

# AWIB Pty Ltd

ABN 68 825 024 356 ACN 060 176 589  
Trading as Alan Wilson Insurance Brokers  
40 Argyle Street  
TRARALGON  
VIC 3844

AFS Licence Number 234502

PO BOX 1045  
TRARALGON VIC 3844

Tel: 03 5177 5500  
Fax: 03 5175 0000

Email: info@awib.com.au

## CERTIFICATE OF CURRENCY

**From:** Fpii

We hereby confirm that we have arranged the insurance cover mentioned below:

Detector Inspector Pty Ltd  
C/ - PO Box 6157 St Kilda Road  
MELBOURNE VIC 8008

**Date:** 11/05/2018

**Our Reference:** DETECTOR

### ENDORSEMENT

Page 1 of 5

**Class of Policy:** Fire Protection Industry Insurance Policy  
**Insurer:** AAI Limited T/as Vero Enterprise  
GPO Box 1453 Brisbane QLD 4001  
ABN: 48 005 297 807  
**The Insured:** Detector Inspector Pty Ltd

**Policy No:** SPK106002542  
**Invoice No:** 47898  
**Period of Cover:**  
From 13/05/2018  
to 13/05/2019 at 4:00 pm

#### Details:

See attached schedule for a description of the risk insured

#### IMPORTANT INFORMATION

The Proposal/Declaration:

- is to be received and accepted by the Insurer  
 has been received and accepted by the Insurer

The total premium as at the above date is:

- to be paid by the Insured  
 part paid by the Insured  
 paid in full by the Insured  
 paid by monthly direct debit

Premium Funding

- This policy is premium funded

Please note that the policy defined above is subject to the receipt of the Proposal Declaration and acceptance by the Insurer (if not already completed and accepted) and subject to the full receipt and clearance of the total premium payable by the insured.

<b>Class of Policy:</b>	Fire Protection Industry Insurance Policy	<b>Policy No:</b>	SPK106002542
<b>The Insured:</b>	Detector Inspector Pty Ltd	<b>Invoice No:</b>	47898
		<b>Our Ref:</b>	DETECTOR

**PLEASE NOTE: If you work on any site that contains prescribed gas suppression systems you will need to check with the Ozone Board to ensure that you have the required licences. Failure to have the correct licenses may effect settlement of any claims that may arise.**

ISSUER:	AAI Limited T/as Vero Enterprise ABN 48 005 297 807
POLICY BOOKLET:	FPA Australia Insurance Policy V8674 V2
POLICYHOLDER:	Detector Inspector Pty Ltd Detector Inspector VIC Pty Ltd Detector Inspector NSW Pty Ltd Detector Inspector TAS Pty Ltd Detector Inspector Essential Services Pty Ltd Detector Inspector (Manufacturing) Pty Ltd Detector Inspector (S.AUST) Pty Ltd Detector Inspector (HOLDCO).
POLICYHOLDER ADDRESS:	Office 2 368 Hawthorn Road, Caulfield South VIC 3162
NATURE OF BUSINESS:	<i>Detector Inspector Entities - Fire protection business providing service, maintenance and installation of smoke detectors including detachable units and hard wired unit installations, servicing, installation and testing of sprinkler systems, certification works and fire building audits,. Gas appliance testing and essential safety measures reports and testing and or maintenance involved. Checking corded windows are complaint.</i>
INTERESTED PARTIES:	Nil
POLICY BENEFITS:	Please refer to your product disclosure statement (PDS) for full details

### **PUBLIC & PRODUCTS LIABILITY SECTION**

#### Coverage

We agree (subject to the terms, claims conditions, general policy conditions, exclusions, definitions and limits of liability incorporated herein) to pay to You or on Your behalf all amounts which You shall become legally liable to pay as Compensation in respect to:

1. Personal Injury; and/or
2. Property Damage; and/or
3. Advertising Injury

happening during the Period of Cover within the Geographical Limits and caused by or arising out of an Occurrence in connection with Your Business

Public Liability  
Products Liability

\$20,000,000 any one **occurrence**  
\$20,000,000 any one **Period of Insurance**

Optional Extensions

#### **Contractors and Consultants Liability Endorsement**

*This endorsement applies to policy section Public and products liability cover section.*

#### **Indemnity to contractors and consultants**

Notwithstanding Insurance Clarification 'Liability for Acts, Errors or Omissions of Contractors and Consultants' and subject the terms, Claims Conditions, General Policy Conditions, Exclusions, definitions and **Limits of Liability** incorporated herein, the **Insurer** will indemnify each natural person named in this endorsement who is a past and/or present contractor of the **Policyholder** against civil liability for compensation and claimant's costs and expenses in respect of any **Claim** first made

**Class of Policy:** Fire Protection Industry Insurance Policy  
**The Insured:** Detector Inspector Pty Ltd

**Policy No:** SPK106002542  
**Invoice No:** 47898  
**Our Ref:** DETECTOR

against such contractor or consultant and notified to the **Insurer** during the **Policy Period** in respect of all amounts which **You** become legally liable to pay as **compensation** in respect of:

1. **personal injury**; and/or
2. **property damage**; and/or
3. **advertising injury**;

happening during the **period of insurance** within the **geographical limits** in connection with **Your business** and caused by or arising out of an **occurrence**.

Provided that:

- (a) at the time of any act, error or omission by such contractor or consultant giving rise to the **Claim** such contractor or consultant:
  - (i) had entered into a contract for services with the **Policyholder**;
  - (ii) was not an **Employee** or a **Principal** of the **Policyholder**; and
  - (iii) was under the direct control and supervision of the **Insured**;
- (b) such contractor or consultant shall be subject to all the terms of the **Policy** as if he or she were an **Insured**.

The **Insurer** will pay **Insured Costs** on the basis already set out in this **Policy**.

For the avoidance of doubt, the Insurer waives its rights of subrogation under the Policy against each contractor or consultant named in this endorsement.

In all other respects, this policy remains unaltered.

#### **Contractor or Consultant**

Adam Hollander  
 Adam Lits

Ashley Obel  
 Ben Israelsohn  
 Ben Paluch  
 Benjamin Brick  
 Benjamin Zajac  
 Bradley Lits  
 Bradley Miller  
 Brandon Glasser  
 Brent Callis  
 Charles Francis-Redman  
 Daniel Carr  
 Daniel Entwistle  
 Daniel Zelcer  
 David Kiffer  
 Dillon Ivany  
 Dov Esakoff  
 Eli Lerner  
 Elliot Debinski  
 Gabe Back  
 Gideon Sztager  
 Guy Pepe  
 Jake Gerstel  
 James Morton  
 Jamie Ross  
 John Russo  
 Jordan Lloyd

## Schedule of Insurance

**Class of Policy:** Fire Protection Industry Insurance Policy  
**The Insured:** Detector Inspector Pty Ltd

**Policy No:** SPK106002542  
**Invoice No:** 47898  
**Our Ref:** DETECTOR

Jordan Walsh  
Joshua Sack  
Joshua Smith  
Justin Tyler  
Kane Mills  
Kane Nissenbaum  
Kevin Lim  
Mackenzie De Bortoli  
Matt Lithgow  
Michael Blackmore  
Michael Moshel  
Nick Neofytou  
Richard Breeuwer-Wrennall  
Rohan Thomas  
Ronnie Distiller  
Ross Heideman  
Sam Unger  
Samuel Kalmus  
Simon Roth  
Toby Sherr

Tom Vanzella  
Tyler Spaargaren  
Yehoshua "Zuzz" Rapp  
Zak Ben-Moshe  
Andy Tschilar  
Daniel Bowater  
Lachlan Sivewright  
Sam Kiffer  
Samuel Jeanes  
Shaun Miller  
Alireza Pashae Tolouti  
Brent Stevens  
Chris Griffiths  
Sean Griffiths  
Terry James Sotiriou  
Brian Ennis  
Mark Haris  
Matthew Hallam  
Morgan Pedder  
Robyn Snare  
Shane Willis  
Adam Walter  
Benjamin Rosenbaum  
Chris Azzara  
Craig Levitan  
Daniel McEwen  
Gavin Michalow  
Greg Ellerine  
Robert Shear  
Saul Caspary  
Jay Boller  
Jordan Kagan Gescheit  
Jason Radolnik  
Elliot Kagan Gescheit  
Gayle Ledda

Excess:

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

## Schedule of Insurance

<b>Class of Policy:</b>	Fire Protection Industry Insurance Policy	<b>Policy No:</b>	SPK106002542
<b>The Insured:</b>	Detector Inspector Pty Ltd	<b>Invoice No:</b>	47898
		<b>Our Ref:</b>	DETECTOR

and \$500 excess for all other claims. All terms, conditions, exclusions and definitions of the policy apply in all other respects the policy remains unaltered.

Worker to Worker Excess:

This **endorsement** applies to the **Public and Products Liability** cover section.

An **excess** of \$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.

### PROFESSIONAL RISKS SECTION

Type of Policy

Claims Made and Notified Basis

Coverage

The Insurer will indemnify the Insured against civil liability for compensation and claimant's costs and expenses in respect of any Claim first made against the Insured during the policy period and notified to the Insurer during the policy period resulting from the conduct of the Professional Services.

Limit of Indemnity

\$10,000,000

Maximum Aggregate Limit of Indemnity

\$20,000,000

Insured Costs

Insured Costs are in addition to the Limit of Indemnity

Excess - Costs Inclusive

\$2,500

Retroactive Date

Unlimited, excluding known claims or circumstances

Automatic Reinstatement of Limit of Indemnity

1

Insurance Clarification

Consumer Protection Legislation

Contractual Liability

Intellectual Property

Libel or Slander

Liability for Acts, Errors or Omissions of Contractors and Consultants

Extensions

Compensation for Court Attendance

Included

Continuous Cover

Included

Dishonesty of Employees

Included

Extended Reporting Period

Included

Former Subsidiary

Included

Inquiry Costs

Included

\$250,000 limit

Joint Venture Liability

Included

Legal Consultation

Included

Lost Documents

Included

\$250,000 limit

Newly Created or Acquired Subsidiary

Included

Public Relations Expenses

Included

\$25,000 limit

Run Off Cover

Included

Spousal Liability

Included

Thirty Day Reporting

Included

Principals Previous Business

Not Included

### IMPORTANT NOTICE

THIS COVERAGE SUMMARY HAS BEEN PREPARED FOR GENERAL REFERENCE ONLY. NOTHING CONTAINED HEREIN PREVAILS OVER THE TERMS, CONDITIONS AND EXCLUSIONS OF THE POLICY DOCUMENT.