



Business Insurance Certificate of Currency

GPO Box 2470
Adelaide SA 5001

000001

Mr GERASIMOS DHMITRIOS MARDAS
7 WEDGE CT
SEAFORD VIC 3198

Issue Date: 07 February 2014

Policy Number
SMD011845979

Policyholder
Mr GERASIMOS
DHMITRIOS MARDAS
TRADING AS ALL
ELECTRICS BAYSIDE


Period of Insurance
07 February 2014 to 07
February 2015 at midnight

We enclose your certificate of currency, as requested.

For more information about protecting your business and for details on how AAMI Business Insurance handles your personal information, please visit the AAMI Business Insurance webpage at www.aami.com.au or call AAMI Business Insurance on 13 22 44 for a copy of our Privacy Policy. For the full terms and conditions of your policy, refer to the Customer Information Booklet that was previously supplied to you.

We look forward to continuing to support you and your business.

Enquiries

 13 22 44

Internet

www.aami.com.au

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Mr GERASIMOS DHMITRIOS MARDAS
TRADING AS ALL ELECTRICS BAYSIDE

Policyholder Address

7 WEDGE CT, SEAFORD VIC 3198

The Business

ELECTRICIAN

Interested Parties

There are no interested parties noted

Insurer

AAI Limited ABN 48 005 297 807 Australian Financial Services Licence No. 230859 trading
as AAMI Business Insurance

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The following cover applies across the policy for all premises:

Portable and Valuable Items

	Insured Amount
Unspecified items	
UNSPECIFIED TOOLS	\$5,000

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 and Sub-Contractors Excess Endorsement

You have declared to us that 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 Legal Liability section is amended by:

- (i) replacing paragraph (a) of the 'Personal Injury to Employee' exclusion contained in the 'What we exclude' column of Section 7 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' at the end of the Legal Liability section and replacing it with the following:

4. Excess payable in the event of a claim

An excess of \$20,000 applies to each and every claim for legal liability covered under this section 7 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 your behalf or for your benefit in connection with the **business ('contractor')**. For all other claims under this section, the **excess** applicable to this section which appears in the **schedule** applies.'

Heat application precautions


We will exclude all claims arising directly or indirectly from the application of heat involving a naked flame or open heat source away from the **premises** unless the following precautions have been undertaken:

- a) the area of the work must be cleared of combustible material for a safe distance from or beneath the place where such work is being carried out. (A safe distance shall not be less than six metres when welding or cutting operations are being carried out);
- b) where such precautions are impracticable such material must be covered with non-combustible blankets or sand or similar protective equipment. Combustible parts of premises must be similarly protected;
- c) a nine litre extinguisher (of a type suitable for the combustible material and the premises) must be kept immediately adjacent to the area of work and be available for immediate use;
- d) equipment to be lit as short a time as possible before use and extinguished immediately after use;
- e) lighted equipment must not be left unattended;
- f) a thorough examination for any signs of combustion must be made within or below the area in which work has been undertaken half an hour after the termination of each period of work;
- g) before applying heat to metal work built into or projecting through walls, floors or ceilings an examination must be made to ensure that the other end of the metal is not in hazardous proximity to combustible material; and
- h) stub ends of welding rods to be disposed of in such a way that they do not come into contact with combustible material.

If you do not do this we may refuse a claim, or reduce any payment that we make.

Exclusion of Completed Operations

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1) We will not pay the cost of performing, completing, correcting, repairing, replacing or improving any work (or any part thereof) done or undertaken by any of the persons insured under this policy.

2) We will not pay for the cost of recalling, withdrawing, replacing, repairing, correcting or improving **products** (or any part thereof) or of making any refund on the price paid for **products**.

High Risk Locations (Manual Work) Endorsement

This endorsement applies to Section 7 – Legal Liability of this policy

1. The following additional endorsement will apply:

We will not pay if the **legal liability** arises directly or indirectly out of, or is caused by, through, or in connection with [services or products provided to or in connection with or at]:

- a. Oil or gas rigs;
- b. Docks, wharfs, and shipyards;
- c. Airports;
- d. Trains, railway stations, tracks or signalling equipment;
- e. Mines or quarries;
- f. Oil or Chemical refineries;
- g. Cranes; or
- h. Hardware for mainframes computers and installations.


2. In all other respects, this policy remains unaltered.

Failure of Alarms

We shall not be liable under Section 7 for claims arising directly or indirectly from:

- a) the failure of any alarm installed by you to correctly perform its intended function or functions.
- b) the circumvention, disablement or tampering by any unauthorised person of an alarm installed by you

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