

AUSURE BRISBANE

Post Office Box 1047
LUTWYCHE QLD 4030



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Issue Date: 25 February 2011

Policy Number

SMX012579723

Policyholder

Mr Terry Kirshaw

Period of Insurance

10 February 2011 to 10
February 2012 at 4.00pm

Policyholder Address

11 Liao Court
CRESTMEAD QLD
4132

Dear AUSURE BRISBANE,

We are pleased to confirm that Mr Terry Kirshaw are covered by the Enterprise Mobile Business Insurance until 4.00pm on 10 February 2012 as per the details shown on the enclosed certificate.

Please call us on 1300 888 071 if you have any further queries.

Yours sincerely

A handwritten signature in black ink, appearing to read "JRE", with a long horizontal stroke extending to the right.

John Phillips
Head of SME, Commercial Portfolio & Underwriting Management

Vero Enterprise is a division of
Vero Insurance Limited
ABN 48 005 297 807

Enterprise Mobile Business Insurance

Certificate of Currency

Issue Date: 25 February 2011

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Post Office Box 1047
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Policy Number
SMX012579723

Issuer Vero Insurance Limited ABN 48 005 297 807

Policyholder Mr Terry Kirshaw

Policyholder Address 11 Liao Court, CRESTMEAD QLD 4132

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Nature of Business CONTRACTORS

The Business Lawn Mowing Contractor

Interested Parties There are no Interested Parties noted

Policy Booklet Mobile Business Insurance Policy V6819 V2

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The following cover applies across the policy for all premises:

Portable & Valuable Items

	Insured Amount
Unspecified items	
Unspecified Tools	\$10,000

Legal Liability

	Insured Amount
Public Liability	\$5,000,000
Property in care, custody and control	\$250,000
Products Liability (any one Period of Insurance)	\$5,000,000
Pollution (any one Period of Insurance)	\$5,000,000

The following endorsements are active for this cover:

Hired Labour & Contractors Endorsement

You have declared to us that you do not engage or expect to engage any persons (other than employees) to perform work on your behalf of or for your benefit on any contract or project exceeding \$20,000 in total value during the period of insurance. This section, Legal Liability, is amended to read as though the following additional exclusion were included in the "What we exclude" column of this section:

*"We will not pay if the **legal liability** arises directly or indirectly out of or is caused by, through, or in connection with or for **personal injury** to any person who is not your **employee** but has been engaged to perform work on your behalf or for your benefit where the contract price or value of the total works relating to the engagement of the person (whether the work of the person forms all or a part of such works) exceeds \$20,000 during the period of insurance.*

*However, this exclusion only applies to **personal injury** to persons:*

- (a) who are employed by an employment or placement agency, labour hire company or any other organisation, government body or person whose business is, or includes, the supply of labour; and,
 - (i) whose work is performed in whole or part under your care, control, direction or supervision; or*
 - (ii) the **personal injury** arises directly or indirectly out of or in connection with any defect or deficiency that you knew about, or a reasonable person should have known about, in any land, building, structure, fixture, fitting, machinery or plant owned or used by you in connection with the **business**; or**
- (b) engaged to perform work at a building site, demolition site or construction site; or*
- (c) engaged to perform work (including construction, erection, demolition, addition, alteration, refurbishment, renovation, removal, repair, assembly, maintenance, installation service) in connection with any **building**, structure, machinery or plant at the **premises**."*

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Underground services - Exclusion

We will not cover any claims for **legal liability** directly or indirectly arising out of or in connection with **damage** to underground services unless you or a person acting on your behalf has confirmed with the relevant Authority, including but not limited to, Dial Before You Dig, the location of underground services before commencing work. We will not cover any claims for **legal liability** directly or indirectly arising out of or in connection with **damage to property** where such **property** consists of pipes or cables located underwater.
