

BUSINESS PACK INSURANCE / CERTIFICATE OF CURRENCY Policy Number: **02A431365BPK**

This certificate acknowledges that the policy referred to is in force for the period shown.

Details of the cover are listed below.

Policy Number: 02A431365BPK
 Period of Insurance: From 13/10/2019 to 13/10/2020 at 4.00pm
 Insured Name: BENNETT & FRANCIS P/L & ASSOC COYS
 ABN Number 49 446 453 598

Liability Section		Sum Insured	Excess
Location:	100 IPSWICH RD WOOLLOONGABBA QLD 4102	Liability: \$20,000,000	
Type of Business:	LAND SURVEYING SERVICE	Property Owner: No	
		Property Damage Excess:	\$500
Interested Party:	None Noted		

Issued by: QBE Australia
 Date Issued: 13. October 2019

End of Certificate.



IOOF Insurance Brokers Pty Ltd
ABN 11 009 248 837 AFSL 238152
GPO Box 2137
Brisbane QLD 4001

Phone: 1300 883 149
Email: InsuranceBrokers@ioof.com.au

14/10/2019

CERTIFICATE OF PLACEMENT

Acting as broker for IOOF Insurance Brokers Pty Limited we certify that:

- The insurance contract detailed below was arranged on the date shown below.
- We have not received any notice of assignment, cancellation, variation or endorsement of the insurance contract from the insurer or the insured.

POLICY NUMBER:	102A431365BPK
NAME OF INSURED:	Bennett and Francis Pty Ltd; Drishane Pty Ltd ATF the Survey Recovery Trust; Lewisking Pty Ltd ATF the JR Wood Discretionary Trust; The PAJ Pozzi Pty Ltd ATF the PAJ Pozzi Family Trust; James Worrell Pty Ltd ATF the JR Worrell Trust
INSURER/S:	QBE Insurance Australia Limited
SITUATION:	100 Ipswich Rd, Woolloongabba Qld 4102
SUM INSURED	Public & Products Liability - \$20,000,000
CLASS OF INSURANCE:	Business
PERIOD OF INSURANCE:	13/10/2019 To 13/10/2020

Yours faithfully

Lucy Pearson For
Matthew MacDonald
IOOF Insurance Brokers Pty Ltd

IMPORTANT NOTICES

This Certificate is provided for information purposes and is accurate based on our records at the time it is issued. We are under no obligation to inform you of any subsequent changes to the insurance contract or our records. This Certificate confers no rights on the Certificate holder. It does not amend, extend or alter the coverage provided by the policy in any way.



Certificate of Currency

Class of Business: Professional Indemnity

Policy Number: P-PI/0/268946/20/L-9

Policyholder: Bennett and Francis Pty Ltd; Drishane Pty Ltd ATF the Survey Recovery Trust; Lewisking Pty Ltd ATF the JR Wood Discretionary Trust; The PAJ Pozzi Pty Ltd ATF the PAJ Pozzi Family Trust; James Worrell Pty Ltd ATF the JR Worrell Trust

Business Description: Land Surveyors and Town Planning

Insurance Period: From 4:00pm on 31/03/2020 to 4:00pm on 31/03/2021
Australian local time in the State or Territory where this **policy** was purchased

Indemnity Limit: \$10,000,000 any one **claim** and \$30,000,000 in the aggregate during the **insurance period**

Deductibles: \$ 5,000 including **defence costs** by the **insured** for each **claim**

Retroactive Date: Unlimited excluding any known claims or circumstances

Insurer: DUAL Australia Pty Ltd on behalf of certain underwriters at Lloyd's

Signature:

Damien Coates - Chief Executive Officer, DUAL Asia Pacific



LLOYD'S

Professional Indemnity Insurance Policy

LLOYD'S

We hereby agree, to the extent and in the manner hereinafter provided, to indemnify or otherwise pay **you** in respect of the contingencies or events specified in the sections of the **policy**. However this **policy** only applies to those sections as indicated in the **schedule** attached to this **policy**.

The **policy**, **schedule**, exclusions and general conditions shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of the **policy**, **schedule**, exclusions and general conditions shall bear the same meaning wherever it may appear.

Please read this **policy** and, if it is incorrect, return it immediately for alteration.

A handwritten signature in black ink, appearing to be "R. B. L.", written over a horizontal line.

Signed by DUAL Australia Pty Ltd on behalf of certain underwriters at Lloyd's



Professional Indemnity Schedule

All words in bold within the policy or this schedule shall have the meaning given to them in Section 6 of the policy entitled "Definitions".

ITEM 1	Policy Number:	P-PI/0/268946/20/L-9
ITEM 2	Policyholder:	Bennett and Francis Pty Ltd; Drishane Pty Ltd ATF the Survey Recovery Trust; Lewisking Pty Ltd ATF the JR Wood Discretionary Trust; The PAJ Pozzi Pty Ltd ATF the PAJ Pozzi Family Trust; James Worrell Pty Ltd ATF the JR Worrell Trust C/O: SFAS Austcover - QLD
ITEM 3	Business Description:	Land Surveyors and Town Planning
ITEM 4	Insurance Period:	From 4:00pm on 31/03/2020 to 4:00pm on 31/03/2021 Australian local time in the State or Territory where this policy was purchased
ITEM 5	Indemnity Limit:	\$10,000,000 any one claim and \$30,000,000 in the aggregate during the insurance period
ITEM 6	Deductible:	\$5,000 including defence costs by the insured for each claim
ITEM 7	Retroactive Date:	Unlimited excluding any known claims or circumstances

ITEM 8 Extensions:

Extension	Included	Deductible	Sub-limit
3.1 Attendance at Investigations	Included	\$1,000	Indemnity limit
3.2 Consultants, Subcontractors and Agents	Included	\$5,000	Indemnity limit
3.3 Consumer Protection Legislation	Included	\$5,000	Indemnity limit
3.4 Continuous Cover	Included	\$5,000	Indemnity limit
3.5 Court Attendance Costs	Included	Nil	\$500 per day
3.6 Crime	Included	\$2,000	\$50,000
3.7 Defamation	Included	\$5,000	Indemnity limit
3.8 Discovery Period	Included	\$5,000	Indemnity limit
3.9 Emergency Defence Costs	Included	\$1,000	Indemnity limit
3.10 Former Subsidiary	Included	\$5,000	Indemnity limit
3.11 Fraud and Dishonesty for Innocent Parties	Included	\$5,000	Indemnity limit
3.12 Heirs, Estates and Legal Representatives	Included	\$1,000	Indemnity limit
3.13 Intellectual Property	Included	\$5,000	Indemnity limit
3.14 Joint Venture Liability	Included	\$5,000	Indemnity limit
3.15 Lost Data	Included	\$1,000	Indemnity limit
3.16 Newly Created or Acquired Entity or Subsidiary	Included	\$5,000	Indemnity limit
3.17 Panel Counsel	Included	Nil	1 hr per claim
3.18 Previous Business	Included	\$5,000	Indemnity limit
3.19 Public Relations	Included	\$1,000	Indemnity limit
3.20 Reinstatement of Indemnity Limit	Included	\$5,000	N/A
3.21 Statutory Liability	Included	\$1,000	\$100,000

ITEM 9 Optional Extensions:

Optional Extension	Included	Deductible	Sub-limit
4.1 Employment Practices Liability	Excluded	N/A	Nil
4.2 USA and Canada Cover	Excluded	N/A	Nil
4.3 Whistleblower Hotline Access	Excluded	N/A	Nil

ITEM 10 Policy Wording: DUAL Australia Design and Engineering Professional Indemnity Wording (08.14).pdf

ITEM 11 Insurer: DUAL Australia Pty Ltd on behalf of certain underwriters at Lloyd's

Unique Market Reference
Professional Indemnity: B0775UPD05820A

ITEM 12 Endorsements applying to this policy:

Lloyds/AFCA Contact Information Endorsement

It is agreed that the following endorsement has been applied:

It is hereby noted and agreed that any reference to Lloyd's Australia address is amended to the following:



Professional Indemnity Schedule

All words in bold within the policy or this schedule shall have the meaning given to them in Section 6 of the policy entitled "Definitions".

Lloyd's Australia Limited
Level 9
1 O'Connell Street
Sydney NSW 2000
Australia

Furthermore, it is hereby noted and agreed that any reference to the Financial Ombudsman Service (Australia) and its contact details are amended as follows:

Australian Financial Complaints Authority
Post: GPO Box 3
Melbourne VIC 3001
Phone: 1800 931 678
Email: info@afca.org.au

More information can be found on their website: www.afca.org.au

In all other respects, the policy remains unchanged.

1068 Non-Compliant or Non-Conforming Building Products Endorsement

It is agreed that this **policy** is amended to include the following Exclusion.

We will not cover the **insured** for **loss, defence costs, legal representation costs** or other amounts in respect of any **claim, investigation** or liability arising out of or in any way connected with a **Non-compliant or Non-conforming Building Product**, or the approval, the use or installation of a **Building Product** in a manner which is **Non-compliant or Non-conforming**.

For the purposes of this Exclusion:

- "**Non-compliant**" means any Building Product which does not comply with any applicable law or regulatory obligation, including but not limited to: the Building Code of Australia, the National Construction Code of Australia, any relevant Australian Standards, approved conditions, use or application, or the guidelines, practice notes or the like of any relevant building authority or other regulatory body.

- "**Non-conforming**" means any Building Product which purports to meet specific requirements, and does not. For instance, is not fit-for purpose, is not of acceptable quality, is counterfeit, or contains false or misleading claims about its qualities / properties.

- "**Building Product**" means any wall system, panel, cladding, façade material, external attachment or insulation, including but not limited to: aluminium composite panels, structured insulation panel systems, extruded polystyrene systems, exterior insulation finish systems or external timber panelling systems.

Except as otherwise provided in this endorsement, the Insuring Clause and all other **policy** terms and conditions shall have full force and effect.

1002 Costs Exclusive Deductible Endorsement

It is agreed that Item 6 is amended to include Exclusive of **defence costs** deductible.

The **policyholder** is responsible for the **deductible** in respect of each and every **claim**.

We are only liable to indemnify the **insured** for that part of the **policyholder's** liability in excess of the **deductible** in respect of each **claim**.

Except as otherwise provided in this endorsement, the Insuring Clause and all other **policy** terms and conditions shall have full force and effect.

1008 Specific Matters Exclusion

It is agreed that this **policy** is amended to include the following Exclusion.

We will not cover the **insured** for **loss, defence costs, legal representation costs** or other amounts in respect of any **claim** or liability arising from or directly or indirectly attributable to or in consequence of any matters as detailed in email from Austcover dated 3/3/2016.

Except as otherwise provided in this endorsement, the Insuring Clause and all other **policy** terms and conditions shall have full force and effect.

Signed:

Signed by DUAL Australia Pty Ltd on behalf of certain underwriters at Lloyd's

Certificate of Currency

1. Statement of coverage

The Accident Insurance Policy covers the full amount of the employer's liability under the *Workers' Compensation and Rehabilitation Act 2003*.

Your workers' compensation insurance is current to 30 September 2021.

This Certificate is valid from: 01 July 2020 to 30 September 2021

The information provided in this Certificate of Currency is correct as at: 08 September 2020

2. Employer's information

Policy number: WAA040773954

Employer name: Drishane Pty Ltd Ttee, Lewisking Pty Ltd Ttee and Others

Trading name: BENNETT & FRANCIS

ABN: 49446453598

3. WorkCover industry classification

Surveying & Mapping Services - 692201

For more information, please contact us on 1300 362 128 or visit our website at worksafe.qld.gov.au.