



INCORPORATING  
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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 Contracting Services  
8/217 Mickelham Road  
TULLAMARINE VIC 3043

Date: 28/05/2015  
Our Reference: AMINI A  
**RENEWAL**

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**Class of Policy:** Business Insurance

**Insurer:** QBE Insurance (Australia) Limited  
628 Bourke Street, Melbourne 3000  
ABN: 78 003 191 035

**The Insured:** EXPRESS CONTRACTING SERVICES PTY LTD

**Policy No:** 141A515974BPK

**Invoice No:** 448393

**Period of Cover:**

From 1/05/2015  
to 1/05/2016 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
- ☒ 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
- ☐ paid in full by the Insured
- ☒ paid by Monthly Direct Debit

Premium Funding

- ☐ This policy is Premium Funded

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.

## Schedule of Insurance

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**Class of Policy:** Business Insurance  
**The Insured:** EXPRESS CONTRACTING SERVICES PTY LTD

**Policy No:** 141A515974BPK  
**Invoice No:** 448393  
**Our Ref:** AMINI A

### SITUATION 1 DETAILS

BUSINESS : CLEANER (INTERNAL)

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

BROADFORM LIABILITY SECTION	LIMIT OF LIABILITY
Extensions: - Public Liability	\$ 20000000
Property Owners Only ?	No
Property Value	\$ Not Insured
Products Liability	\$ 20000000
Goods in Physical Control	\$ 100000
Property Damage Excess	\$ 500

Clauses Applicable:

#### B64 YOUR BUSINESS:

**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 &  
WHOLESALE OF CLEANING PRODUCTS & MACHINERY  
INCLUDING IMPORTING BROOMS, MOPS, BUCKETS AND THE LIKE.**

#### B32 EXPANDED NAME OF INSURED:

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

#### B22 CLEANING CONTRACTOR EXCLUSION

CLEANING CONTRACTOR EXCLUSION

The Broadform 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.

#### P87 PROPERTY DAMAGE EXCESS

P87: PROPERTY DAMAGE EXCESS

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

#### BI1 CONT OR LABOUR HR EMPL. EXCESS

INJURY TO CONTRACTOR OR LABOUR HIRE EMPLOYEE EXCESS

In respect to any personal injury occurring to any worker (as defined)

## Schedule of Insurance

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<b>Class of Policy:</b>	Business Insurance	<b>Policy No:</b>	141A515974BPK
<b>The Insured:</b>	EXPRESS CONTRACTING SERVICES PTY LTD	<b>Invoice No:</b>	448393
		<b>Our Ref:</b>	AMINI A

for which you are covered under the Liability section of this policy, the following excess will apply.

You shall bear the first \$5000 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  
MAJOR PARTNER BPK CLAUSE

B63 WINDOW CLEANING EXCLUSION  
B63: WINDOW CLEANING EXCLUSION

The Broadform 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
2. You operating externally above the second floor of any building

### ENDORSEMENTS

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