

# Businesswise 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 30R175229BPK

Issued By  
QBE Insurance (Australia) Ltd

**Period of Insurance**  
**From** 01/03/2016  
**To** 01/03/2017 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

DIRECT ERGONOMICS PTY LTD &

DIRECT FORM PTY LTD

## Cover Details

**Location** UNITS 1, 2 & 3, 9 HUME ROAD, SMITHFIELD NSW 2164

**Risk Number** 5

**Business** FURNITURE RETAILER W'SALE

**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	As per the policy wording	
<b>Excess</b>	\$1,000 for property damage claims only \$0 for personal injury claims	

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## Cover Details *continued*

**Location** UNITS 1, 2 & 3, 9 HUME ROAD, SMITHFIELD NSW 2164  
**Business** FURNITURE RETAILER W'SALE

**Risk Number** 5

### Clauses

- **W01**

The Broadform Liability section of this policy does not cover liability in respect of Personal Injury or Property Damage arising directly or indirectly out of, or caused by, or in connection with the following ;

ACTIVITIES: SERVICE, REPAIR, ASSEMBLY, HIRE, IMPORTS &/OR MANUFACTURING, REPACKING, RELABELLING AND DECANTING

- **U84**

J57 Principals Endorsement

The following amendment is made to the Policy:

The following is included as an Insured as stated in Definition

1.28(d) 'You', 'Your', 'Insured':

Lend Lease

Department of Defence

ADCO Constructions Pty Ltd

### Additional Clauses

- **T0006**

\*\* 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:



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### 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.

Please also note that the words "and terrorism" are deleted from Additional Benefit 5.1.1 in the Business Interruption section of your policy. (Page 12)

- **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**

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