

Certificate of Currency

3 February 2020

To whom it may concern, this certificate:

- is issued as a matter of information only and confers no rights upon the holder;
- does not amend, extend or alter the coverage afforded by the policy listed;
- is only a summary of the cover sections. For full particulars, reference must be made to the current policy wording and policy schedule;
- is current only at the date of issue.

Insured:

Labrobin Pty Ltd T/as Redmen Fire Protection & T/as Australian Fire Enterprises & T/as Australian Fire Equipment

Policy Number:

Public & Products Liability – SPK106009220
Professional Indemnity – LPS015069488

Business Activities:

Fire protection business principally involved in:
Fire Equipment & System repair (inspect and test) of Fire extinguishers, firehose reels and fire blankets. Electrical, fire detection and alarm systems, gaseous fire suppression systems, pre-engineered fire suppression systems (non-gaseous), fire and smoke doors, fire seals and collars, passive fire and smoke systems, exit and emergency lighting, fire and smoke control features of mechanical services, water storage tanks and fire pumpsets. Fire hydrants and sprinkler systems.
Fire Equipment & Systems Repair (maintenance) of Fire extinguishers, firehose reels and fire blankets. Electrical, fire detection and alarm systems, gaseous fire suppression systems, pre-engineered fire suppression systems (non-gaseous), fire and smoke doors, fire seals and collars, passive fire and smoke systems, exit and emergency lighting, fire and smoke control features of mechanical services, water storage tanks and fire pumpsets. Fire hydrants and sprinkler systems including Bushfire sprinkler systems.
Install and Commissioning of Fire extinguishers, firehose reels and fire blankets. Electrical, fire detection and alarm systems, gaseous fire suppression systems, pre-engineered fire suppression systems (non-gaseous), fire and smoke doors, fire seals and collars, passive fire and smoke systems, exit and emergency lighting, fire and smoke control features of mechanical services, water storage tanks and fire pumpsets. Fire hydrants and sprinkler systems.
Supplier/ Distributor of Products, Manufacturer/ wholesaler
Fire System Design
Fire System Certification
Emergency Planning & Training (EPT) and/ or any other Training Services
Legislated Annual Reporting of Fire and Life Safety Systems within Buildings relevant to each State and Territory. Eg. Annual Fire Safety Statements

Period of Insurance:

from 01/02/2020 4pm (Local Standard Time)
to 01/02/2021 4pm (Local Standard Time)

Professional Risks Cover:

Civil Liability Wording

<i>Limit of Indemnity:</i>	\$20,000,000	Defence costs in addition to Limit of Indemnity
<i>Maximum Aggregate Limit of Indemnity</i>	\$40,000,000	Defence costs in addition to Limit of Indemnity
<i>Excess:</i>	\$2,500 each and every Claim, inclusive of costs and expenses	
<i>Retroactive Date:</i>	Unlimited, excluding known claims or circumstances	
<i>Public and products liability cover section:</i>		
<i>Public Liability</i>	\$20,000,000	per occurrence
<i>Products Liability</i>	\$20,000,000	claim or series of claims and in aggregate
<i>Property in your care, custody or control</i>	\$500,000	

Excesses: The following excesses shall apply to this policy section in respect of each and every claim
\$5,000 excess for claims which result in water damage of any kind and **\$500** excess for all other claims.
\$25,000 applies to each and every claim in respect of which your legal liability is 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, hired or contracted by you to perform work under your supervision 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.

Labour Hire Employees

This **endorsement** applies to the Vero Fire Protection Industry Insurance Product Disclosure Statement and Policy Wording (prepared on 24 April 2018) (Your Policy).

The following endorsement applies to the Public and products liability cover section of Your Policy.

On page 62 of Your Policy insert the following new exclusion under the heading 'What you are not covered for under this policy section' :

This policy section (including the Additional benefits) does not insure You for liability arising directly or indirectly out of or caused by, through, or in connection with, or for:

Labour Hire Employees

Personal injury or property damage arising from or in connection with Labour hire employees. On page 67 of Your Policy insert the following new definition under the heading 'Definitions':

Labour hire employee means:

Any person who is an employee of a labour hire organisation and who is not engaged in the business under a contract of service or apprenticeship, but who has been engaged, hired or contracted by you to perform work under your supervision in connection with the business.

This endorsement is made a part of the policy and is subject to all of the terms and conditions thereof. Except to the extent expressly stated, this endorsement does not modify the terms and conditions of the Policy.

Pipe Freezing

This endorsement applies to the 'Public and Products Liability cover section' of your policy. The following exclusion is added under the

heading 'What you are not covered for' under this policy section' on page 62 of Your Policy:

Pipe Freezing

This policy section (including the Additional benefits) does not insure You for liability arising directly or indirectly out of or caused by, through, or in connection with, or for:

Pipe freezing or any other technique for work, including repair, to pipe(s) without having to shut off, isolate, or drain water or other liquid from the pipe(s) or pipe system.

In all other respects your policy remains unaltered

Yours faithfully

Alan Wilson Insurance Brokers – Coverholder brokerage



Issued at Traralgon on 3rd February 2020

Signed for and on behalf of the insurer, AAI Limited ABN 48 005 297 807 trading as Vero Enterprise. AWIB Pty Ltd T/as Alan Wilson Insurance Brokers (68 825 024 356) arranges the insurance as agent for the insurer under a binder.