



Enquiries: 13 10 10
Claims: 13 14 46 (24/7 for new claims)
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Mr James Noel Liebke
2 Mckay Road
Hornsby Heights NSW 2077



Mobile Business Protect

Policy number

GPM004196960

Policy Schedule effective from 29/12/2016

This Schedule is to be read in conjunction with your Product Disclosure Statement and Policy Wording. Please read and check all the information is correct and complete. If any changes need to be made, please call us on 13 10 10.

Insured details

Insured:	Mr James Noel Liebke ABN 46 563 500 751
Period of insurance:	24 May 2016 to 4:00pm 24 May 2017
Business description:	Licensed Electrician/Alarm Installer/Tv Antenna And Cable Installer
Address:	2 Mckay Road Hornsby Heights NSW 2077
Phone:	0474800930
Interested parties:	There are no Interested Parties noted

Cover has been provided on the basis of the following information which you have provided to us. Please check that the details are correct and advise us of any amendments.

- You have advised us that director(s), business partner(s) or owner(s) of the Business or other person(s) covered under this policy had claims or insurable events occur in the last 3 years.
- You have advised us that no director(s), business partner(s) or owner(s) of the Business or other person(s) covered under this policy has been bankrupt, or has been involved in a business that has been in receivership or liquidation, in the last 5 years.
- You have advised us that no director(s), business partner(s) or owner(s) of the Business or other person(s) covered under this policy have been convicted of a criminal offence.
- You have advised us that no director(s), business partner(s) or owner(s) of the Business or other person(s) covered under this policy has had insurance cancelled, has been refused insurance or had a policy declined in the last 5 years.



Your Cover

Public and products liability

	Limit of liability
Public liability	\$10,000,000
Products liability	\$10,000,000
Property in Your Custody or Control sum insured	\$250,000

Your Excess	
Public liability	\$250
Product liability	\$250

You have told us that:	
Does the business undertake work at airports, railway stations, oilrigs, gas rigs, oil refineries, chemical refineries, mines, quarries, shipyards or mainframe computer installations?	No
If you utilise labour hire or sub-contractors, what are your expected annual payments to them?	No Payments Made or Expected to be Made

Endorsements

High Risks Premises - Exclusion The following additional exclusion applies to the Public and products liability policy section.

This policy section does not cover **you** for liability arising directly or indirectly out of or caused by, through, or in connection with, or for airports, chemical refineries, gas rigs, mines or quarries, oil refineries or oil rigs, power plants, railway stations, shipyards.

It also does not cover **you** for liability arising directly or indirectly out of or in connection with work on or around mainframe computers.

Labour Hire and Sub-Contractors Excess Endorsement The following additional exclusion applies to the Public and products liability policy section.

You have told us you do not engage or expect to engage any person (other than persons engaged in the business under a contract of service or apprenticeship) to perform work on your behalf or for your benefit during the period of insurance.

The Public and products liability policy section is amended by:

- i. replacing paragraph a. of exclusion 4. Employers Liability contained in the 'What we do not cover' section with the words '(a) is for **personal injury** to any person engaged in the **business** under a contract of service or apprenticeship arising out of or in the course of his or her employment.' and
- ii. deleting the paragraph under the heading 'Excess' and replacing it with the following:

4. Excess
 An **excess** of \$20,000 applies to each and every claim for **legal liability** covered under this section arising directly or indirectly out of or caused by or in connection with, or for, **personal injury** to any person who is not engaged in the **business** under a contract of service or apprenticeship, but who has been engaged to perform work on **your** behalf or for **your** benefit in connection with the **business**.

For all other claims under this section, the **excess** applicable to this section which appears in the **schedule** applies.



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Premium details

Base premium	Stamp duty	GST	Total premium (includes GST & Govt charges)
\$413.18	\$40.90	\$41.32	\$495.40

Professional indemnity

Not Taken

Portable and valuable items

Unspecified items (up to \$2,500 any one item):	Sum Insured
UNSPECIFIED TOOLS	\$2,000
Specified items:	
Total Sum Insured	\$2,000

Optional Covers

Emergency hire costs	Not insured
Theft of portable items without forced entry	Not insured
Money	Not insured

Your Excess \$250

Premium details

Base premium	FSL	Stamp duty	GST	Total premium (includes GST & Govt charges)
\$112.29	\$42.67	\$15.34	\$15.50	\$185.80

Tax probe

Not Taken

Commercial motor

Not Taken