



# Business Insurance Schedule

GPO Box 2470  
Adelaide SA 5001

000001

EON PAINTING AND DECORATING PTY LTD  
Unit 205  
7 HOPE ST  
SOUTH BRISBANE QLD 4101

Issue Date: 30 March 2015

If you require a confirmation of this transaction please call us on 13 22 44

**Policy Number**  
SMD012272861

**Policyholder**  
EON PAINTING AND DECORATING PTY LTD

**Period of Insurance**  
31 March 2015 to 31 March 2016 at midnight

<b>Copy Tax Invoice</b>	
Premium	\$638.09
Stamp Duty	\$63.17
GST	\$63.81
<b>TOTAL</b>	<b>\$765.07</b>

**CONGRATULATIONS on choosing AAMI Business Insurance and we would like to welcome you.**

We are pleased to enclose your policy information.

Please check your details and call us on **13 22 44** with any corrections or queries. It's that easy to keep your policy up-to-date!

We look forward to supporting you and your business.

We appreciate privacy is important to you. We are committed to protecting your personal information. For further information, refer to our Privacy Statement and Suncorp Group Privacy Policy by visiting [aami.com.au/privacy](http://aami.com.au/privacy) or call 13 22 44.

Thank you for choosing AAMI Business Insurance for your business peace of mind.

### Enquiries

13 22 44

### Internet

[www.aami.com.au](http://www.aami.com.au)

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

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## Direct Debit

You have authorised AAMI Business Insurance to debit the amount payable to the following account:

**Financial Institution: COMMONWEALTH - NSW**

**Card Type:** Credit Card: VISA Card

**Card Number:** As provided

Financial institutions fee (including any dishonour charges and government charges) may apply to instalment amounts. The direct debit arrangement is governed by the terms and conditions set out in your Product Disclosure Statement and Policy Wording under the heading 'Paying by Monthly Instalments'.

## Amount Payable

**\$63.75**

## Debit Date

**31 day of the month**

**Premium Summary**

Type of Cover	Premium	Fire Services Levy	Stamp Duty	GST	TOTAL
Legal Liability	\$638.09		\$63.17	\$63.81	\$765.07
<b>TOTALS</b>	<b>\$638.09</b>		<b>\$63.17</b>	<b>\$63.81</b>	<b>\$765.07</b>
<b>TOTAL AMOUNT PAYABLE</b>				<b>\$765.07</b>	

If you are registered for GST purposes, your input tax credit entitlement or adjustment (whichever is applicable) is or is based on the GST amount shown. Please note that, in accordance with the GST law relating to insurance premiums, the GST amount may be less than 1/11th of the total amount payable.

**Debit Date**

31/03/2015

**Policy Number**

SMD012272861

Issue Date: 30 March 2015

## Policyholder

EON PAINTING AND DECORATING PTY LTD

## Policyholder Address

Unit 205, 7 HOPE ST, SOUTH BRISBANE QLD 4101

## The Business

PAINTER/SIGNWRITER

## Revenue

\$75,000 Index Linked per annum

Please note, we will automatically update your level of **revenue** at renewal in line with movements in the Consumer Price Index or another similar index. However, it is important that you advise us if this figure is incorrect, as it is used to determine the Limit of Liability for the Back in Business Section.

## 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

## Policy Number

SMD012272861

## Policyholder

EON PAINTING AND  
DECORATING PTY  
LTD

## Period of Insurance

31 March 2015 to 31 March  
2016 at midnight


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

### What's Covered

Legal Liability Products  
Liability

Legal Liability Public Liability

## Enquiries

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Internet

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## Insured Details

When we agree to insure you, to renew or vary your policy, or to pay your claim, we rely on the accuracy of the information you give us. If that information is not accurate, we may reduce or deny any claim you may make or cancel your policy. 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 no director(s), business partner(s) or owner(s) of the Business or other person(s) covered under this policy have had insurance cancelled in the last 5 years
- You have advised us that no director(s), business partner(s) or owner(s) of the Business or person(s) covered under this policy have been refused insurance or had a policy declined in the last 5 years
- You have advised us that there are no director(s), business partner(s) or owner(s) of the Business or person(s) covered under this policy with a criminal history (other than minor motor offences)
- You have advised that no director(s), business partner(s) or owner(s) of the Business under this policy have been declared bankrupt or involved in a business that has been put into receivership or liquidation


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## Prior Claims

You have advised us that you have not had any prior claims over the last 5 years

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### What's NOT Covered

You have chosen not to take out the following covers:

Fire and Defined Events	Electronic Equipment Breakdown
Theft	Deterioration of Stock
Glass and Signs	Money
Machinery Breakdown	Portable and Valuable Items
Computer Breakdown	Employee Dishonesty
Restoration of Computer Data	Back in Business
Computers Increased Costs of Working	Goods in Transit
	Tax Probe®
	Motor

Issue Date: 30 March 2015

The following cover applies across the policy for all premises:

### Legal Liability

	Insured Amount
Public Liability	\$10,000,000
Property in care, custody and control	\$250,000
Products Liability (any one Period of Insurance)	\$10,000,000
Pollution (any one Period of Insurance)	\$10,000,000

The following endorsements are active for this cover:

#### Hired Labour and Sub-Contractors Endorsement

For the purposes of the 'Personal Injury to Employee' exclusion contained in the 'What we exclude' column of Section 7, paragraph (a) is deleted and replaced 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'

#### Heat application precautions


### Policy Number

SMD012272861

### Standard Excess Details

*Applicable to all claims*

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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**

- 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**.

#### **External High Rise Work Exclusion**

We will not pay if the **legal liability** arises directly or indirectly out of or caused by, through, or in connection with or for any work undertaken using abseiling equipment; or, on the exterior of a building or structure at heights of more than 10 metres or 3 storeys above ground level (whichever is the lesser).

#### **Overspray Excess Endorsement**

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

1. The following additional endorsement will apply:

Without limiting the Defective Work exclusion, if the **legal liability** arises directly or indirectly out of, or is caused by, through, or in connection with or from the application of paint or other coating that is sprayed, is applied or drifts onto any location other than the intended surface, the applicable excess will be increased to \$1,000.

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

#### **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.

#### **Paints and Cladding**

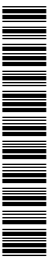
#### **Enquiries**

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We shall not be liable under Section 7 for claims in respect of **Damage to property** where such property consists of any surface and where such damage arises directly or indirectly from the application to or treatment of that surface or by any of the **products**.

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## Policy Number

SMD012272861

## Standard Excess Details


*Applicable to all claims*

Public Liability	\$250
Care, Custody and Control	\$250
Products Liability	\$250
Pollution property damage	\$250

*The excess applies to third party  
property damage (including  
Pollution)*

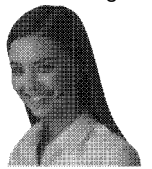
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# Financial Services Guide

This document is a Financial Services Guide (FSG). In this FSG, "we", "our" and "us" means the company described in this FSG as AAI Limited ABN 48 005 297 807 AFSL 230859 trading as AAMI Business Insurance.

**The purpose of this FSG is to set out information designed to assist you to decide whether you wish to use any of the services set out in this FSG. It also sets out other information and details required by law to be included in a Financial Services Guide.**

For example this FSG contains information about remuneration that may be paid to us and other relevant persons in relation to the services offered and information about how you may access our internal and external complaints resolution procedures.

The FSG contains only general information on the services offered by AAMI Business Insurance and is not intended to cover all services offered by AAMI.

## Other disclosure documentation

If you decide to acquire a financial product, you will also receive a Product Disclosure Statement (PDS) which sets out the full terms of conditions of your insurance and includes other important information about the product.

Other key information is set out in answer to the questions below. If you need more information or clarification please ask us.

## Who is providing the Financial Service?

Services described in this FSG are provided by AAMI Business Insurance.

The insurer of AAMI Business Insurance is also APRA regulated. While this means we are exempt from the need to have ASIC approved professional indemnity insurance, we do as a matter of prudent business practice hold adequate professional indemnity insurance.

## How do I contact you?

You may apply for, vary or cancel your AAMI Business Insurance by contacting us on **13 22 44**.

To make a claim for Business Insurance call AAMI Business Insurance on **13 22 44**, 24 hours a day, 7 days a week.

You can contact us by:

Telephone: **13 22 44**

In writing: GPO Box 2470, Adelaide SA 5001

Email: [businessinsurance@aami.com.au](mailto:businessinsurance@aami.com.au).

## What kinds of financial services do AAMI Business Insurance offer and what products do the services relate to?

AAMI Business Insurance and our staff can issue, vary or cancel and provide general advice about the following products;

AAMI Business Insurance

AAMI Business@Home Insurance

AAMI Market Stall and Trade Exhibitors Insurance

## Who is responsible for the provision of the financial service?

AAMI Business Insurance is responsible for the financial services as described in this FSG.

AAMI Business Insurance is responsible for our staff who act on our behalf.



## **Do you get paid for the service AAMI Business Insurance provide?**

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You pay us premiums for the AAMI Business Insurance policies that we provide to you. The basis of how these premiums are determined can be found in the relevant PDS and any Supplementary Product Disclosure Statement (SPDS) for the policy.

AAMI Business Insurance does not charge you any additional fees for providing you with general financial product advice.

Our staff are paid a salary and where relevant they may receive an annual performance related bonus if they achieve sales targets and meet service and quality assurance standards.

## **What happens to my personal information?**

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We are committed to ensuring your personal information is protected. Our Privacy policy details how we collect use and disclose your personal information and a copy of it is available upon request.

Any personal information obtained from you will be maintained in your policy record. If you wish to examine your record you should ask, and we will make arrangements for you to do so.

## **How do I lodge a complaint or notify of a dispute?**

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If you have a complaint about our products or services (even if through one of our service providers) or our complaints handling process, please let us know so that we can help.

You can contact us:

Telephone: **13 22 44**

In writing: GPO Box 2470, Adelaide, SA 5001

Email: [businessinsurance@aami.com.au](mailto:businessinsurance@aami.com.au)

Please include the full details of your complaint and explain what you would like us to do.

When we receive your complaint, we will consider all the facts and attempt to resolve your complaint by the end of the next business day.

If we are not able to resolve the matter to your satisfaction, it will be referred to the relevant team leader or manager, who will review your complaint and contact you within 5 business days with their decision.

If you remain dissatisfied the matter will be referred to our Internal Disputes Resolution team (IDR). Our IDR team will review your complaint, and provide you with their final decision within 15 business days of your complaint being referred to them.

The contact details for our IDR team are:

Phone: **1800 689 762** (FREE CALL)  
Monday to Friday 8.30am to 6pm (AEST)

In writing: Internal Dispute Resolution  
PO Box 14180, Melbourne City Mail Centre, Victoria 8001

Email: [consumerappeals@aami.com.au](mailto:consumerappeals@aami.com.au)

If you disagree with our Internal Dispute Resolution's decision, you can appeal to the Financial Ombudsman Service (FOS).

In writing: GPO Box 3, Melbourne, VIC 3001

Phone: **1300 780 808** (for the cost of a local call)

Fax: 03 9613 6399

Website: [www.fos.org.au](http://www.fos.org.au)

Email: [info@fos.org.au](mailto:info@fos.org.au)