

ANVY BUILDING PTY LTD
208C/3 BROUGHTON ST
PARRAMATTA
NSW 2150

This is not a request for
payment.

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C41

CERTIFICATE OF CURRENCY AS AT 03/05/2019

This is to certify that the policy detailed below is in force until the expiry date shown, subject to the payment of the premium.

All Enquiries: GLOBE INSURANCE SERVICES
PO BOX 303 EASTWOOD 2122
Phone: 02 9858 2677

Policy Number: AS00185861
Date Issued: 03/05/2019

APPROVER ID: X218 /C41

TRADE INSURANCE - POLICY SUMMARY

If the Policy covers more than one Situation, the Policy Sections shown below as INSURED may not apply to every Situation.

SECTIONS INSURED

* PUBLIC & PRODUCTS LIABILITY

SECTIONS NOT INSURED

* FIRE AND OTHER DAMAGE
* BUSINESS INTERRUPTION
* BURGLARY
* MONEY
* GLASS
* GOODS IN TRANSIT
* FRAUD & DISHONESTY
* EQUIPMENT BREAKDOWN
* GENERAL PROPERTY
* PERSONAL ACCIDENT AND ILLNESS
* TAX AUDIT

Please refer to the following page(s) for details of your insurance.

TRADE INSURANCE - POLICY DETAILS

Policy Number AS00185861

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Policy:

Insured(s):
ANVY BUILDING PTY LTD
ABN : 53166434322

Period of Insurance:
29/04/2019 to 4PM 29/04/2020

BUSINESS:
HANDYMAN

Situation:
PARRAMATTA
NSW 2150

PUBLIC & PRODUCTS LIABILITY POLICY SECTION

Limit(s) of Liability:

(A) Public Liability	\$5,000,000
(B) Products Liability	\$5,000,000

Domestic Turnover : Up to \$100,000
Overseas Turnover : NIL

Excess(es): \$200 FOR EACH PERSONAL INJURY CLAIM
 \$200 FOR EACH PROPERTY DAMAGE CLAIM

It has been declared to GIO that the applicant either:

- does not engage or expect to engage hired labourers or contractors to perform work on their behalf or for their benefit on any project, which has a value exceeding \$20,000. OR
- does engage or expects to engage hired labourers or contractors to perform work on their behalf or for their benefit on any project, which has a value exceeding \$20,000. However the Insured has elected not to insure this exposure

Geographic coverage: This policy section covers claims for compensation made against you anywhere in Australia or New Zealand for personal injury or property damage occurring within Australia or New Zealand and as otherwise noted in your policy wording or by endorsement shown in your schedule.

Your duty of disclosure

Before you enter into an insurance contract, you have a duty to tell us anything that you know, or could reasonably be expected to know, may affect our decision to insure you and on what terms. You have this duty until we agree to insure you. You have the same duty before you renew, extend, vary or reinstate an insurance contract.

You do not need to tell us anything that:

- reduces the risk we insure you for; or
- is common knowledge; or
- we know or should know as an insurer; or
- we waive your duty to tell us about.

If you do not tell us something

If you do not tell us anything you are required to, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both. If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

Input tax credit entitlement

If you are entitled to an input tax credit for any portion of the premium for this policy or if your entitlement to an input tax credit as disclosed to us is incorrect or changes, then you must immediately let us know in writing.

The amount of cover

For some parts of your policy, you have given us details about the cost of replacing buildings, business contents, your home, contents, farm buildings, farm contents, and other items, and the cost of doing certain things in connection with your business. This is to assist you to work out how much insurance cover you need.

When you do your calculations you should note that if you are not entitled to an input tax credit on the policy premium, all sums insured and limits of liability stated in the policy are GST inclusive (unless your policy states otherwise). If you are entitled to an input tax credit on any part of the policy premium, the sums insured and limits of liability stated in the policy are exclusive of any input tax credit which you are or would be entitled to claim. You should reconsider these details at each renewal or if you have a significant change and advise us of the changed details.

If you need advice about these things you should contact your accountant or financial adviser.

Under-insurance

You should note that some policy sections have under-insurance provisions which apply. This means that if you under-insure, you will have to bear part of any loss yourself.

Payments and instalments

If you pay by monthly instalments and an instalment is unpaid for more than 1 month, we can cancel your cover. We will send you a notice in writing regarding your non-payment at least 14 calendar days before any cancellation by us for non-payment. If after sending the above notice we do not receive the instalment payment, we will send you a second notice in writing, either:

- prior to cancellation, informing you that your Instalment Policy is being cancelled for non-payment; or
- within 14 days after cancellation by us, confirming our cancellation of your Instalment Policy.

Renewal conditions

All renewals are effected on the basis that they are subject to the same terms and conditions which are set out in the policy wording or product disclosure statement which you already hold. If you require another copy please advise us. If your existing policy has a special endorsement or exclusion, this will continue during any renewal period unless your renewal notice shows otherwise.

In the event that we do not accept any renewal condition, we will inform you as soon as practicable.

Workers compensation

Workers compensation insurance is compulsory for all employers. This insurance does not include workers compensation insurance.

Fire Services Levy / Emergency Services Levy

In some States Fire and Emergency Authorities receive funding via a levy imposed on insurance companies. This levy is commonly known as Fire Services Levy (FSL) or Emergency Services Levy (ESL). If the levy applies to your policy then the amount shown as FSL/ESL is our estimate of the amount which we must contribute towards FSL/ESL in respect of your policy.

Adviser administration fee

If an Adviser Administration Fee has been included in the total amount due please note that:

- This Adviser Administration Fee does not form part of the premium for your policy. GIO will pay the Adviser Administration Fee to your Adviser. If you subsequently cancel your policy the Adviser Administration Fee will not be refunded by GIO.
- A tax invoice for the service provided by your Adviser will be enclosed with this notice. This tax invoice is for your records and you do not have to pay the invoice in addition to the total amount due.

If you have any questions relating to this Adviser Administration Fee please contact your Adviser.

Privacy

We appreciate privacy is important to you. We are committed to protecting your personal information. For further information, please refer to our Privacy Statement and Suncorp Group Privacy Policy by visiting www.resilium.com.au/privacy or call us on 131 436.

PAYMENT OPTIONS



Billers Code: 8250
Ref: Please use the Payment Reference number at the bottom of page 1.
Please enter all digits with no spaces.

Telephone & Internet Banking - BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account.
More info: www.bpay.com.au



Pay online at
www.resilium.com.au

By phone



Using MasterCard, Visa or AMEX.
Phone **1800 800 669**.

Please have your credit card details ready for prompt attention.

By mail



Send your cheque or money order made payable to GIO with this payment slip to: GIO Payments, Reply Paid 1453, Brisbane, QLD 4001. No postage is required if posted within Australia.

At Australia Post



If there is a barcode on the front of this statement, you can present this notice intact to any post office or post office agency. If there is no barcode, you will need to use the BPAY, mail or phone option.