

**CONSOLIDATED  
INSURANCES PTY LTD**  
Post Office Box 728  
HAMILTON CENTRAL QLD  
4007



CONSOLIDATED INSURANCES PTY  
LTD  
Post Office Box 728  
HAMILTON CENTRAL QLD 4007

**Issue Date:** 28 March 2017

**Policy Number**  
SMX020377251

Dear CONSOLIDATED INSURANCES PTY LTD,

**Policyholder**  
Mr Adam Borg

We are pleased to confirm that Mr Adam Borg are covered by the Steadfast Business Insurance policy until 4.00pm on 14 March 2018 as per the details shown on the enclosed certificate.

**Period of Insurance**  
28 March 2017 to 14 March  
2018 at 4.00pm

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

**Policyholder Address**  
PO Box 728  
HAMILTON  
CENTRAL QLD 4007

Yours sincerely

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

John Phillips  
Chief Underwriting & Portfolio Manager - Commercial

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

# Steadfast Business Insurance

## Certificate of Currency

**Issue Date:** 28 March 2017

CONSOLIDATED INSURANCES PTY LTD  
Post Office Box 728  
HAMILTON CENTRAL QLD 4007

**Policy Number**  
SMX020377251

<b>Issuer</b>	AAI Limited ABN 48 005 297 807 trading as Vero Enterprise
<b>Policyholder</b>	Mr Adam Borg
<b>Policyholder Address</b>	PO Box 728, HAMILTON CENTRAL QLD 4007
<b>Period of Insurance</b>	28 March 2017 to 14 March 2018 at 4.00pm
<b>Nature of Business</b>	CONTRACTORS
<b>The Business</b>	Lawn Mowing Contractor gardening
<b>Interested Parties</b>	There are no Interested Parties noted
<b>Policy Booklet</b>	Vero Business Insurance V6778 V4

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AAI Limited  
ABN 48 005 297 807

# Steadfast Business Insurance

## Certificate of Currency

*The following cover applies across the policy for all premises:*

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### 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 endorsement is 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 on 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."

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