



Instrat Insurance Brokers Pty Ltd / insurance markets and rewards (imar) Pty Ltd Australian Financial Services License No 235103

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The Perfect Policy at the Best Price

CERTIFICATE OF INSURANCE

We hereby confirm that we have arranged the insurance cover mentioned below:

Mr A Amini Express Contacting Services 8/217 Mickelham Road TULLAMARINE VIC 3043

Date: 6/07/2011
Our Reference: AMINI A

RENEWAL

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Class of Policy: TRADELINK BROADFORM LIABILITY INSURANCE

Insurer: QBE Insurance (Australia) Limited (T/L)
GPO BOX 4323, MELBOURNE 3001

ABN: 78 003 191 035

The Insured: EXPRESS CONTRACTING SERVICES PTY LTD

T/as Golden Brown Cleaning Services

Policy No: 141A515974BPK

Invoice No: 273519
Period of Cover:

From 1/05/2011

to 1/05/2012 at 4:00 pm

Details:

See attached schedule for a description of the risk insured

IMPORTANT INFORMATION

The Proposal/Declaration:-	
	is to be received and accepted by the Insurer
V	has been received and accepted by the Insurer
The total premium as at the above date is:-	
	to be paid by the Insured
	part paid by the Insured
V	paid in full by the Insured

Please note that the policy defined above is subject to the receipt of the Proposal Declaration and acceptance by the Insurer (if not already completed and accepted) and subject to the full receipt and clearance of the total premium payable by the insured.

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\$ 2000000

Invoice No: 273519

AMINI A

Class of Policy: TRADELINK BROADFORM LIABILITY INSURANCE Policy No: 141A515974BPK

The Insured: EXPRESS CONTRACTING SERVICES PTY LTD

T/as Golden Brown Cleaning Services Our Ref:

File No - 38949/5COM

TRADELINK INSURANCE SCHEDULE - UNDERWRITTEN BY QBE INSURANCE

The following is a summary of the advantages of the TradeLink Policy. Please refer to the Policy wording for full details of covers & exclusions. Other covers available include Tools of Trade, Motor Vehicle, Income Protection and we recommend that you consider the inclusion of any covers not currently insured.

BUSINESS: CLEANER (INTERNAL)

SITUATION: AT AND FROM 8/217 MICKLEHAM ROAD TULLAMARINE VIC 3043

BROADFORM LIABILITY SECTION LIMIT OF LIABILITY

Extensions: - Public Liability

- Tenants Liability - Joint Insureds

- Attachment to Registered Vehicles
- Hoists, Cranes & Unregistered Vehicles
- Property Owners Liability
- Underground Services
- Principals Indemnity- Vicarious Liability
- Subcontractors Vicarious Liability
- Worker to Worker Liability
- Lifts, Elevators & Escalators

Products Liability \$ 20000000
Goods in Physical Control \$ 100000
Annual Turnover \$ 0
Property Damage Excess \$ 500
Number of Employees : 3

Clauses Applicable: Cleaners

This policy is issued subject to the terms and conditions of the QBE Commercial Broadform Liability Insurance Policy wording QM192

GENERAL EXCLUSIONS

We shall not be liable for claims in respect of Personal Injury or Property Damage arising directly or indirectly out of or caused by or in connection with any external cleaning activities exceeding 2 levels above ground level. We shall not be liable for claims in respect of Personal Injury or Property Damage arising directly or indirectly out of or caused by or in connection with the cleaning of floors within shopping centres and/or arcades during Business Hours.

Property Damage EXCESS

Claims in relation to Property Damage are subject to an excess of \$500, except for claims with respect to the loss of and/or the replacement of keys, which is subject to a Property Damage excess of \$2,500.

Exclusion 18. Faulty workmanship is hereby deleted from the Policy.

Window Cleaners - 2 storey limit

This policy is issued subject to the terms and conditions of the QBE Commercial Broadform Liability Insurance Policy wording QM192

GENERAL EXCLUSIONS

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Invoice No: 273519

AMINI A

Class of Policy: TRADELINK BROADFORM LIABILITY INSURANCE Policy No: 141A515974BPK

The Insured: EXPRESS CONTRACTING SERVICES PTY LTD

T/as Golden Brown Cleaning Services Our Ref:

We shall not be liable for claims in respect of Personal Injury or Property Damage arising directly or indirectly out of or caused by or in connection with any external cleaning activities exceeding 2 levels above ground level.

Exclusion 18. Faulty workmanship is hereby deleted from the Policy.

GE1 FAULTY WORKMANSHIP

Exclusion 3.9. Faulty workmanship is hereby deleted from the policy.

GE2 Property Damage Excess

Claims in relation to property damage are subject to an excess of \$500, except for claims in respect to the loss of and/or the replacement of keys, which is subject to a property damage excess of \$2,500.

GE8 Cleaners - Shopping Centre Exclusion

We shall not be liable for claims in respect of Personal Injury or Property Damage arising directly of indirectly out of or caused by or in connection with the cleaning of floors within shopping centres and/or arcades during business hours.

Fire or Business Interruption - NOT TAKEN

Theft/Money/Glass - NOT TAKEN

General Property/ Machinery Breakdown - NOT TAKEN

Electronic Equipment - NOT TAKEN

ENDORSEMENTS

- Cooling Off Period Applies
- Electronic Data Exclusion Applies
- Terrorism Exclusion Applies
- Asbestos Exclusion Applies