



Business Insurance Certificate of Currency

GPO Box 2470
Adelaide SA 5001

000001

DARRYL HATHWAY PAINTING &
DECORATING PTY LTD
4 BARTON PDE
BALMORAL QLD 4171

Issue Date: 21 November 2014

Policy Number
SMD010579701

Policyholder
DARRYL HATHWAY
PAINTING &
DECORATING PTY
LTD

Period of Insurance
16 November 2014 to 16
November 2015 at midnight

We enclose your certificate of currency, as requested.


For more information about protecting your business visit www.aami.com.au or call AAMI Business Insurance on 13 22 44.

We appreciate privacy is important to you. We are committed to protecting your personal information. For further information, refer to our Privacy Statement and Suncorp Group Privacy Policy by visiting aami.com.au/privacy or call 13 22 44.

For the full terms and conditions of your policy, refer to the Product Disclosure Statement that was previously supplied to you.

We look forward to continuing to support you and your business.

Enquiries

 **13 22 44**

Internet

www.aami.com.au

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Policyholder Address

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The Business

PAINTER/SIGNWRITER

Interested Parties

There are no interested parties noted

Insurer

AAI Limited ABN 48 005 297 807 Australian Financial Services Licence No. 230859 trading as AAMI Business Insurance

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The following cover applies across the policy for all premises:

Legal Liability	Insured Amount
Public Liability	\$20,000,000
Property in care, custody and control	\$250,000
Products Liability (any one Period of Insurance)	\$20,000,000
Pollution (any one Period of Insurance)	\$20,000,000

The following endorsements are active for this cover:

Hired Labour and Sub-Contractors Endorsement

For the purposes of the 'Personal Injury to Employee' exclusion contained in the 'What we exclude' column of Section 7, paragraph (a) is deleted and replaced 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'

Overspray Excess Endorsement

This endorsement applies to Section 7 – Legal Liability of this policy

1. The following additional endorsement will apply:

Without limiting the Defective Work exclusion, if the **legal liability** arises directly or indirectly out of, or is caused by, through, or in connection with or from the application of paint or other coating that is sprayed, is applied or drifts onto any location other than the intended surface, the applicable excess will be increased to \$1,000.

2. In all other respects, this policy remains unaltered.

High Risk Locations (Manual Work) Endorsement

This endorsement applies to Section 7 – Legal Liability of this policy

1. The following additional endorsement will apply:

We will not pay if the **legal liability** arises directly or indirectly out of, or is caused by, through, or in connection with [services or products provided to or in connection with or at]:

- a. Oil or gas rigs;
- b. Docks, wharfs, and shipyards;
- c. Airports;
- d. Trains, railway stations, tracks or signalling equipment;
- e. Mines or quarries;
- f. Oil or Chemical refineries;
- g. Cranes; or
- h. Hardware for mainframes computers and installations.

2. In all other respects, this policy remains unaltered.

External High Rise Work Exclusion

We will not pay if the **legal liability** arises directly or indirectly out of or caused by, through, or in connection with or for any work undertaken using abseiling equipment; or, on the exterior of a building or structure at heights of more than 10 metres or 3 storeys above ground level (whichever is the lesser).

Heat application precautions**Enquiries**

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We will exclude all claims arising directly or indirectly from the application of heat involving a naked flame or open heat source away from the **premises** unless the following precautions have been undertaken:


- a) the area of the work must be cleared of combustible material for a safe distance from or beneath the place where such work is being carried out. (A safe distance shall not be less than six metres when welding or cutting operations are being carried out);
- b) where such precautions are impracticable such material must be covered with non-combustible blankets or sand or similar protective equipment. Combustible parts of premises must be similarly protected;
- c) a nine litre extinguisher (of a type suitable for the combustible material and the premises) must be kept immediately adjacent to the area of work and be available for immediate use;
- d) equipment to be lit as short a time as possible before use and extinguished immediately after use;
- e) lighted equipment must not be left unattended;
- f) a thorough examination for any signs of combustion must be made within or below the area in which work has been undertaken half an hour after the termination of each period of work;
- g) before applying heat to metal work built into or projecting through walls, floors or ceilings an examination must be made to ensure that the other end of the metal is not in hazardous proximity to combustible material; and
- h) stub ends of welding rods to be disposed of in such a way that they do not come into contact with combustible material.

If you do not do this we may refuse a claim, or reduce any payment that we make.

Exclusion of Completed Operations

- 1) We will not pay the cost of performing, completing, correcting, repairing, replacing or improving any work (or any part thereof) done or undertaken by any of the persons insured under this policy.
- 2) We will not pay for the cost of recalling, withdrawing, replacing, repairing, correcting or improving **products** (or any part thereof) or of making any refund on the price paid for **products**.

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Paints and Cladding

We shall not be liable under Section 7 for claims in respect of **Damage to property** where such property consists of any surface and where such damage arises directly or indirectly from the application to or treatment of that surface or by any of the **products**.

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