# Arthur J Gallagher & Co (Aus) Ltd AFS Licence Number 238312

ACN 005 543 920 ABN 34 005 543 920

Level 3 700 Springvale Road MULGRAVE VIC 3170 PO Box 500 MULGRAVE VIC 3170

Tel:	(03) 9244 7777
Fax:	(03) 9244 7788

Email: imar.insure@ajg.com.au

# **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: 10/07/2023 Our Reference: CJ SKIPS RENEWAL

Page 1 of 5

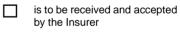
Class of Policy: Business Insurance				Polic	Policy No: 15T1686901		
Insurer:	Insurance Australia Limited (T/as CGU GPO Box 9902, Melbourne 3001		U)		Invoice No: 849107		
			11 000 016 722	Period of Cover:			
The Insured:	CJ Skips Pty Ltd	ABN:	11 000 010 722		From o	18/02/2023 18/02/2024 at 4:00 pm	

# **Details:**

See attached schedule for a description of the risk insured

# **IMPORTANT INFORMATION**

The Proposal/Declaration:



has been received and accepted  $\mathbf{\nabla}$ by the Insurer

The total premium as at the above date is:

 $\mathbf{\nabla}$ 

to be	paid by	the	Insured
	p		

oart	paid	bv	the	Insu	red
Jan	paiu	IJУ	uic	11130	icu

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 InsuranceThe Insured:CJ Skips Pty Ltd

## BUSINESS INSURANCE

Insured Name - CJ Skips Pty Ltd

## INTERESTED PARTIES

Name The Hills Shire Council Nature of Interest Other

#### 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 \$20,000,000 Limit of Indemnity 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:-

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

# 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

# Schedule of Insurance

Class of Policy:Business InsuranceThe Insured:CJ Skips Pty Ltd

 Policy No:
 15T1686901

 Invoice No:
 849107

 Our Ref:
 CJ SKIPS

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 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.