

Public and Products Liability - Policy Schedule

Policy Number: MLI-201402250
The Insured: PAUL STEPHEN SMITH t/a Enviro Tress & Garden
The Business: Tree Lopping and use of excavator for tree lopping activities and all activities incidental thereto
ABN: 27 922 179 438

Period of Insurance:	The Premium:	
From: 24/09/2016 at 4.00pm Australian Eastern Standard Time	Premium	0.00
	U/W GST	0.00
	Stamp Duty	0.00
To: 24/09/2017 at 4.00pm Australian Eastern Standard Time	AMOUNT PAYABLE	0.00

Limit of Indemnity:

Limit of Indemnity	Limit	Excess
Public Liability	\$20,000,000 any one occurrence	\$1,000 each and every occurrence (inclusive of costs and expenses)
Products Liability	\$20,000,000 any one occurrence and in the aggregate for all Injury or Damage occurring during the Period of Insurance	\$1,000 each and every occurrence (inclusive of costs and expenses)

Wording: General Liability Policy V8893_01-10-2012_A

Endorsements: Endorsements attaching to and forming part of this Policy as follows:

Injury to any Contractor, Sub-Contractor or Labour Hire Personnel Exclusion

The following is added as a General Exclusion to the Policy:

Personal Injury to any Contractor, Sub-Contractor or Labour Hire Personnel.

For the purposes of this Exclusion, the following definitions apply:

Contractor means

An individual, partnership or company which provides goods or services to the Insured under terms specified in a contract or agreement.

Sub-Contractor means

An individual, partnership or company which provides goods or services to a Contractor under terms specified in a contract or agreement.

Labour Hire Personnel means

Any person engaged in any aspect of the Insureds Business whilst employed

by an employment agency, placement agency, labour hire company or any other company or person whose business is or includes the supply and/or provision of labour only.

Subject otherwise to the terms, General Conditions and Exclusions of the Policy.

Underground Services Exclusion

The following is added as a General Exclusion to the Policy:

Damage to Underground Services.

However, this Exclusion shall not apply where Persons Insured can show that Persons Insured contacted the relevant Authority to ascertain the particulars and location of the Underground Services, and can show that the instructions provided by the Authority have been followed.

For the purposes of this endorsement, Underground Services includes but is not limited to telecommunication lines, sewerage pipes and systems, power transmission lines, water mains, storm water drainage systems or other underground building services.

Subject otherwise to the terms, General Conditions and Exclusions of the Policy.

Removal/Weakening of Supports - Exclusion

The following is added as a General Exclusion to the Policy:

Removal/Weakening of Supports:

Personal Injury or Property Damage directly or indirectly caused by, arising from or in connection with damage to any land or fixed property arising from the removal or weakening of or interference with support to land, buildings or any other property.

Subject otherwise to the terms, General Conditions and Exclusions of the Policy.

The Policy and Schedule are to be read together.

Marginal notes and Headings are used for identification and do not form part of the Policy Wording.

Signed for and on behalf of AAI Limited ABN 48 005 297 807 AFSL 230859, Trading as Vero Insurance:



James Tuitavuki
Manager, Liability
Ph: +61 2 8274 8174

Signed at: Sydney, Australia on 1 September, 2016

PRIVACY NOTICE

Brooklyn Underwriting Pty Ltd & Brooklyn IT Pty Ltd comply with the current Australian Privacy Principles as outlined in the *Privacy Amendment (Enhancing Privacy Protection) Act 2012 (Cth)*.

Please visit our website at www.brooklynunderwriting.com.au/aboutus to view our Privacy Policy in full.