

# 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 06U183867BPK

Issued By  
QBE Insurance (Australia) Ltd

**Period of Insurance**  
**From** 31/05/2016  
**To** 31/05/2017 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

JNDM PTY LTD T/AS CHILL IT AIRCONDITIONI  
ABN Number 41 605 551 031

## Cover Details

**Location** 23 RUMRUNNER STREET, MERMAID WATERS QLD 4218 **Risk Number** 1  
**Business** AIR CONDITIONING INSTALLATION  
**Interested Party** None Noted

## Broadform Liability Section

Particulars	Total Sum Insured	Limit
Limit of liability, any one occurrence		\$10,000,000
Products liability, in aggregate		\$10,000,000
Property in Your physical and legal control	\$250,000	

**Excess** \$500 for property damage claims only  
\$0 for personal injury claims



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**Cover Details** *continued*

**Location** 23 RUMRUNNER STREET, MERMAID WATERS QLD 4218  
**Business** AIR CONDITIONING INSTALLATION

**Risk Number** 1

**Clauses**

• **QEL**

**OPTIONAL EXTENSION**

Optional extension "Consumer protection cover for Queensland electricians" applies to this Policy section.

Electrical contractor(s) details as per the Electrical Safety Regulation 2013 (Qld.):

CONTRACTOR	LICENSE NUMBER
Paul Wheeler	79291

• **B64**

Your Business

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

Airconditioning Installation & Electrical Services

Domestic 90%

Commercial 10%

Airconditioning 80%

Electrical 20%

• **A67**

**INSULATION INSTALLATIONS**

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

(a) importation by You of insulation material caused by or arising

(b) insulation installation by You or on Your behalf unless such activity is conducted in strict compliance with Australian Standard AS3999-1992 "Thermal Insulation of Dwellings - Bulk Insulation Installation Requirements".

• **P91**

**PROPERTY DAMAGE EXCESS**

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

• **CTE**

**COOLING TOWER EXCLUSION**

This policy does not cover liability in respect of personal injury or property damage arising from communicable or contagious diseases



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### Cover Details *continued*

**Location** 23 RUMRUNNER STREET, MERMAID WATERS QLD 4218  
**Business** AIR CONDITIONING INSTALLATION

**Risk Number** 1

### Clauses *continued*

directly or indirectly caused by or contributed to or arising from the service, installation, maintenance or repair of air conditioning cooling towers and or the service, installation, maintenance or repair of filter pads and the like manufactured or supplied by you for use in air conditioning cooling towers.

This exclusion does not apply to the service, installation, maintenance or repair of pipes leading into cooling towers.

- **CIP**

Austbrokers Commercial/Retail/Industrial Policy wording QM511 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

- **T00004**

\*\* 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

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### Cover Details *continued*

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.

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.

- **A00009**

**\*\* 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