

Policy Schedule

MOBARAK ALI
11 CHILHAM PLACE
GOSNELLS WA 6110

Date of Issue 30 May 2018

Policy Number SPD013331778

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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**, where you'll always speak to a real person not a machine – 24 hours a day 7 days a week.

Insured Details

Insured(s)	Mobarak Ali ABN 14 047 470 618 Mr Mobarak Ali
Trading Name	Mobarak Ali
Period of Insurance	31 May 2018 to 4:00pm 31 May 2019
Address	11 Chilham Place Gosnells WA
Postcode	6110
Phone	0403507761
Business Description	Floor and wall tiler
Interested Parties	Details available under applicable policy section



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	\$250
Products Liability	\$250

You have told us that:

If you utilise labour hire workers or sub-contractors, what are your expected annual payments to them?	No Payments Made Or Expected To Be Made
Does the business undertake work at airports, railway stations, oilrigs, gas rigs, oil refineries, chemical refineries, mines, quarries or shipyards?	No

Endorsements

High Risk Premises Exclusion

This endorsement applies to the **Public and Products Liability policy** section. We will not be liable for any claims arising from or in connection with any work undertaken by you or on your behalf, in or on any:

- (a) oil and petrol refineries, oil rigs, gas rigs, including offshore rigs or platforms
- (b) refineries, bulk storage or production premises in the oil, gas or chemical industries
- (c) shipyards, docks, boatyards, quays, wharves
- (d) airports, **aircrafts**, aerodromes, runways, landing strips or launch facilities
- (e) railway stations, railway rolling stock or railway carriages
- (f) power stations, nuclear installations or establishments
- (g) mines, shafts, collieries or quarrying operations
- (h) blast furnaces, bridges or tunnels.

Hired Labour and Sub-Contractors Excess Endorsement

This endorsement applies to the **Public and Products Liability policy** section. You have told us you do not engage or expect to engage any person (other than persons engaged in the **business** under a contract of service or apprenticeship) to perform work on your behalf or for your benefit during the **period of insurance**. An **excess** of \$20,000 applies to each and every claim for **legal liability** covered under this section arising directly or indirectly out of or caused by or in connection with, or for, **personal injury** to any person who is not engaged in the **business** under a contract of service or apprenticeship, but who has been engaged to perform work on your behalf or for your benefit in connection with the **business**. For all other claims under this section, the **excess** applicable to this section which appears in the **policy schedule** applies.



Premium	Base Premium	GST	Stamp Duty	Total
	\$337.50	\$33.75	\$37.12	\$408.37
Professional Indemnity				Not Insured
Portable and Valuable Items				Not Insured
Tax Probe				Not Insured
Commercial Motor				Not Insured