

Small Business Insurance Pack Schedule

We hereby certify that the insurance policy detailed below is current as at the time of the issuance of this Certificate of Currency.

This Certificate of Currency is issued as a matter of information only and confers no rights upon its holder. This Certificate of Currency does not form part of the terms and conditions of the Policy and does not amend, extend or alter the terms, conditions, definitions, limitations and exceptions noted therein.

Please read the Product Disclosure Statement (PDS), the Schedule and any other documents that we tell you form part of the Policy for the terms and conditions of cover:

Policy Number 09-X023573-COM

Insured

Virag Electrical Services Pty
Acura Electrical

Period of Insurance

From: 22/05/2016
Expiry date 4pm on 22/05/2017
Effective Date 06/06/2016

Insurer

Allianz Australia Insurance Limited
AFS Licence No. 234708
ABN 15 000 122 850

**Section 1 - Public and Products Liability
Situation**

20A Kemp Street; Pearsall
WA 6065

Occupation

Electrician Excluding Queensland

Item	Description	Limit of Indemnity
1	Public Liability any one Occurrence	\$10,000,000
2	Products Liability any one Occurrence and in the aggregate any one Period of Insurance	\$10,000,000

Excess Applicable To Claims \$500

**Additional Conditions And Endorsements
Applying To The Section**

The following additional condition(s) and/or endorsement(s) apply to the section. Where applicable, they will replace any terms, conditions or exclusions contained in the Policy Document.

**ERECTIONS & ALTERATIONS \$100,000
CONTRACT LIMIT ENDORSEMENT ATTACHING
TO AND FORMING PART OF POLICY:**

The following amendment is made to the Public and Products Liability Section:
The specific exclusion headed **Erections, alterations and additions or the heading Construction** is deleted and replaced by:

**Erections, alterations and additions /
Construction**

arising directly or indirectly out of or in any way connected with, the construction, erection, alteration, demolition of and/or addition to buildings by You or on Your behalf, which involves:

- the demolition of any building(s) or structure(s), by You or on Your behalf where the building(s) or structure(s) exceeds 10 metres in height.
- any single contract with a value exceeding \$100,000.

Provided that, for locations other than those noted in b. above, this exclusion will not apply to alteration of or addition to Buildings owned and/or occupied by You where the cost of such alterations or additions does not exceed \$500,000.

The following exclusions are added to the Public and Products Liability Section - Specific exclusions applicable to this Section.

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Blasting

arising directly or indirectly out of or in any way connected with any blasting or the use, cartage, detonation or storage of explosives.

Excavation

arising directly or indirectly out of or in any way connected with excavation works by You or on Your behalf where the depth of such excavation exceeds 3.5 metres in depth.

Tree felling or lopping

arising directly or indirectly out of or in any way connected with any tree felling or lopping by You or on Your behalf where the tree exceeds 3.5 metres in height.

Underground services

for any Property Damage to underground property and services unless, prior to the commencement of work, You have inquired with the relevant authorities or owners of such underground property and services as to their exact location, traced their existence and indicated their location in-situ.

You will be responsible for the first \$1,000 of Property Damage to underground property and services per Occurrence.

Vibration, removal and/or weakening of support

for any Property Damage to any land, buildings or other property caused directly or indirectly by or in any way connected with vibration, underpinning, restumping, shoring, dewatering or the removal or weakening of and/or interference with support to or of land, buildings or any other property.

Other than as amended above, the terms, conditions and exclusions of this Policy shall continue to apply.