

**SCOTT WINTON INS  
BROKERS**

Post Office Box 300  
BALACLAVA VIC 3183



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Post Office Box 300  
BALACLAVA VIC 3183

**Issue Date:** 04 August 2011

**Policy Number**

SMX014830838

Dear SCOTT WINTON INS BROKERS,

**Policyholder**

Fire Protection Group

We are pleased to confirm that Fire Protection Group are covered by the Steadfast Business Insurance policy until 4.00pm on 31 July 2012 as per the details shown on the enclosed certificate.

**Period of Insurance**

01 August 2011 to 31 July  
2012 at 4.00pm

Please call us on 1300 888 071 if you have any further queries.

**Policyholder Address**

7 Orrong Crescent  
CAULFIELD NORTH  
VIC 3161

Yours sincerely

A handwritten signature in black ink, appearing to read "JRE", with a long horizontal stroke extending to the right.

John Phillips  
Head of SME, Commercial Portfolio & Underwriting Management

Vero Enterprise is a division of  
Vero Insurance Limited  
ABN 48 005 297 807

# Steadfast Business Insurance

## Certificate of Currency

**Issue Date:** 04 August 2011

SCOTT WINTON INS BROKERS  
Post Office Box 300  
BALACLAVA VIC 3183

**Policy Number**  
SMX014830838

**Issuer** Vero Insurance Limited ABN 48 005 297 807

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**Policyholder** Fire Protection Group

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**Policyholder Address** 7 Orrong Crescent, CAULFIELD NORTH VIC 3161

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**Period of Insurance** 01 August 2011 to 31 July 2012 at 4.00pm

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**Nature of Business** CONTRACTORS

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**The Business** Burglar / Fire Alarm Supply and Installation

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**Interested Parties** There are no Interested Parties noted

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**Policy Booklet** Vero Business Insurance V6778 V2

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# Steadfast Business Insurance

## Certificate of Currency

*The following cover applies across the policy for all premises:*

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### Legal Liability

	Insured Amount
Public Liability	\$10,000,000
Property in care, custody and control	\$250,000
Products Liability (any one Period of Insurance)	\$10,000,000
Pollution (any one Period of Insurance)	\$10,000,000

*The following endorsements are active for this cover:*

### Hired Labour and Sub-Contractors Excess Endorsement

You have declared to us that you do not engage or expect to engage any person (other than persons engaged in the **business** under a contract of service or apprenticeship) to perform work on your behalf or for your benefit during the **period of insurance**.

The Legal Liability section is amended by:

- (i) replacing paragraph (a) of the 'Personal Injury to Employee' exclusion contained in the 'What we exclude' column of Section 7 with the words "(a) is for **personal injury** to any person engaged in the **business** under a contract of service or apprenticeship arising out of or in the course of his or her employment." and
- (ii) deleting the paragraph under the heading 'Excess' at the end of the Legal Liability section and replacing it with the following:

#### "4. Excess payable in the event of a claim

An excess of \$20,000 applies to each and every claim for legal liability covered under this section 7 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 to perform work on your behalf or for your benefit in connection with the **business** ("**contractor**"). For all other claims under this section, the **excess** applicable to this section which appears in the **schedule** applies."

### Product efficacy exclusion

We will not cover any claims for **legal liability** directly or indirectly arising out of or in connection with the failure of any **product** or **products** to correctly perform their intended function.

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