## Business Insurance Certificate of Currency

Policy Number: 141U101505BPK



Certificate Date 06 June, 2024

Insurer

QBE Insurance (Australia) Ltd

**Head Office** 

388 George Street Sydney NSW 2000 ABN: 78 003 191 035

AFS Licence No: 239545

Important Information

This certificate acknowledges that the policy referred to is in force for the period shown.

Details of the cover are listed below.

**Period of Cover** 14/06/2024 to 14/06/2025 at 4pm

Endorsement effective date 14/06/2024

Insured

Insured Name Challenge Facility Management Pty Ltd

Address 505 Nicholson Street

CARLTON NORTH, VIC, 3054

**Policy Wording** 

QM8166

**Situation Details** 

Situation: 505 Nicholson Street CARLTON NORTH VIC 3054 (Principal)

**Business Details** 

Selected Occupation Handyman / Property Maintenance

Business Description including gardening services

**Interested Parties** 

No Interested Parties noted

**Public and Products Liability cover section** 

Limit of liability

General Liability and Products Liability \$ 20,000,000

Additional benefit

Property in Your physical or legal control \$ 250,000

Endorsement # 1

Name INJURY TO WORKERS

Code BPPPS1

Wording

INJURY TO WORKERS

The following exclusion is added to the 'What you are not covered for under this section' section of the Public and products liability cover section of this Policy:

Injury to Workers

We do not cover any liability:

For Personal Injury to Workers whilst such Workers are acting in such

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capacity.

Provided that the named insured has declared to Us and We have duly noted an amount representing estimated annual payments for the procurement of services of Workers, then this exclusion will not apply. If the named insured has made such a declaration, We have duly noted it, and this exclusion does not apply then You will bear the first \$10,000 for any one Occurrence (inclusive of defence costs and other supplementary payments) in respect of liability arising out of Personal injury to Workers whilst such Workers are acting in such capacity.

For the purpose of this exclusion, the term 'Workers' means:

- (a) any person provided to You on a temporary or permanent basis under a contract with a Labour Hire Provider and such person remains an employee of that provider;
- (b) any person (including a person who may be an employee of a contractor), contracted to perform work for You under Your direct supervision or control in the performance of such work, but does not include any person where the nature of the contracted work is the trade or service of such contractor and not that of your business;
- (c) any person (including a person who may be an employee of a subcontractor), subcontracted to perform work on Your behalf and is under Your direct supervision or control in the performance of such work.

For the purpose of this exclusion, the term 'Labour Hire Provider' means a person or organisation that contracts out the services of their employees and/or apprentices to You.

Endorsement # 2

Name RESTRICTED LOCATIONS EXCLUSION

Code BPPRLE

Wording

RESTRICTED LOCATIONS EXCLUSION

This Policy does not cover liability arising directly or indirectly out of or caused by or in connection with Your Business for any activity carried out at, on, over or under any:

- a. drag line excavators;
- b. airport tarmac;
- c. aircraft hanger and any other building used for the purpose of housing, storing or repairing aircraft or aircraft components;
- d. wharf or any form of ship handling or loading facility;
- e. underground mine;
- f. railway track, railway bridge, railway culvert, railway crossing;
- g. steelworks;
- h. facility for underground mining or underground mining equipment;
- i. power generating facility;
- i. refinery or gas producing or bulk fuel storage facility;
- k. dams of any nature;
- or connected with the construction, installation, repair, maintenance, inspection or vegetation clearance associated with high voltage powerlines or electrical sub-stations.

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