

COWDEN (VIC) Pty Ltd

THE INSURANCE BROKERS

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PO Box 33044 Melbourne VIC 3004
A.B.N. 66 008 889 450 AFS Licence No. 245658

CERTIFICATE OF INSURANCE

Quick Pick Movers PTY LTD
1/9 Viewtech Place
ROWVILLE VIC 3178

15 Nov 2016
TAX INVOICE
Invoice# 1030960

Renewal - 13.11.2016 to 13.11.2017

PUBLIC LIABILITY

CGU INSURANCE LIMITED MELBOURNE
Policy Number: 10M669923200
Expiry Date: 13 Nov 2017
File Number: MB314

INSURED: Quick Pick Movers Pty Ltd
and all its associated and subsidiary or
nominated companies, sub-contractors (and
their employees) and agents of the Removal
Company.

SITUATION OF RISK: Australia and Worldwide excluding USA/Canada

LIMIT OF LIABILITY: Public Liability - \$10,000,000 each and every occurrence
Products Liability - \$10,000,000 in the annual aggregate

SUB-LIMITS:

- i) \$250,000 for Goods in Physical and Legal Control at the situation(s) nominated in the Policy Schedule. This is the maximum amount the Insurer will pay during the period of insurance.
- ii) For any location not nominated in the Policy Schedule, Goods in Physical and Legal Control are limited to \$250,000 for any one loss, any one location worldwide. This limit is the maximum amount the Insurer will pay during the period of insurance.

DEDUCTIBLE: All claims other than the below:
\$1,000 each and every claim (or series of claims arising from the one occurrence)

Personal Injury to Labour Hire and all non-employee personnel:
\$10,000 each and every claim, or series of claims arising from the once occurrence.

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Water damage, moisture, mildew and/or mould (Annual Turnover less than \$2.5m):
\$2,500 each and every claim, or series of claims arising from the one occurrence.

In cases where Agents, Contractors and/or Sub-contractors have not arranged their own liability coverage a \$2,000 deductible will apply to each and every occurrence.

The current description of business provided to insurers is :

Principally Furniture Removers, including but not limited to Household, Office, Factory and Machinery removals, Storers, Carriers, Taxi truck operators, Bailees, Self Storage and Archive storage operators, Property Owners & Occupiers, Family Trust, Management Services and any other occupation incidental thereto including building & assembling of furniture van packs, Unpacking/Pre-Packing Service.

Premium	1,000.00
FSL	0.00
Stamp Duty	110.00
Agency Fee	0.00
Brokers Fee	150.00
GST	115.00
Total	1,375.00

GENERAL ADVICE

In arranging this insurance on your behalf we only provide General Advice and not Personal Advice.

We can tell you about the relevant products and will collect information from you in order to determine if we can arrange the product or cover for you. However we are not able to tell you if the product or any option within it is specifically appropriate for you having regard to your objectives, financial situation or needs.

YOUR DUTY OF DISCLOSURE

Before you enter into a contract of general insurance with an Insurer you have a duty, under the Insurance Contracts Act 1984, to disclose to the Insurer every matter that you know, or could reasonably be expected to know, is relevant to the Insurer's 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 the Insurer before you renew, extend, vary or reinstate a contract of general insurance.

Your duty, however, does not require disclosure of matters:

- that diminishes the risk to be undertaken by the Insurer
- that is of common knowledge
- that your Insurer knows, or in the ordinary course of their business ought to know
- as to which compliance with your duty is waived by the Insurer

NON-DISCLOSURE

If you fail to comply with your duty of disclosure, the Insurer may be entitled to reduce his liability under the contract in respect of a claim, or may cancel the contract.

If your non-disclosure is fraudulent, the Insurer may also have the option of avoiding the contract from its beginning.

COMMISSION DISCLOSURE

As insurance brokers licensed under the Financial Services Act we receive commission and brokerage from underwriters, premium funders and buying groups. We will also pay from time to time to various parties commission for introduction of business or for other services provided.

SUBROGATION

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Your policy of insurance provides that you will not be able to recover under it if you enter into or have entered into any agreement which excludes or limits your right of recovery from other parties; therefore you **MUST NOT** have agreed and **MUST NOT** agree to give away any of your rights because this will affect the Insurer's right to recover under Subrogation from other parties.

AVERAGE/COINSURANCE

For certain policies it is most important that the sum insured you select is adequate to represent the value of the property insured, calculated in accordance with the cover being arranged, **OTHERWISE** you will be **UNDER INSURED** and in the terms of the Average/Coinsurance provisions of your policy you may be responsible for paying part of the loss you actually suffer. In other words, if you base your insurance on too low amount you will contribute proportionally to any loss.

THIRD PARTY INTERESTS

You must inform us of the interests of all third parties (eg. financiers, lessors) to be covered by this insurance. We will protect their interests only if you have informed us of them and we have noted them on the Certificate. (Does not apply to Marine Cargo policies.)

CHANGE OF RISK OR CIRCUMSTANCE

PLEASE NOTE: The Insured shall notify this office or the insurer of any matter or event which rises or occurs during the period of insurance and which the insured knows or could reasonably be expected to know might affect the risks covered by this policy and in particular shall notify of: -

- (a) any change to the state or condition of the subject matter of the policy;
- (b) any change to the relevant property or premises;
- (c) any change to the use or occupation of relevant premises including leaving them unoccupied for more than 30 consecutive days or having valuable contents exceeding policy limits;
- (d) any change in the insured's interest in the subject matter of the policy;
- (e) any insurance covering the risks or some of the risks covered by this policy;
- (f) any matter or event inconsistent with the information previously furnished to this office or to the insurance company.

CANCELLATION OF INSURANCE

If a Contract of Insurance is cancelled before expiry of the period of insurance we may charge a fee.

DISPUTES RESOLUTION

If you are dissatisfied with our services please contact our Dispute Resolution Officer Mr Colin Cowden on (08) 9322 4822 who will investigate and try to reach a satisfactory outcome.

You will be advised of the outcome within 20 days.

EXTERNAL DISPUTES RESOLUTION

Cowden (Vic) Pty Limited subscribes to the Financial Ombudsman Service (FOS) which includes provision for an external mechanism for resolution of disputes if you are not satisfied with the results of the internal review. You can contact FOS on telephone 1300 780 808 or their website address is www.fos.org.au

PRIVACY PRINCIPLES

Cowden (Vic) Pty Limited is bound by National Privacy Principles contained in the Privacy Amendment (Private Sector) Act 2000. Information about the way personal information is managed is available on request.

Personal information held is that as required by insurers via proposal forms and renewal declarations in accordance with your duty of disclosure under the Insurance Contracts Act to arrange insurances on your behalf. This information is obtained from you personally and is held in your client file.