

Business Pack Insurance Certificate of Currency

QBE Insurance (Australia) Ltd
Head Office
Level 5, 2 Park Street
Sydney NSW 2000
ABN: 78 003 191 035
AFS Licence No: 239545



Policy Number 41A918698BPK

Issued By
QBE Insurance (Australia) Ltd

Period of Insurance
From 14/01/2017
To 15/01/2018 at 4pm

This certificate acknowledges that the policy referred to is in force for the period shown.
Details of the cover are listed below.

The Insured

ELMM PTY LTD
ABN Number Not Provided

Cover Details

Location AT & FROM 1221 DOVETON STREET, BALLARAT NORTH VIC 3350 **Risk Number** 1
Business TREE CUTTING OR FELLING
Interested Party None Noted

Broadform Liability Section

Particulars	Total Sum Insured	Limit
Limit of liability, any one occurrence		\$20,000,000
Products liability, in aggregate		\$20,000,000
Property in Your physical and legal control	\$100,000	

Excess \$1,000 for property damage claims only
\$0 for personal injury claims

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Cover Details *continued*

Location AT & FROM 1221 DOVETON STREET, BALLARAT NORTH VIC 3350 **Risk Number** 1
Business TREE CUTTING OR FELLING

Clauses

- **030**

ARBORICULTURAL ACTIVITIES

Tree pruning, felling, surgery, transplanting, stump grinding, mulching, garden maintenance, garden waste removal, and the hiring, supply and use of a cherry picker.

- **192**

QM2985 WORDING APPLIES

This section of the policy is subject to the terms and conditions of QBE Broadform Liability Insurance Policy wording QM2985

- **F36**

PRINCIPALS ENDORSEMENT

The following is deemed to be an Insured under this Policy QM192-0506 to the extent described in paragraph (3) of the definition of You, your, Insured:

BALLARAT CITY COUNCIL

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Cover Details

Location AT & FROM 1221 DOVETON STREET, BALLARAT NORTH VIC 3350 **Risk Number** 2
Business TREE CUTTING OR FELLING
Interested Party None Noted

Statutory Liability Section

Particulars	Limit of Liability	Excess
Statutory Liability	\$1,000,000	\$0



Policy Number 41A918698BPK

Cover Details *continued*

Location AT & FROM 1221 DOVETON STREET, BALLARAT NORTH VIC 3350
Business TREE CUTTING OR FELLING

Risk Number 2

Clauses

TSL

STATUTORY LIABILITY WORDING

This policy section is issued subject to the terms and conditions of the QBE Statutory Liability Policy wording "STAT 02.02".

TLL

STATUTORY LIABILITY - LIMIT OF LIABILITY

The most we will pay for Statutory Liability under this section of the Policy for this risk location for any one claim and in the aggregate is the amount specified in the schedule for this risk number.

The maximum amount we will pay for all claims for Statutory Liability for all locations under this Policy is \$1,000,000 irrespective of the number of risks or claims.

Additional Clauses

- **T00005**

** TERRORISM ATTACHMENT **

TERRORISM EXCLUSION ENDORSEMENT

Notwithstanding anything contained in this Policy or any endorsement attached to the contrary it is agreed that this Policy excludes death, injury, illness, loss, damage, liability, cost or expense directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with any act of terrorism, as defined herein, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

An act of terrorism includes any act, or preparation in respect of action, or threat of action designed to influence the government de jure or de facto of any nation or any political division thereof, or in pursuit of political, religious, ideological or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or de facto, and which:



Policy Number 41A918698BPK

Cover Details *continued*

- i) involves violence against one or more persons; or
- ii) involves damage to property; or
- iii) endangers life other than that of the person committing the action; or
- iv) creates a risk to health or safety of the public or a section of the public; or
- v) is designed to interfere with or to disrupt an electronic system.

This Policy also excludes death, injury, illness, loss, damage, liability, cost or expense directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with any action in controlling, preventing, suppressing, retaliating against, or responding to any act of terrorism.

Further, the words "and terrorism" are deleted from Additional Benefit 3.1(b) Prevention of Access in the Business Interruption section of your policy. (Page 11)

- **A00007**

**** ASBESTOS ATTACHMENT ****
Asbestos Exclusion Endorsement

This exclusion applies to the Broadform Liability Section
This policy does not cover Liability resulting from the existence, mining, handling, processing, manufacture, sale, distribution, storage or use of asbestos, asbestos products and/or products containing asbestos.

End of Certificate