

Arthur J Gallagher & Co (Aus) Ltd

ABN 34 005 543 920

ACN 005 543 920

AFS Licence Number 238312

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CERTIFICATE OF CURRENCY

From: Em Nazlioglu

We hereby confirm that we have arranged the insurance cover mentioned below:

CJ Skip Bins Pty Ltd

PO Box 1771
WARRIEWOOD NSW 2102

Date: 21/02/2023

Our Reference: CJ SKIPS

RENEWAL

Page 1 of 5

Class of Policy: Business Insurance

Insurer: Insurance Australia Limited (T/as CGU)
GPO Box 9902, Melbourne 3001

ABN: 11 000 016 722

The Insured: CJ Skips Pty Ltd

Policy No: 15T1686901

Invoice No: 849107

Period of Cover:

From 18/02/2023
to 18/02/2024 at 4:00 pm

Details:

See attached schedule for a description of the risk insured

IMPORTANT INFORMATION

The Proposal/Declaration:

- is to be received and accepted by the Insurer
- has been received and accepted by the Insurer

The total premium as at the above date is:

- to be paid by the Insured
- part paid by the Insured
- paid in full by the Insured
- paid by monthly direct debit
- This policy is premium funded

Please note that the policy defined above is subject to the receipt of the Proposal Declaration and acceptance by the Insurer (if not already completed and accepted) and subject to the full receipt and clearance of the total premium payable by the insured.

Schedule of Insurance

Class of Policy: Business Insurance
The Insured: CJ Skips Pty Ltd

Policy No: 15T1686901
Invoice No: 849107
Our Ref: CJ SKIPS

BUSINESS INSURANCE

Insured Name - CJ Skips Pty Ltd

COVER DETAILS

CGU BUSINESS INSURANCE

SECTION 5 - LIABILITY

	LIMIT OF INDEMNITY -----
Public Liability	
The Business - Bin Hiring and Waste Collection Service (no disposal or sorting facilities)	
Limit of Indemnity	\$20,000,000
Property in Physical or Legal Control	\$250,000
Products Liability	
Limit of Indemnity	\$20,000,000
Labour Hire / Contractor & Subcontractor / Turnover	
Contractors/Subcontractors Payment Estimate	Nil Declared
Labour Hire Payment Estimate	Nil Declared
Estimate Annual Turnover	\$1,000,000
Property Damage Excess	\$500
Property in Physical or Legal Control	
Excess	\$500
Variations and Extensions (refer to "Policy Variations and Extensions" section of this Document)	
LE53 Total Pollution Exclusion	
LE60 Dangerous Goods Exclusion	

POLICY VARIATIONS AND EXTENSIONS

CGU BUSINESS INSURANCE

LE53 Total Pollution Exclusion
 Exclusion 11. Pollution is hereby deleted and replaced by:-

Schedule of Insurance

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11. Pollution

Any liability arising out of or in any way connected with:

- a) the actual, alleged or threatened discharge, seepage, migration, dispersal, release or escape of Pollutants into or upon any property, land, the atmosphere or any watercourse or body of water, including ground water; or;
- b) the cost of testing, monitoring for, containing, removing, nullifying, or cleaning up of Pollutants, or the cost of preventing the release or escape of Pollutants.

LE60 Dangerous Goods Exclusion

This Policy does not cover any liability arising out of or in any way connected with the handling, transport or storage of any Dangerous Goods.

For the purposes of this exclusion the term Dangerous Goods shall mean any goods codified under the "Australian Code for the Transport of Dangerous Goods by Road or Rail" and/or any liquid fuel, liquid gas, toxic chemicals, acids, inflammable substances below 12.70 flashpoint, compressed gases, organic peroxides and explosives.

IMPORTANT NOTICES

Policy Amendments

These amendments should be read in conjunction with your policy booklet as the terms described now form part of your policy.

NSW INSURANCE DUTY EXEMPTION

You have declared to us that you are a small business eligible for the exemption from the requirement to pay insurance duty on certain types of insurance under section 259B of the Duties Act 1997 (NSW). We have removed the duty from your policy accordingly.

THE WAY WE HANDLE YOUR PERSONAL INFORMATION

We collect personal information from you for the purpose of providing you with insurance products, services, processing and assessing claims.

You can choose not to provide this information, however, we may not be able to process your requests.

We may disclose information we hold about you to other insurers, an insurance reference service or as required by law. In the event of a claim, we may disclose information to and/or collect additional information about you from investigators or legal advisors.

If you wish to update or access the information we hold about you, contact us.

WORKERS COMPENSATION

Workers Compensation Insurance is compulsory if you have employees. Separate cover can be arranged in those states

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where legislation permits.

INTERIM COVER

If this renewal invitation is not accepted by the expiry date of the current policy, we will provide you with 'interim cover' on the terms and conditions set out in this renewal invitation. The interim cover will commence on expiry of the current policy and will end at the earliest of:

- 4pm 60 calendar days from the expiry date of the current policy;
- the date the renewal invitation is accepted;
- the date insurance cover commences under another contract that is intended to replace the current policy or the interim cover; or
- the date we cancel the interim cover.

Where you advise us the renewal invitation has been declined by the customer we will not provide any interim cover.

INFORMATION FROM THE NSW EMERGENCY SERVICES LEVY INSURANCE MONITOR - FOR RISKS IN NSW

Information

The Emergency Services Levy ("ESL") is an amount included by an insurance company in a premium payable for the issue of a regulated contract of insurance for the purpose of recouping emergency service contributions required to be paid by the insurance company and which are used to fund emergency services in NSW in the financial year in which the contract of insurance commences.

The Insurance Monitor

The office of the Insurance Monitor was established, in June 2016, as an independent body. Among the functions of that office is to provide information and advice about emergency services levy reform and to monitor the prices for the issue of regulated contracts of insurance. Professor Allan Fels AO and Professor David Cousins AM were appointed by the NSW Government as the Emergency Services Levy Insurance Monitor and Deputy Monitor, respectively on 8 June 2016.

If you would like further information

Contact your broker in the first instance if you have questions about your policy. Information about the Insurance Monitor can be found at: www.eslinsurancemonitor.nsw.gov.au

ENDORSEMENTS

- Cooling Off Period Applies
- Electronic Data Exclusion Applies
- Asbestos Exclusion Applies
- Terrorism Exclusion Applies

NOTICE

A policy booklet, setting out the terms and conditions, is in your possession. If you have any questions relating to the cover, please contact this office immediately.