



TOP LOCK & KEY LOCKSMITHS P/L
PO BOX 1592
NORTH SYDNEY
NSW 2059

This is not a request for
payment.

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CERTIFICATE OF CURRENCY AS AT 25/06/2014

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 CENTRE
GPO BOX 1387 MELBOURNE 3001
Phone: 13 10 10

Policy Number: SB9L321696
Date Issued: 25/06/2014

APPROVER ID: K817 /352

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

* PUBLIC & PRODUCTS LIABILITY

SECTIONS NOT INSURED

- * FIRE AND OTHER DAMAGE
- * BUSINESS INTERRUPTION
- * BURGLARY
- * MONEY
- * GLASS
- * GOODS IN TRANSIT
- * FRAUD & DISHONESTY
- * EQUIPMENT BREAKDOWN
- * GENERAL PROPERTY
- * PERSONAL ACCIDENT AND ILLNESS
- * TAX AUDIT

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



TRADE INSURANCE - POLICY DETAILS

Policy Number SB9L321696

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Policy:

Insured(s):
TOP LOCK & KEY LOCKSMITHS PTY LTD
ABN : 15109741068

Period of Insurance:
22/06/2014 to 4PM 22/06/2015

BUSINESS:
LOCKSMITH (MOBILE)

Situation:
KILLARNEY HEIGHTS
NSW 2087

PUBLIC & PRODUCTS LIABILITY POLICY SECTION

ENDORSEMENT For Term 25/06/2014 to 4PM 22/06/2015

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) : \$200 FOR EACH PERSONAL INJURY CLAIM
\$200 FOR EACH PROPERTY DAMAGE CLAIM

It has been declared to GIO 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.

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 your renewal notice shows otherwise.

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.

Privacy

We appreciate privacy is important to you. We are committed to protecting your personal information. For further information, please refer to our Privacy Statement and Suncorp Group Privacy Policy by visiting www.gio.com.au/privacy or call us on 13 10 10.

Issued by: AAI Limited ABN 48 005 297 807 trading as GIO

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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



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
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 with this payment slip to address;
GIO 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.