aggregate during the Period of Insurance inlcusive of costs and expenses.
Sub-Limit of Liability:	$250,000 Environmental Impairment $500,000 Spray Drift
Retroactive Date:	Except as advised otherwise in this Schedule the retroactive date for this Policy is: 10 April 2026.
Limit of Products Liability:	$20,000,000 in any one claim and in the aggregate during the Period of Insurance inclusive of costs and expenses. Unless stated otherwise in this Schedule, the effective date for Products Liability is 1 March 2019 or the inception date of the Policy, whichever is the latter.

Business Activities covered

Subject to the limitations, terms, conditions, and endorsements of both the Professional Indemnity and General Liability Policy, except where the same may be varied by this schedule, cover has been extended for the following Business Activities and/or Extensions.

The inclusion of any Business Activity and/or extensions shall not increase the limit of indemnity.

Business Activity	Professional Indemnity Excess	General Liability / Products Liability Excess
Termite Management - AS3660	$ 3,000	$ 3,000
Urban Pest Control	$ 3,000	$ 3,000

IMPORTANT
The conditions of cover as detailed on your Insurance Quotation and accepted by You on the 10 April 2026 form part of the Policy Schedule and Policy Wording.

You have elected a Pay by the Month option to secure your contract of Insurance.

A $30 dishonour fee will apply for each transaction we are unable to collect from your nominated financial institution.

The payment increments are outlined in the below table.

12 Month Premium:	
Base Premium	$3,658.80
GST	$365.88
Stamp Duty	$362.16
Administration Fee	$292.70
Administration Fee GST	$29.27
Total Payable	**$4,708.81**
Monthly Instalments:	**$392.40**

Instalment Date	**Instalment Amount**
13/04/2026	$392.40
13/05/2026	$392.40
13/06/2026	$392.40
13/07/2026	$392.40
13/08/2026	$392.40
13/09/2026	$392.40
13/10/2026	$392.40
13/11/2026	$392.40
13/12/2026	$392.40
13/01/2027	$392.40
13/02/2027	$392.40
13/03/2027	$392.40

Date: Friday, 10 April 2026