



EB WATER PTY LTD ATF EB TRUST  
PO BOX 6179  
FRENCHS FOREST  
NSW 2086

This is not a request for  
payment.

Page 1

3

CERTIFICATE OF CURRENCY AS AT 10/09/2015

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: BUSINESS INSURANCE CENTRE  
GPO BOX 1387 MELBOURNE 3001  
Phone: 13 10 10

Policy Number: SB90602798  
Date Issued: 03/09/2015

APPROVER ID: P676 /352

---

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
- \* PUBLIC & PRODUCTS LIABILITY

SECTIONS NOT INSURED

- \* BUSINESS INTERRUPTION
- \* BURGLARY
- \* 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 - POLICY DETAILS

Policy Number SB90602798

Page 2
Date Issued 03/09/2015
3

Policy:

Insured(s):
EB WATER PTY LTD ATF EB TRUST
ABN : 26508386036

Trading Name(s):
ENVIRONMENTAL BIOTECH

Period of Insurance:
10/09/2015 to 4PM 10/09/2016

BUSINESS:
DISTRIBUTOR OF ENVIRONMENTAL PRODUCTS AND SERVICES

Situation:
LILYFIELD
NSW 2040

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: 16 SUSAN STREET
ANNANDALE

Description of Business Activity:
Business: ENVIRONMENTAL & POLLUTION CONS

Building(s) NOT INSURED
Stock Sum Insured Indexed \$11,764
Business Contents Sum Insured Indexed \$11,764

Other Property: NOT INSURED

Total Declared Value for the situation \$23,528

Optional Insurance
DAMAGE TO CUSTOMERS GOODS NOT INSURED

Excess(es) : \$200



# Business Insurance

BUSINESS INSURANCE - POLICY DETAILS

Policy Number SB90602798

Page 3 Final Page  
Date Issued 03/09/2015  
3

PUBLIC & PRODUCTS LIABILITY POLICY SECTION

Limit(s) of Liability:

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

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

Domestic Turnover : Between \$250,001 and \$500,000

Overseas Turnover : NIL

Optional Endorsement(s) :

HIRED LABOUR - TRADE CONTRACTORS/SUBCONTRACTORS

CONTRACT VALUE: \$1 TO \$25,000

\$20,000,000

CONTRACT VALUE: \$1-\$25,000

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

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](http://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](http://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](http://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.