

Business Pack Insurance Certificate of Currency

QBE Insurance (Australia) Ltd
Head Office
82 Pitt Street
Sydney NSW 2000
ABN: 78 003 191 035
AFS Licence No: 239545



Policy Number 41A515974BPK

Issued By
QBE Insurance (Australia) Ltd

Period of Insurance
From 01/05/2014
To 01/05/2015 at 4pm

This certificate acknowledges that the policy referred to is in force for the period shown.
Details of the cover are listed below.

The Insured

EXPRESS CONTRACTING SERVICES PTY LTD

Cover Details

| | | |
|-------------------------|--|----------------------|
| Location | AT AND FROM 8/217 MICKLEHAM ROAD, TULLAMARINE VIC 3043 | Risk Number 1 |
| Business | CLEANER (INTERNAL) | |
| Interested Party | None Noted | |

Broadform Liability Section

| Particulars | Total Sum Insured | Limit |
|---|---|--------------|
| Limit of liability, any one occurrence | | \$20,000,000 |
| Products liability, in aggregate | | \$20,000,000 |
| Property in Your physical and legal control | \$100,000 | |
| Excess | \$500 for property damage claims only \$0 for personal injury claims | |

Policy Number 41A515974BPK

Cover Details *continued*

Location AT AND FROM 8/217 MICKLEHAM ROAD, TULLAMARINE VIC 3043

Risk Number 1

Business CLEANER (INTERNAL)

Clauses

- **B64**

Your Business

Your Business specified in the Schedule is more fully described as:

T/AS GOLDEN BROWN CLEANING SERVICES - CLEANING
INCLUDING INTERNAL & EXTERNAL (OFFICES, WINDOWS
AND THE LIKE)

T/AS GOLDEN BROWN CLEANING SUPPLIES - RETAIL &
WHOLSALE OF CLEANING PRODUCTS & MACHINERY
including importing brooms, mops,
buckets and the like

- **B32**

Expanded Name of Insured

The named Insured specified in the Schedule is more fully described
as:

EXPRESS CONTRACTING SERVICES PTY LTD T/AS
GOLDEN BROWN CLEANING SERVICES & GOLDEN BROWN
CLEANING SUPPLIES

- **I22**

CLEANING CONTRACTOR EXCLUSION

The Liability Section of this Policy does not cover liability in
respect of Personal Injury or Property Damage arising directly or
indirectly out of or caused by or in connection with

1. loss of keys to any premises
2. cleaning activities performed during trading or business hours in
shopping centres, shopping malls, arcades or supermarkets, inclusive
of their car parks.

- **I63**

WINDOW CLEANING EXCLUSION

The Liability Section of this Policy does not cover liability in
respect of Personal Injury or Property Damage arising directly or
indirectly out of or caused by or in connection with:

1. scratches to the windows and/or protective or reflective film
applied thereto; or
2. an Insured Person operating externally above the second floor of
any building.

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Cover Details *continued*

Location AT AND FROM 8/217 MICKLEHAM ROAD, TULLAMARINE VIC 3043
Business CLEANER (INTERNAL)

Risk Number 1

Clauses *continued*

- **BI1**

INJURY TO CONTRACTOR OR LABOUR HIRE EMPLOYEE EXCESS

In respect to any personal injury occurring to any worker (as defined) for which you are covered under the Liability section of this policy, the following excess will apply.

You shall bear the first \$2000 for any one occurrence (inclusive of Defence Costs and other costs and expenses) in respect of liability arising out of Personal Injury to Workers while such Workers are acting in such capacity.

For the purpose of this provision the term 'workers' shall mean:

- (a) any person provided to you on a temporary or permanent basis under a specific contract with a provider of Contract Labour Hire Personnel and such person remains an employee of that provider;
- (b) any person (including a person who may be an employee of a contractor), contracted to perform work for the Insured under the direct supervision or control of the Insured in the performance of such work but does not include any person where the nature the contracted work is the trade or service of such contractor and not that of the Business of the Insured;
- (c) any person (including a person who may be an employee of a subcontractor), subcontracted to perform work on behalf of the Insured and is under the direct supervision or control of the Insured in the performance of such work.

- **S10**

MAJOR PARTNER BPK CLAUSE

- **I87**

PROPERTY DAMAGE EXCESS

Claims in relation to Property Damage are subject to an Excess of \$500

Additional Policy Details

TURNOVER: \$400,000

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Cover Details *continued*

Additional Clauses

- **A00007**

**** ASBESTOS ATTACHMENT ****

Asbestos Exclusion Endorsement

This exclusion applies to the Broadform Liability Section

This policy does not cover Liability resulting from the existence, mining, handling, processing, manufacture, sale, distribution, storage or use of asbestos, asbestos products and/or products containing asbestos.

End of Certificate