

Policy Schedule

MR RONALD VOOGD
PO BOX 101
BLACKMANS BAY TAS 7052

Date of Issue 19 December 2023

Policy Number SPD014020098

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Mobile Business Insurance

Policy Schedule

This schedule is to be read in conjunction with your Product Disclosure Statement and Policy Wording. Please read and check all the information is correct and complete.

If you have any questions, please call us on 13 22 44.

Insured Details

| | |
|----------------------|---|
| Insured | Mr Ronald Voogd ABN 56 287 823 781 |
| Trading Name | Flourish & Bloom Gardening |
| Period of Insurance | 22 January 2024 to 4:00pm 22 January 2025 |
| Address | 436 Tinderbox Road Tinderbox TAS |
| Postcode | 7054 |
| Phone | 0444543258 |
| Business Description | Gardening service |
| Interested Parties | Details available under applicable policy section |
| Revenue | \$99,784 |
| Split by State | TAS: 100% |

IMPORTANT INFORMATION ON STAMP DUTY BEFORE YOU RENEW YOUR POLICY

If you conduct business in more than one state or territory, different rates of stamp duty may be payable. If your policy schedule above contains Turnover, which is currently set to 100% in one state, and you have turnover or sales in other states or territories please contact us on 13 22 44 to update and correct this information prior to renewing this policy as the amount of stamp duty in this renewal may need to change.



Cover has been provided on the basis of the following information which you have provided us. Please check that the details are correct and advise us of any amendments.

- You have advised us that no director(s), business partner(s) or owner(s) of the Business or other person(s) covered under this policy had claims or insurable events occur in the last 3 years.
- You have advised us that no director(s), business partner(s) or owner(s) of the Business or other person(s) covered under this policy has been bankrupt, or has been involved in a business that has been in receivership or liquidation, in the last 5 years.
- You have advised us that no director(s), business partner(s) or owner(s) of the Business or other person(s) covered under this policy have been convicted of a criminal offence.
- You have advised us that no director(s), business partner(s) or owner(s) of the Business or other person(s) covered under this policy has had insurance cancelled, has been refused insurance or had a policy declined in the last 5 years.



Stamp duty exemption

From 1 January 2018, due to changes by the NSW State Government, some general insurance policies for small businesses can be exempt from stamp duty. For more information, visit revenue.nsw.gov.au or seek independent tax advice. To receive the exemption, please visit aami.com.au/stampdutyexemption to submit a written declaration.

Your Cover

Public and Products Liability

| | Limit of Liability |
|-------------------------------------|--------------------|
| Public Liability | \$5,000,000 |
| Products Liability | \$5,000,000 |
| Property in Your Custody or Control | \$250,000 |

Your Excess

| | |
|--------------------|-------|
| Public Liability | \$500 |
| Products Liability | \$500 |

You have told us that:

| | |
|--|----------------|
| If you utilise labour hire workers or sub-contractors, what are your expected annual payments to them? | \$1 - \$25,000 |
| Does your business involve the felling or lopping of trees above 3m? | No |
| Does the business construct, repair or alter retaining walls that are greater than 1 (one) metre in height? | No |
| Do you expect to engage labour hire or subcontractors or any individual project or contract greater than \$75k? | No |
| Do you engage labour hire or subcontractors in South Australia where payments are greater than 15% of annual turnover? | No |

Endorsements

Tree Lopping and Felling Exclusion

This endorsement applies to the Public and Products Liability Policy Section of **your policy**. The following exclusion is added.
This Policy Section (including the Additional Benefits unless expressly stated otherwise) does not cover **you** for any liability arising directly or indirectly out of, or caused by, through, or in connection with, or for:
Tree Lopping and Felling
(a) the lopping of any tree branch which is higher than three (3) metres from ground level; or
(b) the felling of any tree which exceeds three (3) metres in height from ground level.

Retaining Walls Exclusion

This endorsement applies to the Public and Products Liability Policy Section of **your policy**. The following exclusion is added.
This Policy Section (including the Additional Benefits unless expressly stated otherwise) does not cover **you** for any liability arising directly or indirectly out of, or caused by, through, or in connection with, or for:
Retaining walls
any claims arising from or in connection with the construction, erection or demolition of, the alteration to or addition to a retaining wall greater than 1 (one) metre in height performed by **you**, or on **your** behalf.



| Premium | Base Premium | GST | Stamp Duty | Total |
|---------|--------------|---------|------------|----------|
| | \$373.12 | \$37.32 | \$0.00 | \$410.44 |

Professional Indemnity

Not Insured

Portable and Valuable Items

| | Insured Amount |
|---|----------------|
| Unspecified Items (up to \$2,500 any one item): | |
| UNSPECIFIED TOOLS | \$4,000 |
| Specified Items: | Nil |
| Total Insured Amount | \$4,000 |

| Optional Covers | |
|--|-------------|
| Emergency Hire Costs | Not Insured |
| Theft of Portable Items Without Forced Entry | Not Insured |
| Money | Not Insured |

| Your Excess | \$250 |
|-------------|-------|
|-------------|-------|

| Premium | Base Premium | FSL/ESL | GST | Stamp Duty | Total |
|---------|--------------|---------|---------|------------|----------|
| | \$174.52 | \$48.87 | \$22.34 | \$24.57 | \$270.30 |

Tax Probe

Not Insured

Commercial Motor

Not Insured

