



Corporate Insurance Brokers Pty Ltd

ABN 71 076 782 495 ACN 076 782 495 AFS Licence No: 230 142

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97 Tamar Street
BALLINA, NSW 2478

PO Box 959
BALLINA, NSW 2478

Tel: (02) 6686 4488
Fax: (02) 6686 4438
Email: info@cibb.com.au
website: www.cibb.com.au



We confirm changes made to your policy as requested. The adjustment premium, if known, is reflected below. If a refund is due, we will forward when it is received from the Insurance Company. If the premium is "To be Advised" we will advise the relevant amount as soon as possible. Thank you

TAX INVOICE

This document is a tax invoice for GST

K Wood
89 Station Street
MULLUMBIMBY NSW 2482

Invoice Date: 30/09/2015
Invoice No: 94919
Our Reference: WOODKASCHA

Should you have any queries in relation to this account, please contact your Account Manager
Ballina Office 1

Class of Policy: Business Insurance
Insurer: Zurich Australian Insurance Limited
1/2 Boston Court, Varsity Lakes QLD 4277
ABN: 13 000 296 640
The Insured: D.L SMALLWOOD & K WOOD
T/A Leaf IT To Us

ENDORSEMENT
Policy No: 067736PZBI
Period of Cover:
From **30/09/2015**
to **30/07/2016** at 4:00 pm

Details: See attached schedule for a description of the risk(s) insured

Endorsement: Add insured name to Leaf It To Us

YOUR DUTY OF DISCLOSURE

Before you enter into a Contract of general insurance with an Insurer, you have a duty under the Insurance Contracts Act 1984 to disclose to the Insurer every matter that you know, or could reasonably expect to know, is relevant to the Insurer's decision whether to accept the risk of Insurance and if so, on what terms. You have the same duty to disclose those matters to the Insurer before you renew, extend, vary or reinstate a Contract of general insurance. Your duty however does not require disclosure of matter.

- that diminishes the risk to be undertaken by the Insurer
- that is common knowledge
- that your Insurer knows or, in the ordinary course of business, ought to know
- as to which the compliance with your duty is waived by the Insurer.

NON-DISCLOSURE

If you fail to comply with your duty of disclosure, the Insurer may be entitled to reduce the liability under the Contract in respect of a claim or may cancel the Contract. If your non-disclosure is fraudulent, the Insurer may also have the option of avoiding the Contract from its beginning.

Clients who are not fully satisfied with our services should contact our customer relations/complaints officer.

Corporate Insurance Brokers Pty Ltd also subscribe to the Financial Ombudsman Service (FOS), a free customer service and the Insurance Brokers Code of Practice. Further information is available from this office, or contact the FOS on 1300 780 808.

Your Premium:

Premium	UW Levy	Fire Levy	GST	Stamp Duty	Broker Fee
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL					\$0.00

REMITTANCE ADVICE

Please mail this portion with your cheque made payable to:

Corporate Insurance Brokers Pty Ltd
PO Box 3209
Australia Fair Post Shop QLD 4215

Our Ref: **WOODKASCHA** **ENDORSEMENT**

Invoice No: **94919**
Due Date: 30/09/2015
Policy No: 067736PZBI
Acct Man: Ballina1

In accordance with standard business practices, receipts will not be issued unless requested.

AMOUNT DUE \$0.00

Schedule of Insurance

Class of Policy: Business Insurance	Policy No: 067736PZBI
The Insured: D.L SMALLWOOD & K WOOD T/A Leaf IT To Us	Invoice No: 94919
	Our Ref: WOODKASCHA

Please be advised that a Broker Fee may be applied to any refunds or additional premiums due to mid term endorsement/s or cancellation.

The information contained in this schedule is a summary only of your cover and should at all times be read in conjunction with the Insurer's Current Policy Wording and Schedule. The designation "we" and "our" in this document refers to the Insurer.

POLICY SCHEDULE

Policy number	067736PZBI
Insured	D.L SMALLWOOD & K WOOD T/A Leaf It To Us
Period of cover	30-07-2015 to 30-07-2016

This schedule covers one contract of insurance. The contract of insurance covered by this schedule is:

* Zurich Steadfast Business Insurance

For all terms & conditions, including limitations & extensions, please refer to all parts of each contract of insurance, including the relevant policy wording or product disclosure statement. The information above applies to and forms part of each contract of insurance.

Zurich Steadfast Business Insurance

SITUATION 1

Your occupation Gardening Services
Address 89 STATION STREET, MULLUMBIMBY NSW 2482

SUMMARY OF COVER SECTIONS TAKEN FOR THIS SITUATION

Business Property	Not Insured
Business Interruption - Insurable Gross Profit	Not Insured
Business Interruption - Weekly Revenue	Not Insured
Theft	Not Insured
Money	Not Insured
Machinery	Not Insured
Electronic Equipment	Not Insured
Public and Products Liability	Insured
Glass	Not Insured
General Property	Not Insured
Employee Fraud	Not Insured

PUBLIC AND PRODUCTS LIABILITY COVER SECTION

General Liability	Sum Insured \$ 20,000,000 Any one occurrence
Product Liability	\$ 20,000,000 Any one occurrence and in the aggregate any one period of insurance and in the Aggregate for all Situations
Property in physical and legal control	\$ 250,000

Schedule of Insurance

Class of Policy: Business Insurance	Policy No: 067736PZBI
The Insured: D.L SMALLWOOD & K WOOD T/A Leaf IT To Us	Invoice No: 94919
	Our Ref: WOODKASCHA

Exports to the USA / Canada
Subcontractors - Turnover

Not Insured
Not Insured

General Liability - Basic
Product Liability - Basic

Excess
\$ 500
\$ 500

Clauses Applicable

The following Endorsements attach to and form part of this Cover Sections
36N Excess only to apply to Property Damage

The cover provided by the Public and Products Liability cover section is varied by the following endorsement:

The Excess shown in the Policy Schedule applies to each Occurrence that results in Property Damage.

69N Removal or Weakening of Supports Exclusion

The cover provided by the Public and Products Liability cover section is limited by the following endorsement:

We will not pay anything in respect of Personal Injury, Property Damage or Advertising Injury caused by, resulting from or in connection with:

- (a) underpinning activities;
- (b) dewatering activities; or
- (c) the removing or weakening of the supports or foundations of any property.

70N Underground Property and Services Limitation

The cover provided by the Public and Products Liability cover section is varied by the following endorsement:

Cover is limited to Your liability for Property Damage to property and services normally located underground that are owned by or are in the permanent legal control of a party who has provided You with:

- (a) written:
 - (i) information that states where such property or service is located;
 - (ii) information that states that such property or service does not exist;
 - (iii) authority to carry out work in the vicinity of such property or service;
- (b) a person to authorise your work in the vicinity of such property or service; or
- (c) plans that show where such property or service is located.

Provided that:

- (i) such information, authority or plans are received and inspected by You prior to any physical damage happening to such property or service;
- (ii) work undertaken in the vicinity of such property or service is in accordance with any such authority or written information on how Your work should be undertaken; and
- iii) cover for all claims for compensation that arise out of the one Occurrence is still limited in the aggregate to the Limit of Liability shown in the Policy Schedule for General Liability.

91T Subcontractors Extension

The cover provided by the Public and Products Liability cover section of your policy is varied by the following endorsement:

We will cover;

Any subcontractor(s) but only for their liability for personal injury or property damage that

Schedule of Insurance

Class of Policy: Business Insurance	Policy No: 067736PZBI
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is directly caused by their performance of the work for you and only to the extent that we would cover you under this cover section for your liability to that subcontractor(s) had it made a claim against you in respect of the circumstances giving rise to their liability;

However this is on the basis that:

- (i) the work performed by the subcontractor(s) is part or all of the work that you have a contract to perform for some other party; and
- (ii) our liability shall not exceed the lesser of the minimum amount of liability insurance cover required by the contract to perform the work and the Limit of Liability shown in the schedule; and
- (iii) for avoidance of doubt, it is further provided that where a subcontractor(s) makes a claim under this clause, the Employer's Liability Exclusion shall apply so that we will not pay for that subcontractor(s) liability for personal injury to any person in the service of either:
 - (1) you; or
 - (2) that subcontractor(s).

This policy is underwritten by: ZURICH AUSTRALIAN INSURANCE LIMITED AFS Licence No. 232507 ABN 13 000 296 640

For all terms & conditions, including limitations & extensions, please refer to all parts of each contract of insurance, including the relevant policy wording or product disclosure statement.

RETAIL CLIENTS

Under the Corporations Act 2001 and associated Regulations Retail Clients are provided with additional levels of protection from other insurance purchasers. The Act defines Retail Clients as:

Individuals or a small manufacturing business employing less than 100 people or any other business employing less than 20 people.

And that are being provided a financial service or product that relates to the following insurance covers:

Motor Vehicle (under 2 tonne), Home building, contents, personal and domestic, Sickness and Accident or Travel, Consumer Credit and other classes as prescribed by regulations.

GENERAL ADVICE WARNING- WHAT ADVICE IS BEING PROVIDED (RETAIL CLIENTS ONLY)

If you are a RETAIL CLIENT (refer above) and a Statement of Advice has not been provided to you with this invoice then the advice that we are giving you related to this transaction is General Advice.

General Advice is advice that has been prepared without considering your current objectives, financial situation or needs. Therefore, before acting on this advice, you should consider the appropriateness of the advice having regard to your current objectives, financial situation or needs. If the advice provided relates to the acquisition or possible acquisition of a new insurance policy and the insurer has prepared a Product Disclosure Statement we will provide the PDS for your review. You should consider the PDS prior to making the decision to purchase this product. Further information regarding the income we have been paid by the insurer for this transaction is available upon request.

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