

# Business Pack Certificate of Currency Schedule

Thank you for choosing to insure with Allianz.

This schedule and the Policy Document (Product Disclosure Statement) provided to You by Us sets out details of Your cover in place with Us.

Please make sure You read these documents thoroughly to ensure the details are correct. If any information is incorrect or You do not have Your Policy Document please contact Your intermediary.

## Insurer

Allianz Australia Insurance Limited  
AFS Licence No. 234708  
ABN 15 000 122 850

## Intermediary Details

Account Number A1615101772  
Account Name CENTREWEST INSURANCE BROKERS

## Period Of Insurance

Effective Date 09/02/2014  
Expiry Date 4:00pm on 09/02/2015  
Print Date 10/03/2014

## Insured Details

### Name

Insured Name NATIONWIDE RESERVES PTY LTD  
Trading Name VIRGIN BORES

## Goods & Services Tax (GST)

Are you registered for GST YES  
Your ABN 89868581990  
Your Input Tax Credit (ITC) entitlement % on the GST component of the premium 100

**SITUATION 1**

**RISK ADDRESS** 41 FLOYD STREET TRIGG WA 6029  
**ANZSIC CODE** 42513  
**OCCUPATION** Landscape construction - excluding tree felling /

<b>Section One - Fire and Perils</b>	<b>Not Insured</b>
<b>Section Two - Business Interruption</b>	<b>Not Insured</b>
<b>Section Three - Theft</b>	<b>Not Insured</b>
<b>Section Four - Money</b>	<b>Not Insured</b>
<b>Section Five - General Property</b>	<b>Not Insured</b>
<b>Section Six - Glass</b>	<b>Not Insured</b>

**Section Seven - Public and Products Liability Risk Details**

<b>Item</b>	<b>Description</b>	<b>Limit of Indemnity</b>
1	Public Liability any one Occurrence	\$5,000,000
2	Products Liability any one Occurrence and in the aggregate any one Period of Insurance	\$5,000,000
	Estimated Annual Turnover	\$675,305
	Number of employees including principals	4
<b>Optional Extensions</b>		
1	Property in Physical or Legal Control	\$100,000
<b>Excess applicable to claims:</b>		
	Property damage	\$500
	Injury	\$0

**Additional conditions and endorsements applying to this Section**

The following additional condition(s) and/or endorsement(s) apply to this section. Where applicable, they will replace any terms, conditions or exclusions contained in the Policy Document.

**Erections & Alterations Limit**

**ERECTORIONS & ALTERATIONS \$100,000 CONTRACT LIMIT ENDORSEMENT ATTACHING TO AND FORMING PART OF POLICY:**

The following amendment is made to the Public and Products Liability Section:

The specific exclusion headed Erections, alterations and additions or the heading Construction is deleted and replaced by:

**Erections, alterations and additions / Construction**

arising directly or indirectly out of or in any way connected with, the construction, erection, alteration, demolition of and/or addition to buildings by You or on Your behalf, which involves:

- a. the demolition of any building(s) or structure(s), by You or on Your behalf where the building(s) or structure(s) exceeds 10 metres in height
- b. any single contract with a value exceeding \$100,000.

Provided that, this exclusion will not apply to alteration of or addition to Buildings owned and/or occupied by You where the cost of such alterations or additions does not exceed \$500,000.

The following exclusions are added to the Public and Products Liability Section - Specific exclusions applicable to this Section.

**Blasting**

arising directly or indirectly out of or in any way connected with any blasting or the use, cartage,

detonation or storage of explosives.

**Excavation**

arising directly or indirectly out of or in any way connected with excavation works by You or on Your behalf where the depth of such excavation exceeds 3.5 metres in depth.

**Tree Felling or lopping**

arising directly or indirectly out of or in any way connected with any tree felling or lopping by You or on Your behalf where the tree exceeds 3.5 metres in height.

**Underground services**

for any Property Damage to underground property and services unless, prior to the commencement of work, You have inquired with the relevant authorities or owners of such underground property and services and recorded in writing their advice as to their exact location, traced their existence and indicated their location in-situ.

Unless a higher amount is shown in the Schedule You will be responsible for the first \$1,000 of Property Damage to underground property and services per Occurrence.

**Vibration, removal and/or weakening of support**

for any Property Damage to any land, buildings or other property caused directly or indirectly by or in any way connected with vibration, underpinning, restumping, shoring, dewatering or the removal or weakening of and/or interference with support to or of land, buildings or any other property.

Other than as amended above, the terms, conditions and exclusions of this Policy shall continue to apply.

**Trades and Service**

**TRADES AND SERVICE EXCLUSION ENDORSEMENTS ATTACHING TO AND FORMING PART OF POLICY:**

The following exclusions are added to the Public and Products Liability Section - Specific exclusions applicable to this Section.

**Demolition**

arising directly or indirectly out of or in any way connected with the demolition of any building or structure by You or on Your behalf where the building or structure exceeds 5 metres in height.

**Excavation**

arising directly or indirectly out of or in any way connected with excavation works by You or on Your behalf where the depth of such excavation exceeds 3.5 metres in depth.

**Tree felling**

arising directly or indirectly out of or in any way connected with tree felling, or lopping by You or on Your behalf where the tree exceeds 3.5 metres in height.

**Weakening of support**

arising directly or indirectly out of or in any way connected with vibration, underpinning, restumping, dewatering or removal or weakening of and/or interference with support to or of land, buildings or any other property.

Other than as amended above, the terms, conditions and exclusions of the Policy shall continue to apply.

**Vehicle Exclusion Endorsement:**

The following amendment is made to Public and Products Liability Section.

The specific exclusion headed Vehicles is deleted and replaced by the following.

**Vehicles**

arising directly or indirectly out of or in any way connected with, the ownership, possession, operation, use or legal control by You or on Your behalf of any Vehicle:

- a. which is registered or is required under any legislation to be registered;

Part a. of this exclusion will not apply to:

- (i) liability for Personal Injury or Property Damage arising beyond the limits of any

carriageway or thoroughfare or caused by the loading or unloading of any Vehicle or trailer,  
(ii) liability for Personal Injury and/or Property Damage arising from the use of any vehicle as  
a Tool of Trade;

Provided that Our liability under this clause a.(ii) is limited to \$250,000, unless a higher amount is  
shown in the Schedule, in respect of Property Damage occurring to Underground Services, their  
containers and fittings and any consequential loss arising therefrom, caused by any mechanical  
digging, scraping, grading, or levelling apparatus affixed to or forming part of any Vehicle.

We will not be liable for any claim for damage to Underground Services and/or their contents, nor  
any consequential loss arising therefrom, unless, prior to the commencement of work, You have  
inquired with the relevant authorities, or owners of such services, as to the exact location of such  
Underground Services, traced their existence and indicated their location in-situ.

You will be liable for the first \$1,000 or such other amount as may be shown in the Schedule, for  
each and every claim for damage to Underground Services;

- b. where such liability is required by virtue of any legislation to be insured under a policy of bodily  
injury insurance required by law.

Other than as amended above, the terms, conditions and exclusions of the Policy shall continue to  
apply.

#### **Tree Felling Exclusion**

##### **TREE FELLING EXCLUSION ENDORSEMENT ATTACHING TO AND FORMING PART OF POLICY:**

The following exclusion is added to the Public and Products Liability Section - Specific exclusions  
applicable to this Section.

##### **Tree felling or lopping**

arising directly or indirectly out of or in any way connected with any tree felling or lopping by You or on  
Your behalf where the tree exceeds 3.5 metres in height.

Other than as amended above, the terms, conditions and exclusions of the Policy shall continue to  
apply.

<b>Section Eight - Personal Accident and Sickness</b>	<b>Not Insured</b>
<b>Section Nine - Employee Dishonesty</b>	<b>Not Insured</b>
<b>Section Ten - Machinery Breakdown</b>	<b>Not Insured</b>
<b>Section Eleven - Computer / Electronic Equipment</b>	<b>Not Insured</b>
<b>Section Twelve - Transit</b>	<b>Not Insured</b>