QBE Insurance (Australia) Ltd Head Office Level 18, 388 George Street Sydney NSW 2000 ABN: 78 003 191 035 AFS Licence No: 239545

Policy Number 41U483993BPK

Issued By QBE Insurance (Australia) Ltd

Period of Insurance From 14/08/2025 To 14/08/2026 at 4pm

This certificate confirms this policy is in force for the period shown, subject to the policy terms, conditions and exclusions. It is a summary of cover only (for full details, refer to the current Policy Wording/Product Disclosure Statement and schedule). It does not alter, amend or extend the policy. The information is current only at the date of printing.

The Insured

WORKING SPACES PTY LTD

ABN Number Not Provided

Cover Details

Location U 18 94-102 KEYS RD, CHELTENHAM VIC 3192

Risk Number 1

Business INTERIOR ARCHITECTURE DESIGN S

Interested Party None Noted

Property Section

Particulars	Total Sum Insured	Excess
Buildings	Not Insured	
Contents	\$30,000	\$500
Reinstatement / extra cost conditions apply		
Earthquake excess as per the policy wording		

Clauses

CSC

CONTENTS INCLUDES STOCK

The sum insured against contents in the Policy Schedule includes stock as defined in the Policy wording.

Date Printed 15/08/2025 Page 1 of 5

QBE Insurance (Australia) Ltd Head Office Level 18, 388 George Street Sydney NSW 2000 ABN: 78 003 191 035 AFS Licence No: 239545



Policy Number 41U483993BPK

Cover Details continued

Location U 18 94-102 KEYS RD, CHELTENHAM VIC 3192

Risk Number 1

Business INTERIOR ARCHITECTURE DESIGN S

Clauses continued

GOL

APPLICABLE POLICY WORDING

When BUSINESS PACK INSURANCE is shown on the Policy Schedule Austbrokers Commercial/Retail/Industrial Policy wording QM511-0423 applies.

When TRADES PACK INSURANCE is shown on the Policy Schedule QBE Trade Policy QM207-0421 applies.

When OFFICE PACK INSURANCE is shown on the Policy Schedule QBE Office

Policy QM208-1221 applies.

QM1826-1207

QBE Insurance (Australia) Ltd Head Office Level 18, 388 George Street Sydney NSW 2000 ABN: 78 003 191 035 AFS Licence No: 239545



Policy Number 41U483993BPK

Cover Details

Location U 18 94-102 KEYS RD, CHELTENHAM VIC 3192

Risk Number 2

Business INTERIOR ARCHITECTURE DESIGN S
Interested Party AESTHETIC FITNESS 24/7 PTY LTD

Theft Section

Particulars	Total Sum Insured	
Contents	\$25,000	
Stock	Not Insured	
Theft without forcible entry	As per the policy wording	
Tobacco, cigarettes, cigars	Not Insured	
Liquor	Not Insured	

Excess \$500

Glass Section

Particulars	Total Sum Insured	
External and internal glass	Replacement value	
All additional benefits as per the policy wording	\$10,000	

Excess \$500

Clauses

CSC

Theft (Contents and Stock)

Contents sum insured includes stock (excluding tobacco).

CIP

APPLICABLE POLICY WORDING

When BUSINESS PACK INSURANCE is shown on the Policy Schedule Austbrokers Commercial/Retail/Industrial Policy wording QM511-0423 applies.

When TRADES PACK INSURANCE is shown on the Policy Schedule QBE Trade Policy QM207-0421 applies.

When OFFICE PACK INSURANCE is shown on the Policy Schedule QBE Office Policy QM208-1221 applies.

Date Printed 15/08/2025 Page 3 of 5

QBE Insurance (Australia) Ltd Head Office Level 18, 388 George Street Sydney NSW 2000 ABN: 78 003 191 035 AFS Licence No: 239545

Policy Number 41U483993BPK

Cover Details

Location U 18 94-102 KEYS RD, CHELTENHAM VIC 3192

Risk Number 3

Business INTERIOR ARCHITECTURE DESIGN S

Interested Party None Noted

Broadform Liability Section

Particulars	Total Sum Insured	Limit
Limit of liability, any one occurrence		\$20,000,000
Property in Your physical and legal control	\$250,000	

Excess \$500 for property damage claims only

\$0 for personal injury claims

Clauses

• SDE

SILICA EXCLUSION

This Policy does not cover personal injury directly or indirectly arising out of, caused by, or aggravated by inhalation, consumption or absorption of Silica, Silica products, or materials or products containing Silica that gives rise to silicosis or any lung disease or ailment.

When used in this endorsement, the term Silica means any solid, liquid or gaseous material consisting of or containing silica, silica fibres, particles or dust

CIP

APPLICABLE POLICY WORDING

When BUSINESS PACK INSURANCE is shown on the Policy Schedule Austbrokers Commercial/Retail/Industrial Policy wording QM511-0423 applies.

When TRADES PACK INSURANCE is shown on the Policy Schedule QBE Trade Policy QM207-0421 applies.

When OFFICE PACK INSURANCE is shown on the Policy Schedule QBE Office Policy QM208-1221 applies.

Date Printed 15/08/2025 Page 4 of 5

Policy Number 41U483993BPK

QBE Insurance (Australia) Ltd Head Office Level 18, 388 George Street Sydney NSW 2000 ABN: 78 003 191 035 AFS Licence No: 239545



Cover Details continued

End of Certificate