

## Certificate of Currency

Thank you for choosing to insure with Allianz.

This Schedule and the Policy Document (Product Disclosure Statement (PDS) and any Supplementary PDS) 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 us on 131 000.

**Policy Number** 09-R036481-COM

**Insured**

N Caruana & J Lay  
Lay Drafting And Construction

**Goods & Services Tax (GST)**

**Are you registered for GST** Yes

**Your ABN** 71 985 171 808

**Your Input Tax Credit (ITC) entitlement % on the GST component of the premium** 100%

**Period of Insurance**

**From:** 11/08/2017

**Expiry date** 4pm on 11/08/2018

**Effective Date** 11/08/2017

**Insurer**

Allianz Australia Insurance Limited

AFS Licence No. 234708

ABN 15 000 122 850

This table shows which sections of the policy have been selected and included in the Schedule. If you wish to take up cover on other sections, please contact your Intermediary.

Section	Description	Selected Yes/No
1	Fire and Perils	No
2	Business Interruption	No
	2A - Business Income Protection	No
	2B - Consequential Loss of Profits	No
3	Theft	No
4	Money	No
5	General Property	No
	5A - Accidental Damage	No
	5B - Restricted Cover	No
6	Glass	No
7	Public and Products Liability	Yes
8	Personal Accident and Sickness	Yes
9	Employee Dishonesty	No
10	Machinery Breakdown	No
11	Computer/Electronic Equipment	No
	11A - Accidental Damage Excluding Breakdown	No
	11B - Breakdown Only	No
12	Land Transit	No

**Section 7 - Public and Products Liability**

**Situation**

4 Zerafa Place;;quakers Hill  
NSW 2763

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### Occupation

Builder / Home Renovator (Contracts  
<\$100K) - Excl

### Limit of Indemnity

Item	Description	Limit of Indemnity
1	Public Liability any one Occurrence	\$10,000,000
2	Products Liability any one Occurrence and in the aggregate any one Period of Insurance	\$10,000,000
3	Property in Physical or Legal Control	\$100,000
	Estimated annual turnover/	
	Annual rental	\$95,481
	Number of employees including principals	2

### Excess Applicable To Claims

Property damage	\$500
Property in physical or legal control	\$500

### Additional Conditions And Endorsements Applying To The Section

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

### ERECTOR'S & 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:

- 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.

- any single contract with a value exceeding \$100,000.

Provided that, for locations other than those noted in b. above, 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 as to their exact location, traced their existence and indicated their location in-situ.

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.

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### Section 8 - Personal Accident and Sickness

Parachuting

#### The Insured Person

Joshua Lay

Date of Birth 22/12/1984

#### Insured Person's Occupation

Builder - Excl Demolishin

Item	Description	Sum Insured
1	Capital Sum Insured:	\$0
2	Weekly benefit: Accident per week	\$1,000
	- Benefit period: 104 weeks	
3	Weekly benefit: Sickness per week	\$1,000
	- Benefit period: 104 weeks	

#### Excess Period

14 days

#### Additional Conditions And Endorsements

##### Applying To The Section

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

No benefit will be payable under your policy for any disability directly or indirectly due to your participation in, preparation or practice for, the sporting and/or other activities listed under the general page notes for this section.

Sporting And Other Activities Waiver - The Following Are Excluded Sporting And/Or Other Activities For Joshua Lay: Motor Vehicle Racing &