



## Business Pack Insurance Certificate of Currency

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.

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Policy Number 41U483993BPK

### Cover Details

**Location** U 18 94-102 KEYS RD, CHELTENHAM VIC 3192  
**Business** INTERIOR ARCHITECTURE DESIGN S  
**Interested Party** AESTHETIC FITNESS 24/7 PTY LTD

**Risk Number** 2

### 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               |
| <b>Excess</b>                | \$500                     |

### Glass Section

| Particulars                                       | Total Sum Insured |
|---|-------------------|
| External and internal glass                       | Replacement value |
| All additional benefits as per the policy wording | \$10,000          |
| <b>Excess</b>                                     | \$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.

QM1826-1207

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Policy Number 41U483993BPK

### Cover Details

**Location** U 18 94-102 KEYS RD, CHELTENHAM VIC 3192  
**Business** INTERIOR ARCHITECTURE DESIGN S  
**Interested Party** None Noted

**Risk Number** 3

### 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   |              |
| <b>Excess</b>                               | \$500 for property damage claims only<br>\$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.

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Cover Details *continued*

**End of Certificate**

QM1826-1207