

**COLONIAL FINANCIAL
SERVICES PTY LTD**

Post Office Box A2202
SYDNEY SOUTH NSW 1235



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Post Office Box A2202
SYDNEY SOUTH NSW 1235

Issue Date: 19 March 2013

Policy Number

SMX017109868

Dear COLONIAL FINANCIAL SERVICES PTY LTD,

Policyholder

Peak Demand
Electrical Pty Ltd

We are pleased to confirm that Peak Demand Electrical Pty Ltd are covered by the IBNA Gold Insurance until 4.00pm on 28 February 2014 as per the details shown on the enclosed certificate.

Period of Insurance

28 February 2013 to 28
February 2014 at 4.00pm

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

Yours sincerely

Policyholder Address

60 Long Street
CLEVELAND QLD
4163

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

IBNA Gold Insurance

Certificate of Currency

Issue Date: 19 March 2013

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Post Office Box A2202
SYDNEY SOUTH NSW 1235

Policy Number
SMX017109868

Issuer AAI Limited ABN 48 005 297 807 trading as Vero Enterprise

Policyholder Peak Demand Electrical Pty Ltd

Policyholder Address 60 Long Street, CLEVELAND QLD 4163

Period of Insurance 28 February 2013 to 28 February 2014 at 4.00pm

Nature of Business CONTRACTORS

The Business Electrician (Queensland)

Interested Parties There are no Interested Parties noted

Policy Booklet Vero Business Insurance V7012 V4

IBNA Gold Insurance

Certificate of Currency

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:

Exclusion of High Risk Premises

We will not cover any claims for **legal liability** directly or indirectly arising out of or in connection with oil refineries, chemical refineries, shipyards, airports, railway stations, oilrigs, gas rigs, mines or quarries. We will not cover any claims for **legal liability** directly or indirectly arising out of or in connection with work on or around mainframe computers.

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."

Cutting, heating, welding or grinding precautions

We will not cover any claims for **legal liability** directly or indirectly arising out of or in connection with cutting, heating, welding or grinding except where you have complied with the current Australian Standard AS1674.

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Underground services - Exclusion

We will not cover any claims for **legal liability** directly or indirectly arising out of or in connection with **damage** to underground services unless you or a person acting on your behalf has confirmed with the relevant Authority, including but not limited to, Dial Before You Dig, the location of underground services before commencing work. We will not cover any claims for **legal liability** directly or indirectly arising out of or in connection with **damage to property** where such **property** consists of pipes or cables located underwater.

Failure of alarms

We will not cover any claims for **legal liability** directly or indirectly arising out of or in connection with the failure of any alarm to correctly perform its intended function.
