



SmartProtect

SMARTER INSURANCE SOLUTIONS - EXCLUSIVITY
ARRANGED BY ARTHUR J. GALLAGHER

Business

QBE Insurance (Australia) Ltd
Head Office
Level 5, 2 Park Street
Sydney NSW 2000
ABN: 78 003 191 035
AFS Licence No: 239545**CERTIFICATE OF CURRENCY**

Policy Number: 1GNU305569BPK

Easternflow Concrete Pumping Pty Ltd
PO Box 1353
DEE WHY NSW 2099Our Reference
17070090Period of Insurance
From 31/07/17
To 31/07/18 At 4pm Local TimeDetails of cover requested by you are shown in the attached Schedule of Cover.
Payment is required by due date to ensure continuity of cover.

This certificate acknowledges that the policy referred to is in force for the period shown.

Details of the cover are listed below.

The Insured

Easternflow Concrete Pumping Pty Ltd

What's coveredLocation: PO BOX 1353, DEE WHY NSW 2099
Business: CONCRETE PUMPING**Legal Liability**

What we cover	Limit
Limit of liability, any one occurrence	\$10,000,000
Products liability, in aggregate	\$10,000,000
Property in Your physical and legal control	\$250,000

Excess	\$500	for property damage claims only
	\$0	for personal injury claims

Clauses**CONTRACTOR, SUBCONTRACTOR AND LABOUR HIRE EXCLUSION**

Section 'Legal Liability' does not cover liability caused by, contributed to by, or arising from injury to any contractor or subcontractor or labour hire personnel of the insured, or employee of any contractor or subcontractor of the insured whilst such employee or contractor or subcontractor or labour hire personnel is acting in such capacity.

For the purpose of this exclusion a:

- labour hire person is a person who is:
 - employed by a labour hire provider; or
 - contracted as an apprentice by a labour hire provider; and you have contracted with the labour hire provider to use the services of the labour hire person.
- a labour hire provider is a person or organisation that contracts out the services of their employees and or apprentices to you.



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DEFECTIVE CONCRETE

Section 'Legal Liability' shall not apply to liability for the cost of digging out and removing defective concrete or any other remedial action and consequential losses arising as a result of the sale or supply of defective ready-mixed concrete or any product containing defective concrete or concrete admixtures.

Additionally, Section 'Legal Liability' of this Policy excludes any claim based on or arising from error, omission, inadequacy or fault in any design, formula or specification for such concrete or concrete admixtures.

RESTRICTED LOCATIONS EXCLUSION

This Policy does not cover liability arising directly or indirectly out of or caused by or in connection with Your Business carried out at, on, over or under any:

- a. Drag Line excavators
- b. High voltage power supply
- c. Airport tarmac
- d. Aircraft hanger and any other building used for the purpose of housing, storing or repairing aircraft or aircraft components
- e. Wharf or any form of ship handling or loading facility
- f. Underground Mine
- g. Railway track, railway bridge, railway culvert, railway crossing
- h. Steelworks
- i. Facility for underground mining or underground mining equipment
- j. Power generating facility
- k. Refinery or gas producing or bulk fuel storage facility
- l. Dams of any nature.

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



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Policy wording (PDS)

Arthur J. Gallagher SmartProtect Business Insurance Policy wording QM7474 applies.

End of Certificate



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