

Business Pack Insurance Certificate of Currency

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



Policy Number 63U214461BPK

Issued By
QBE Insurance (Australia) Ltd

Period of Insurance
From 26/08/2016
To 01/09/2017 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

IN LITE SERVICES PTY LTD
ABN Number Not Provided

Cover Details

Location 10 VIRGINIA ROAD, NEWTON SA 5074 **Risk Number** 1
Business REFRIGERATION EQUIPMENT INSTAL
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	As per the policy wording	
Excess	\$500 for property damage claims only \$0 for personal injury claims	

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Cover Details *continued*

Location 10 VIRGINIA ROAD, NEWTON SA 5074

Risk Number 1

Business REFRIGERATION EQUIPMENT INSTAL

Clauses

- **SFT**

Steadfast Commercial/Retail/Industrial Policy wording QM485 applies when BUSINESS PACK INSURANCE is shown on the policy schedule.
QBE Trade Policy QM207 applies when TRADES PACK INSURANCE is shown on the policy schedule.
QBE Office Policy QM208 applies when OFFICE PACK INSURANCE is shown on the policy schedule.

Additional Clauses

- **T00005**

** TERRORISM ATTACHMENT **

TERRORISM EXCLUSION ENDORSEMENT

Notwithstanding anything contained in this Policy or any endorsement attached to the contrary it is agreed that this Policy excludes death, injury, illness, loss, damage, liability, cost or expense directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with any act of terrorism, as defined herein, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

An act of terrorism includes any act, or preparation in respect of action, or threat of action designed to influence the government de jure or de facto of any nation or any political division thereof, or in pursuit of political, religious, ideological or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or de facto, and which:

- i) involves violence against one or more persons; or
- ii) involves damage to property; or
- iii) endangers life other than that of the person committing the action; or
- iv) creates a risk to health or safety of the public or a section of the public; or
- v) is designed to interfere with or to disrupt an electronic system.

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Cover Details *continued*

This Policy also excludes death, injury, illness, loss, damage, liability, cost or expense directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with any action in controlling, preventing, suppressing, retaliating against, or responding to any act of terrorism.

Further, the words "and terrorism" are deleted from Additional Benefit 3.1(b) Prevention of Access in the Business Interruption section of your policy. (Page 11)

- **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