



NRMA INSURANCE
REPLY PAID 9871
GPO SYDNEY NSW 2001

Telephone 13 2818
Facsimile 13 00367310

**EASYBIZ TRADESPERSON
CERTIFICATE OF INSURANCE**

Page 1

Client Original

ALL TIME WALL & TILING
35 DANS AVE
COOGEE NSW 2034

Doc No: 225-5940/9/1
Client No: 30-6940
Issue Date: 8/10/2017
Policy No: ET 225-5940
Team: NRN MSA
Requested By: AUTOREN

Valuable protection for your business

Thank you for choosing NRMA Insurance to protect your business for the last 12 months. Helping you protect your most valuable asset - your business - is our business and we take this very seriously.

We are now writing to let you know that your cover will soon expire. To enable you to renew your Policy, we enclose a Certificate of Insurance which outlines the terms of cover and premium payable for the next 12 months.

Your insurance can mean the difference between your business recovering from a setback, or being forced to close its doors. We also know that a lot can change in a business over a year. For these reasons we urge you to take the time to check your Certificate of Insurance and consider the adequacy of the types of cover and amounts of cover listed.

Making changes to your policy can be easy. If you are unsure about what your policy includes, or are considering extending or increasing your cover please do not hesitate to contact us on 1800 857 540.

Once again, thank you for choosing NRMA Insurance as your business insurer.

Yours faithfully,

Keira Warren
Sales & Service Manager

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Page 2

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Doc No: 225-5940/9/1
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Issue Date: 8/10/2017
Policy No: ET 225-5940
Team: NRN MSA
Requested By: AUTOREN

Insured: SALIBA GEORGES T/as ALL TIME WALL & TILING

ABN: 42 588 492 581

Registered for GST: Yes

Input Tax Credit: 100.00 (%)

Our records indicate the Input Tax Credit entitlement on this policy is the amount indicated above. Please advise us immediately if the entitlement differs from that indicated.

Insurer: Insurance Australia Limited t/as NRMA Insurance

Business: WALL AND FLOOR TILER

You are notified that cover under your EasyBiz Tradesperson will expire at 4 pm on 12/11/2017. We offer insurance cover as from 4 pm on 12/11/2017 to 4 pm 12/11/2018, subject to the terms, conditions and exclusions of the policy and clauses. To ensure cover please arrange payment prior to the date shown on the attached account and so avoid being uninsured.

Where a Sum Insured is shown for any vehicle, this figure is your estimation of the vehicle's value. Cover under this Policy is limited to the Sum Insured or Market Value, whichever is the lesser amount, less the stated Excess; other than where cover is shown as being for Agreed Value, in which case cover is limited to the Agreed Value, less the stated Excess.

Risks at: AS PER TERRITORIAL LIMITS

Section 4: Broadform Liability

Premium: \$978.20

Risk 1: Legal Liability (Incl.Products)

Turnover : \$ 52,000

Limit of Liability: \$20,000,000.00

The number of full time equivalent persons engaged in the business: 1

We will not pay for claims arising out of construction, erection, demolition, alteration, or installation work by you or on your behalf except where the total contract price payable to or by you at the time of commencement of all work is less than \$500,000 (Specific Exclusion 4.5 (20)).

Basic Excess Section 4 \$250 in respect to Property Damage.

Clause(s) applying to Section 4: 7020 Restricted Industries Exclusion Endorsement

Risks at: ANYWHERE IN THE WORLD (EXCEPT USA AND CANADA)

Section 6: Personal Accident & Illness

Premium: \$2,137.64

Risk 2: Injury & Illness

Insured Person: SALIBA, GEORGES NAJA - Date of Birth: 10/10/1965

\$1,000 Weekly Benefit (Defined Events 6.2(2) and 6.2(3))

Excess Period - One Week