

**EASYBIZ TRADESPERSON
CERTIFICATE OF INSURANCE**

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Doc No: 224-9758/9/1
Client No: 29-8484
Issue Date: 11/06/2017
Policy No: ET 224-9758
Team: NRN MSA
Requested By: AUTOREN

Insured: MOERMAN CHRISTIAN P & KELLY L T/as FRESH START CONSTRUCTIONS

ABN: 56 760 996 858

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: CARPENTRY SERVICES

You are notified that cover under your EasyBiz Tradesperson will expire at 4 pm on **16/07/2017**.

We offer insurance cover as from 4 pm on **16/07/2017** to 4 pm **16/07/2018**, 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: 43 MCKELLAR CRES SOUTH WINDSOR NSW 2756

Section 2: Burglary & Transit

Premium: \$479.37

Risk 1: Property

Sum Insured: \$8,000.00

Basic Excess Section 2 \$250

Section 4: Broadform Liability

Premium: \$668.20

Risk 2: Legal Liability (Incl.Products)

Limit of Liability: \$5,000,000.00

Turnover : \$ 60,000

The number of full time equivalent persons engaged in the business: 2

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

Section 6: Personal Accident & Illness

Premium: \$584.60

Risk 3: Injury Only

Insured Person: MOERMAN, CHRISTIAN - Date of Birth: 28/05/1980

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\$500 Weekly Benefit (Defined Event 6.2(2))
 Excess Period - One Week

Premium Breakdown

To help you understand how your renewal premium compares to last year, we have included a comparison below.

Last Year* 16/07/2016 to 4 pm 16/07/2017

Premium	\$1,703.72
Terrorism Premium	\$12.59
NSW Emergency Services and Fire Service Levy	\$0
GST	\$174.63
Stamp Duty	\$144.62

Client Premium \$2,032.56

This Year 16/07/2017 to 4 pm 16/07/2018

Premium	\$1,732.17
Terrorism Premium	\$12.80
NSW Emergency Services and Fire Service Levy	\$0
GST	\$174.49
Stamp Duty	\$147.04

Client Premium \$2,066.50

*Last year's premium represents the amount you were charged for your insurance policy at the beginning of the last policy term, plus or minus any changes you made throughout the policy term.

The following Sections are not covered:

Section 1 - Fire and Defined Events

Section 3 - Multiple Risks

Section 5 - Motor Vehicles

The following Clauses apply to this Policy only where noted:

Clause: 7020

RESTRICTED INDUSTRIES EXCLUSION ENDORSEMENT

Section 4 Broadform Liability

We will not indemnify You against any liability arising directly or indirectly out of or caused by or in connection with Your Business activities performed within, for or on behalf of the aviation, defence, marine, mining, oil & gas production, petrochemical, power generation, rail and utilities industries.

The following Clauses apply to this Policy except where noted:

Clause: 7000

CURRENT POLICY WORDING

FOR810NSW 10/07 applies to this Period of Insurance