



TONY BEMROSE INSURANCE BROKERS

Level 5, 757 Ann Street | PO Box 300 | Fortitude Valley Q. 4006 | P +61 7 3252 5254 | www.tbib.com.au

Member Steadfast Group Limited | Member of NIBA | Member Council of Qld Insurance Brokers

CERTIFICATE OF INSURANCE

From: Raymond Wong & Associates

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

Shafston International Pty Ltd
C/o Raymond Wong And Associates -OC
PO BOX 1190
FORTITUDE VALLEY QLD 4006

Date: 11/10/2022

Our Reference: SHAF I

RENEWAL

Class of Policy: Liability Insurance
Insurer: Swiss Re International SE Australia Branch
Level 3, Wellington Parade East Melbourne VIC3002
ABN: 38 138 873 211
The Insured: Shafston International Pty Ltd

Policy No: PPL-000791-2022
Invoice No: 176184
Period of Cover:
From 11/10/2022
to 11/10/2023 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.

Schedule of Insurance

Class of Policy: Liability Insurance
The Insured: Shafston International Pty Ltd

Policy No: PPL-000791-2022
Invoice No: 176184
Our Ref: SHAF I

This policy has been placed through

Prorisk - Professional Risk Underwriting Pty Ltd
ABN 80 103 953 073
PO Box 542 EAST MELBOURNE VIC 8002

Prorisk - Professional Risk Underwriting Pty Ltd is an underwriting agency who has placed the policy with

Swiss Re International SE Australia Branch
ABN 38 138 873 211
Level 3, Wellington Parade East Melbourne VIC3002

PUBLIC AND PRODUCTS LIABILITY

Item 1	Policy Number	PPL-000791-2022
Item 2	Policyholder	Shafston International Pty Ltd T/as Shafston International College 46 Thorn Street, Kangaroo Point QLD 4169 Australia Tenancy C Level 1, 13-15 Short Street, SOUTHPORT, QLD, 4215, Australia
Item 3	Insurance Period	4.00pm on 11/10/2022 to 4.00pm on 11/10/2023
Item 4	Policy Wording	ProRisk Public & Products Liability Insurance Policy v07.21 ProRisk General Terms & Conditions v04.22
Item 5	Underwriters	Professional Risk Underwriting Pty Limited trading as ProRisk for and on behalf of Swiss Re International SE Australia Branch (ABN 38 138 873 211)
Item 6	Limit of Liability	Any one occurrence .

The total aggregate **limit of liability** in respect of Insuring Clause 1.2 (Product Liability) and Insuring Clause 1.3 (Advertising Liability) will not exceed \$20,000,000.00 in the aggregate during any one **Insurance period**.

Insuring Clause	Included/Excluded	Excess	Limit of Liability
Insuring Clause 1.1: Public Liability Cover	Included	\$1,000	\$20,000,000
Insuring Clause 1.2: Product Liability Cover	Included	\$1,000	\$20,000,000 and in the aggregate
Insuring Clause 1.3: Advertising Liability Cover	Included	\$1,000	\$20,000,000 and in the aggregate
Insuring Clause 1.4: Defence Costs in Addition	Included	\$1,000	\$20,000,000 and in the aggregate
Extension	Included/Excluded	Excess	Sub-Limit of Liability
2.1: Advancement of Defence Costs and Investigation Costs	Included	\$1,000	\$100,000
2.2: Automatic acquisition or creation of subsidiaries	Included	\$1,000	Policy limit
2.3 Care, custody and control	Included	\$1,000	\$500,000
2.4: Court Attendance Costs	Included	\$1,000	\$50,000
2.5: Emergency Costs	Included	\$1,000	\$50,000
2.6: Principal indemnity	Included	\$1,000	Policy limit
2.7: Public Relations Costs	Included	\$1,000	\$100,000

Schedule of Insurance

Class of Policy: Liability Insurance	Policy No: PPL-000791-2022
The Insured: Shafston International Pty Ltd	Invoice No: 176184
	Our Ref: SHAF I

2.8: Tenants Liability	Included	\$1,000	Policy limit
2.9: Vicarious Liability	Included	\$1,000	Policy limit
2.10: Contract Review	Included	4 per Insurance Period	N/a
2.27: Panel Counsel	Included	Nil	N/a

Item 7 Territorial Limits	Worldwide (excluding USA and Canada)
Item 8 Other Insurance	Not applicable
Item 9 Interested Party	Amalek Pty Ltd (landlord of Tenancy C Level 1, 13-15 Short Street, SOUTHPORT QLD 4215 Australia) FTRR&Is
Item 10 Business	College (Further education except University) operation 100%

ENDORSEMENTS

Personal Injury Excess for Personal Injury to Contractors or Sub Contractors

Notwithstanding the **excess** stated in the Schedule, the **excess** will be \$25,000 for all indemnity per **occurrence** in connection with a **personal injury** to:

- Labour hire personnel;
- a contractor or sub-contractor of **yours**;
- all tiers of contractors and sub-contractors below a contractor or sub-contractor of **yours**;
- a director, executive officer, partner or **employee** of a person or company referred to in (a), (b) and (c) above

where the **personal injury** occurred in the course of such person performing the work under a contract or sub-contract or agreement.

In all other respects, the **policy** remains unaltered.

Infectious Diseases Endorsement

It is noted and agreed that the **policy** is amended to contain the following Exclusion Clause:

We will not be liable for any loss, damage, liability, expense, fines, penalties or any other amount directly or indirectly caused by, in connection

with, or in any way involving or arising out of any actual or alleged:

- any infectious disease, virus, bacterium or other microorganism (whether asymptomatic or not); or
- Coronavirus (COVID-19) including any mutation or variation thereof; or
- any pandemic or epidemic, as declared as such by the World Health Organisation or any governmental authority.

In all other respects, the **policy** remains unaltered.

"We ask you to carefully review this insurance schedule. Should it be incorrect in anyway or omit any items please call our office immediately."

Please read your policy documentation carefully and be aware of any policy limitations and or policy exclusions. If you have any queries please don't hesitate to give us a call.

PLEASE REFER TO POLICY WORDING FOR COMPLETE TERMS AND CONDITIONS.