



# Business Insurance

MJB WATERWAYS PTY LTD  
 PO BOX 170  
 CARINGBAH  
 2229

This is not a request for  
 payment.

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## CERTIFICATE OF CURRENCY AS AT 03/06/2010

This is to certify that the policy detailed below is in force until the expiry date shown, subject to the payment of the premium.

All Enquiries: BUSINESS INSURANCE REPS  
 GPO BOX 1387 MELBOURNE VIC 3001  
 Phone: 13 10 10

Policy Number: SB9KR05255  
 Date Issued: 03/06/2010

APPROVER ID: K985 /352

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### TRADE INSURANCE - POLICY SUMMARY

If the Policy covers more than one Situation, the Policy Sections shown below as INSURED may not apply to every Situation.

#### SECTIONS INSURED

- \* FIRE AND OTHER DAMAGE
- \* PUBLIC & PRODUCTS LIABILITY
- \* GENERAL PROPERTY
- \* TAX AUDIT

#### SECTIONS NOT INSURED

- \* BUSINESS INTERRUPTION
- \* ACCIDENTAL DAMAGE
- \* BURGLARY
- \* MONEY
- \* GLASS
- \* GOODS IN TRANSIT
- \* FRAUD & DISHONESTY
- \* EQUIPMENT BREAKDOWN
- \* PERSONAL ACCIDENT AND ILLNESS
- \* CONSTRUCTION

Please refer to the following page(s) for details of your insurance.



# Business Insurance

TRADE INSURANCE - POLICY DETAILS

Policy Number SB9KR05255

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Policy:

Insured(s):  
MJB WATERWAYS PTY LTD  
ABN : 13124338058

Period of Insurance:  
28/05/2010 to 4PM 28/05/2011

BUSINESS:  
PLUMBING/GASFITTING/DRAINING (NOT COOLING CENTRES)

Situation:  
UNIT 13 70-72 CAPATAIN COOK DRIVE  
CARINGBAH  
NSW 2229

## FIRE AND OTHER DAMAGE POLICY SECTION

- \* Indemnity Conditions applies to those items where "Indemnity " is shown.
- \* The special excess that applies to claims for Earthquake is in the policy wording.

Description of Property Insured	Sum(s) Insured:
Building(s) at: UNIT 13 70-72 CAPATAIN COOK DRIVE CARINGBAH	

Description of Business Activity:  
PLUMBING/GASFITTING/DRAINING (NOT COOLING CENTRES)

Building(s)	NOT INSURED
Stock	NOT INSURED
Business Contents	\$11,900

Other Property:	NOT INSURED
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Total Declared Value for the situation	\$11,900
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Optional Insurance	
DAMAGE TO CUSTOMERS GOODS	NOT INSURED
SEASONAL INCREASE ON STOCK	NOT INSURED

Excess(es) :	\$200
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# Business Insurance

TRADE INSURANCE - POLICY DETAILS

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PUBLIC & PRODUCTS LIABILITY POLICY SECTION

Limit(s) of Liability:

(A) Public Liability	\$20,000,000
(B) Products Liability	\$20,000,000

Domestic Turnover : Between \$100,001 and \$250,000

Overseas Turnover : NIL

Excess(es) : \$2,500

It has been declared to GIO General Limited that the applicant either:

- a. does not engage or expect to engage hired labourers or contractors to perform work on their behalf or for their benefit on any project, which has a value exceeding \$20,000. OR
- b. does engage or expects to engage hired labourers or contractors to perform work on their behalf or for their benefit on any project, which has a value exceeding \$20,000. However the Insured has elected not to insure this exposure

Geographic coverage: This policy section covers claims for compensation made against you anywhere in Australia or New Zealand for personal injury or property damage occurring within Australia or New Zealand and as otherwise noted in your policy wording or by endorsement shown in your schedule.

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# Business Insurance

TRADE INSURANCE - POLICY DETAILS

Policy Number SB9KR05255

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## GENERAL PROPERTY POLICY SECTION

Description of Property Insured:	Sum(s) Insured:
UNSPECIFIED TRADESMAN POWER TOOLS (LESS THAN \$1,000 PER ITEM)	\$5,675
SPECIFIED POWER TOOL	\$1,750
MAKITA DEMO SAW & ACCSESO	
SPECIFIED POWER TOOL	\$1,750
MAKITA HAMMER DRILL AND ACCESORIES	
SPECIFIED POWER TOOL	\$1,650
MAKITA DEMOILTION HAMMER &ACCESORIES	
SPECIFIED POWER TOOL	\$1,400
METABO WALL CHASER	
SPECIFIED POWER TOOL	\$3,500
MAKITA COMBO PACK & ACCESORIES X2	
SPECIFIED POWER TOOL	\$6,500
MILLWAUKEE CORE HOLE MACHINE &ACCESORIES	
SPECIFIED POWER TOOL	\$1,900
LASER LEVLER, STAFF AND TRIPOD	
SPECIFIED POWER TOOL	\$3,000
REHAU BATTERY POLY PIPE CRIMPERS&ACCESO	
SPECIFIED POWER TOOL	\$1,650
MAKITA 16KG DEMOLITION HAMMER DRILL&ACC	
UNSPECIFIED TRADESMAN NON POWER TOOLS (LESS THAN \$1,000 PER ITEM)	\$6,275
Excess(es) :	\$200
Cover type: Anywhere in Australia (or if applicable, Worldwide)	

## TAX AUDIT POLICY SECTION

	Sum(s) Insured:
Tax Audit	\$10,000
Optional Insurance	
DIRECTOR'S PERSONAL TAX RETURNS	NOT INSURED
Excess(es) :	\$200

## Your duty of disclosure

Before you enter into this policy with us, you have a duty, under the Insurance Contracts Act, to disclose to us every matter that you know, or could reasonably be expected to know, is relevant to our decision whether to accept the risk of the insurance and, if so, on what terms. You have the same duty to disclose those matters to us before you renew, extend, vary or reinstate this policy.

Your duty however does not require disclosure of a matter;

- a) That diminishes the risk undertaken by us;
- b) That is of common knowledge;
- c) That we know or, in the ordinary course of our business, ought to know; and
- d) As to which compliance with your duty is waived by us.

If you fail to comply with your duty of disclosure, we may be entitled to reduce our liability under your policy in respect of a claim or we may cancel the policy or do both. If your non-disclosure is fraudulent, we may also have the option of avoiding the policy from the beginning.

## The amount of cover

For some parts of your policy, you have given us details about the cost of replacing buildings, business contents, your home, contents, farm buildings, farm contents, and other items, and the cost of doing certain things in connection with your business. This is to assist you to work out how much insurance cover you need.

When you do your calculations you should note that if you are not entitled to an input tax credit on the policy premium, all sums insured and limits of liability stated in the policy are GST inclusive (unless your policy states otherwise). If you are entitled to an input tax credit on any part of the policy premium, the sums insured and limits of liability stated in the policy are exclusive of any input tax credit which you are or would be entitled to claim. You should reconsider these details at each renewal or if you have a significant change and advise us of the changed details.

If you need advice about these things you should contact your accountant or financial adviser.

## Input tax credit entitlement

If you are entitled to an input tax credit for any portion of the premium for this policy or if your entitlement to an input tax credit as disclosed to us is incorrect or changes, then you must immediately let us know in writing.

## Under-insurance

You should note that some policy sections have under-insurance provisions which apply. This means that if you under-insure, you will have to bear part of any loss yourself.

## Payment and instalments

If you are paying the premium for this policy by instalments then, if an instalment of the premium remains unpaid for a period of at least:

- 1) 14 days, we may refuse to pay a claim; or
- 2) one month, we may cancel this policy.

We reserve the right to cancel any direct debit arrangement between us if one or more debits are returned unpaid by your financial institution.

## Renewal conditions

All renewals are effected on the basis that they are subject to the same terms and conditions which are set out in the policy wording or product disclosure statement which you already hold. If you require another copy please advise us. If your existing policy has a special endorsement or exclusion, this will continue during any renewal period unless varied by agreement with us. In the event that we do not accept any renewal condition, we will inform you as soon as practicable.

## Workers compensation

Workers compensation insurance is compulsory for all employers. This insurance does not include workers compensation insurance.

## Fire service levy

In some States Fire and Emergency Authorities receive funding via a levy imposed on insurance companies. This levy is commonly known as Fire Services Levy (FSL). If the levy applies to your policy then the amount shown as FSL is our estimate of the amount which we must contribute towards FSL in respect of your policy.

GIO General Limited ABN 22 002 861 583

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## PAYMENT OPTIONS

**By instalment.** Ask your representative about payment by instalments. A monthly administration fee applies.

**By BPAY.** Telephone and Internet Banking – BPAY. Contact your bank, credit union or building society to make this payment from your cheque, savings or credit card account. More info: [www.bpay.com.au](http://www.bpay.com.au)



**Biller Code:** 8250

**Ref:** Please use the Payment Reference number at the bottom of page 1. Please enter all digits with no spaces.

**Online.** Pay online at [www.gio.com.au](http://www.gio.com.au)  
Pay with the click of a mouse.

**By phone.** Have your credit card details handy.  
Call GIO toll free on 1800 800 669.

**By mail.** Send your cheque or money order made payable to GIO General Limited with this payment slip to address;  
GIO General Insurance Payments, Reply Paid 1453, Brisbane. QLD 4001.  
No postage is required if posted within Australia.

**Over the counter.** Take this whole page to any Australia Post or GIO branch.