



DAVID
RAMSAY CORP PTY LTD
PO BOX 7140
APPLECROSS WA 6153

This is not a request for
payment.

Page 1

3

CERTIFICATE OF CURRENCY AS AT 23/10/2015

This is to certify that the policy detailed below is in force until the expiry date shown, subject to the payment of the premium.

All Enquiries: AMEEN MOHIDEEN
LEVEL 12, 58 MOUNTS BAY ROAD PERTH WA 6000
Phone: 0893203653

Policy Number: GS00322784
Date Issued: 23/10/2015

APPROVER ID: P484 /362

BUSINESS INSURANCE - POLICY SUMMARY

If the Policy covers more than one Situation, the Policy Sections shown below as INSURED may not apply to every Situation.

SECTIONS INSURED

- * FIRE AND OTHER DAMAGE
- * BURGLARY
- * PUBLIC & PRODUCTS LIABILITY

SECTIONS NOT INSURED

- * BUSINESS INTERRUPTION
- * MONEY
- * GLASS
- * GOODS IN TRANSIT
- * FRAUD & DISHONESTY
- * EQUIPMENT BREAKDOWN
- * GENERAL PROPERTY
- * PERSONAL ACCIDENT AND ILLNESS
- * TAX AUDIT

Please refer to the following page(s) for details of your insurance.



Business Insurance

BUSINESS INSURANCE - POLICY DETAILS

Policy Number GS00322784

Page 2
Date Issued 23/10/2015
3

Policy:

Insured(s):
RAMSAY CORP PTY LTD
ABN : 11075583372

Trading Name(s):
ENVIRONMENTALBIOTECH OF PERTH & MANDURAH

Period of Insurance:
16/08/2015 to 4PM 16/08/2016

BUSINESS:
CLEANING PRODUCTS &/OR SUPPLIES (WATER BASED)

Situation:
WELSHPOOL
WA 6106

FIRE AND OTHER DAMAGE POLICY SECTION

- * Indemnity Conditions applies to those items where "Indemnity " is shown.
- * The special excess that applies to claims for Earthquake is in the policy wording.

Description of Property Insured	Sum(s) Insured:
Building(s) at: UNIT 12/210 STAR STREET WELSHPOOL	

Description of Business Activity:
Business: CLEANING PRODUCTS &/OR SUPPLIES (WATER BASED)

Building(s)		NOT INSURED
Stock	Sum Insured Indexed	\$10,712
Business Contents	Sum Insured Indexed	\$48,204

Other Property: NOT INSURED

Total Declared Value for the situation \$58,916

Optional Insurance
DAMAGE TO CUSTOMERS GOODS NOT INSURED

Excess(es) : \$200



BUSINESS INSURANCE - POLICY DETAILS

Policy Number GS00322784

Page 3 Final Page
Date Issued 23/10/2015
3

BURGLARY POLICY SECTION

Situation: UNIT 12/210 STAR STREET
WELSHPOOL

Business: CLEANING PRODUCTS &/OR SUPPLIES (WATER BASED)

Description of Property Insured: Sum(s) Insured
Stock/Contents (excluding Cigarettes, Cigars & Tobacco) \$5,000
Cigarettes, Cigars & Tobacco NOT INSURED

Optional Insurance

ADDITIONAL THEFT WITHOUT FORCED ENTRY-CONTENTS NOT INSURED
ADDITIONAL DAMAGE TO RENTED PREMISES NOT INSURED

Excess(es): \$200

PUBLIC & PRODUCTS LIABILITY POLICY SECTION

Limit(s) of Liability:

(A) Public Liability \$20,000,000
(B) Products Liability \$20,000,000

Domestic Turnover : Between \$100,001 and \$250,000
Overseas Turnover : NIL

Excess(es): \$200 FOR EACH PERSONAL INJURY CLAIM
\$200 FOR EACH PROPERTY DAMAGE CLAIM

It has been declared to GIO that the applicant either:
a. does not engage or expect to engage hired labourers or contractors to perform work on their behalf or for their benefit on any project, which has a value exceeding \$20,000. OR
b. does engage or expects to engage hired labourers or contractors to perform work on their behalf or for their benefit on any project, which has a value exceeding \$20,000. However the Insured has elected not to insure this exposure

Geographic coverage: This policy section covers claims for compensation made against you anywhere in Australia or New Zealand for personal injury or property damage occurring within Australia or New Zealand and as otherwise noted in your policy wording or by endorsement shown in your schedule.

Your duty of disclosure

Before you enter into this policy with us, you have a duty, under the Insurance Contracts Act, to disclose to us every matter that you know, or could reasonably be expected to know, is relevant to our decision whether to accept the risk of the insurance and, if so, on what terms. You have the same duty to disclose those matters to us before you renew, extend, vary or reinstate this policy. Your duty however does not require disclosure of a matter;

- a) That diminishes the risk undertaken by us;
- b) That is of common knowledge;
- c) That we know or, in the ordinary course of our business, ought to know; and
- d) As to which compliance with your duty is waived by us.

If you fail to comply with your duty of disclosure, we may be entitled to reduce our liability under your policy in respect of a claim or we may cancel the policy or do both. If your non-disclosure is fraudulent, we may also have the option of avoiding the policy from the beginning.

The amount of cover

For some parts of your policy, you have given us details about the cost of replacing buildings, business contents, your home, contents, farm buildings, farm contents, and other items, and the cost of doing certain things in connection with your business. This is to assist you to work out how much insurance cover you need.

When you do your calculations you should note that if you are not entitled to an input tax credit on the policy premium, all sums insured and limits of liability stated in the policy are GST inclusive (unless your policy states otherwise). If you are entitled to an input tax credit on any part of the policy premium, the sums insured and limits of liability stated in the policy are exclusive of any input tax credit which you are or would be entitled to claim. You should reconsider these details at each renewal or if you have a significant change and advise us of the changed details.

If you need advice about these things you should contact your accountant or financial adviser.

Input tax credit entitlement

If you are entitled to an input tax credit for any portion of the premium for this policy or if your entitlement to an input tax credit as disclosed to us is incorrect or changes, then you must immediately let us know in writing.

Under-insurance

You should note that some policy sections have under-insurance provisions which apply. This means that if you under-insure, you will have to bear part of any loss yourself.

Payment and instalments

If you are paying the premium for this policy by instalments then, if an instalment of the premium remains unpaid for a period of at least:

- 1) 14 days, we may refuse to pay a claim; or
- 2) one month, we may cancel this policy.

We reserve the right to cancel any direct debit arrangement between us if one or more debits are returned unpaid by your financial institution.

Renewal conditions

All renewals are effected on the basis that they are subject to the same terms and conditions which are set out in the policy wording or product disclosure statement which you already hold. If you require another copy please advise us. If your existing policy has a special endorsement or exclusion, this will continue during any renewal period unless your renewal notice shows otherwise.

In the event that we do not accept any renewal condition, we will inform you as soon as practicable.

Workers compensation

Workers compensation insurance is compulsory for all employers. This insurance does not include workers compensation insurance.

Fire service levy

In some States Fire and Emergency Authorities receive funding via a levy imposed on insurance companies. This levy is commonly known as Fire Services Levy (FSL). If the levy applies to your policy then the amount shown as FSL is our estimate of the amount which we must contribute towards FSL in respect of your policy.

Privacy

We appreciate privacy is important to you. We are committed to protecting your personal information. For further information, please refer to our Privacy Statement and Suncorp Group Privacy Policy by visiting www.gio.com.au/privacy or call us on 13 10 10.

Issued by: AAI Limited ABN 48 005 297 807 trading as GIO

04644 01/03/14 A

PAYMENT OPTIONS

By instalment. Ask your representative about payment by instalments. A monthly administration fee applies.

By BPAY. Telephone and Internet Banking – BPAY. Contact your bank, credit union or building society to make this payment from your cheque, savings or credit card account. More info: www.bpay.com.au



Biller Code: 8250
Ref: Please use the Payment Reference number at the bottom of page 1. Please enter all digits with no spaces.

Online. Pay online at www.gio.com.au
Pay with the click of a mouse.

By phone. Have your credit card details handy.
Call GIO toll free on 1800 800 669.

By mail. Send your cheque or money order made payable to GIO with this payment slip to address;
GIO Payments, Reply Paid 1453, Brisbane. QLD 4001.
No postage is required if posted within Australia.

Over the counter. Take this whole page to any Australia Post or GIO branch.