

Enterprise Mobile Business Insurance

Certificate of Currency



Issue Date: 23 June 2017

DAMONS INSURANCE BROKERS PTY LTD
Post Office Box 91
MERRYLANDS NSW 2160

Policy Number
SMX011794229

Issuer	AAI Limited ABN 48 005 297 807 trading as Vero Enterprise
Policyholder	The Manager IKOMA PTY LTD
Policyholder Address	62 ROBERTA STREET, GREYSTANES NSW 2145
Period of Insurance	16 June 2017 to 16 June 2018 at 4.00pm
Nature of Business	CONTRACTORS
The Business	Carpenter
Interested Parties	There are no Interested Parties noted
Policy Booklet	Mobile Business Insurance Policy V6819 V3

Vero Enterprise is a division of
AAI Limited
ABN 48 005 297 807

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The following cover applies across the policy for all premises:

Legal Liability

	Insured Amount
Public Liability	\$5,000,000
Property in care, custody and control	\$250,000
Products Liability (any one Period of Insurance)	\$5,000,000
Pollution (any one Period of Insurance)	\$5,000,000

The following endorsements are active for this cover:

Hired Labour and Contractors \$20,000 Excess Endorsement

You have declared to us that you do not engage or expect to engage any person (other than persons engaged in the **business** under a contract of service or apprenticeship) to perform work on your behalf or for your benefit during the **period of insurance**.

The Legal Liability section is amended by deleting the paragraph under the heading 'Excess' at the end of the Legal Liability section and replacing it with the following:

"4. Excess payable in the event of a claim

An **excess** of \$20,000 applies to each and every claim for legal liability covered under this section 1 arising directly or indirectly out of or caused by or in connection with, or for, **personal injury** to any person who is not engaged in the **business** under a contract of service or apprenticeship, but who has been engaged to perform work on your behalf or for your benefit in connection with the **business** ("**contractor**"). For all other claims under this section, the **excess** applicable to this section which appears in the **schedule** applies."

Exclusion of High Risk Premises

We will not cover any claims for **legal liability** directly or indirectly arising out of or in connection with oil refineries, chemical refineries, shipyards, airports, railway stations, oilrigs, gas rigs, mines or quarries. We will not cover any claims for **legal liability** directly or indirectly arising out of or in connection with work on or around mainframe computers.

Cutting, heating, welding or grinding precautions

We will not cover any claims for **legal liability** directly or indirectly arising out of or in connection with cutting, heating, welding or grinding except where you have complied with the current Australian Standard AS1674.