



Jim's Insurance Services Pty Ltd

ABN 25 145 508 283

ACN 145508283

AFSL No. 385212

48 Edinburgh Road
Mooroolbark
VIC 3138

48 Edinburgh Road
Mooroolbark VIC 3138

Tel: 1300 546 000
Fax: 03 8672 0756

Email: insurance@jims.net

Attention: Cameron

CERTIFICATE OF CURRENCY

From: Jim's Group

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

Cameron Hutton
T/as Jim's Pest Control (Caloundra)
29 Anchor Ct
BANKSIA BEACH QLD 4507

Date: 5/12/2016

Our Reference: HUTTON

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Class of Policy: Public Liability & Professional Indemnity
Insurer: Certain Underwriters At Lloyd's
Level 1, 2 Wellington Parade, East Melbourne 3002
ABN:
The Insured: Cameron Hutton
T/as Jim's Pest Control (Caloundra)

Policy No: HGL7614/HPI5162
Invoice No: 053309
Period of Cover:
From 5/12/2016
to 30/06/2017 at 4:00pm

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: Public Liability & Professional Indemnity	Policy No: HGL7614/HPI5162
The Insured: Cameron Hutton T/as Jim's Pest Control (Caloundra)	Invoice No: 053309
	Our Ref: HUTTON

This policy has been placed with

Winsure Underwriting Pty Ltd
ABN 68 169 336 252
LVL 5 / 97-99 Bathurst Street Sydney NSW 2000

Winsure Underwriting Pty Ltd is underwritten by

Certain Underwriters At Lloyd's
Level 1, 2 Wellington Parade, East Melbourne 3002

PEST CONTROL PUBLIC LIABILITY AND PROFESSIONAL INDEMNITY INSURANCE

THE INSURED:	Cameron Hutton T/as Jim's Pest Control (Caloundra)
BUSINESS INSURED:	Pest Control & Pest Inspection Services
SITUATION OF RISK:	29 Anchor Ct BANKSIA BEACH QLD 4507
PERIOD OF COVER:	From: 05/12/2016 To: 30th June 2017 at 4.00pm

COVER - PUBLIC & PRODUCTS LIABILITY AND PROFESSIONAL INDEMNITY

SCHEDULE OF INSURANCE:

Limit of Liability:

Public Liability Insurance	\$ 20,000,000 Any One Occurrence
Products Liability	\$ 20,000,000 Any One Period of Insurance in Respect of Liability Arising out of the Insured's Products
Goods in Care, Custody & Control	\$ 50,000
Deductible (Inclusive of All Costs)	\$ 1,000 (Except franchisees with 1 or more claims \$2,500) All Claims Each & Every Occurrence in Respect of Personal Injury or Property Damage
Professional Indemnity	\$ 1,000,000 Any One Claim and in the Aggregate for all Claims Made during the Period of Insurance
Deductible (Inclusive of All Costs)	\$ 2,500 (Except franchisees with 1 or more claim \$5,000)

Class of Policy:	Public Liability & Professional Indemnity	Policy No:	HGL7614/HPI5162
The Insured:	Cameron Hutton T/as Jim's Pest Control (Caloundra)	Invoice No:	053309
		Our Ref:	HUTTON

Each & Every Loss

Retroactive Date: 04/10/2016

ACTIVITIES BUSINESS UNDERTAKES**COVER**

General Pest and Weed Control	Insured
Termite Inspection and Control	Insured
Pre-purchase Pest Control	Insured
Fumigation	Insured
Other	Not Insured

ADDITIONAL COVERAGE

Gun use in accordance with the National Firearms Safety Code	Not Insured
Explosive use in accordance with AS2187 (Australia Standards)	Not Insured

ENDORSEMENTS**SPECIAL CONDITIONS****Contractors/Sub-Contractors Exclusion**

This insurance does not apply to liability arising out of the actions or inaction of any Contractor or Sub-contractor performing operations on behalf of the Insured. For the purpose of this Exclusion, Contractor or Sub-contractor shall mean;

- any person provided to the Insured on a temporary basis under a specific contract with a provider of contract labour hire personnel and such person remains an employee of that provider;
- any person (including a person who may be an employee of a Contractor or Sub-contractor), contracted to perform work for the Insured under the direct supervision or control of the Insured in the performance of such work but does not include any person where the nature of the contracted work is the trade or service of such contractor and not that of the business of the Insured.

Jim's Pest Exclusion

This Insurance shall not indemnify the insured against any claim made by any Franchisees against the Franchisor.

IMPORTANT INFORMATION FOR CLIENT**POLICY**

This notice refers to a contract of insurance that you have entered into via our company. You should refer to your policy document for the full terms and conditions applicable and you should read them carefully. Should any doubts arise as to the scope of cover provided, please contact us for an explanation.

RETAIL CLIENTS

Under the Corporations Act 2001 and associated Regulations Retail Clients are provided with additional levels of protection from other insurance purchasers. The Act defines Retail Clients as:

Individuals or a small manufacturing business employing less than 100 people or any other business employing less than 20 people.

And that are being provided a financial service or product that relates to the following insurance covers:

Motor Vehicle (under 2 tonne), Home building, contents, personal and domestic, Sickness and Accident or Travel, Consumer Credit and other classes as prescribed by regulations.

WHAT ADVICE IS BEING PROVIDED (RETAIL CLIENTS ONLY)

Class of Policy:	Public Liability & Professional Indemnity	Policy No:	HGL7614/HPI5162
The Insured:	Cameron Hutton T/as Jim's Pest Control (Caloundra)	Invoice No:	053309
		Our Ref:	HUTTON

If you are a RETAIL CLIENT (refer above) and a Statement of Advice has not been provided to you with this invoice then the advice that we are giving you related to this transaction is General Advice.

General Advice is advice that has been prepared without considering your current objective's, financial situation or needs. Therefore, before acting on this advice, you should consider the appropriateness of the advice having regard to your current objective's, financial situation or needs.

If the advice provided relates to the acquisition or possible acquisition of a new insurance policy and the insurer has prepared a Product Disclosure Statement (PDS) we will have attached the PDS for your review. You should consider the PDS prior to making the decision to purchase this product. Further information regarding the income we have been paid by the insurer for this transaction is available upon request.

CANCELLATION WARNING (RETENTION OF BROKERAGE AND FEES)

If a cover is cancelled before expiry of the period of insurance, we reserve the right to refund to you only the net return premium we received from the insurer, and not refund any part of the brokerage or fees we receive for arranging the cover. A broker service fee may be charged to process the cancellation.

ELECTRONIC DELIVERY OF DISCLOSURE NOTICES

Please note that where possible we prefer to provide all correspondence and disclosure notices (including Financial Services Guides and Product Disclosure Statements) to you electronically, via email or links to websites etc. If you have provided your email address to Us we will typically use that email address for all correspondence and disclosure notices. Should you not wish to be sent disclosure documents electronically please advise us accordingly and we will update our records accordingly.

PREMIUM FUNDING WARNING

Premium funding allows you to spread out the cash flow associated with paying your insurance premiums over the next twelve months. We receive a commission from the funder for arranging the funding contract, full details are available on request.

Please note that should the insurance policy be cancelled before the expiry date for whatever reason, the Premium Funder will charge you the full interest applicable to the contract, as detailed in the Loan Application Form. Typically there will be no refund of our commission on the refund premium and no refund of any fee we may have charged you for arranging the cover. We also reserve the right to charge you a policy cancellation handling fee. In some cases insurers also apply minimum premiums to policies, which may further reduce the refund that you might otherwise receive.

The impact of the above on you is that any refund you receive for the mid term cancellation of your policy will usually be significantly less than a pro rata calculation would produce and in extreme cases may involve you having to make an additional final payment even though the policy has been cancelled. Therefore prior to cancelling a policy and replacing it with another cover we strongly recommend that you discuss your situation with us so that we can advise the exact extent and impact of the early cancellation provisions mentioned above."

AVERAGE / CO-INSURANCE

It is most important that the Sum Insured you select is adequate to represent the value of the insured property and is calculated in accordance with the cover being arranged. Otherwise, you will be under-insured and in terms of the Average/Co-insurance provisions of your policy, you may be responsible for paying part of the loss you actually suffer.

THIRD PARTY INTERESTS

Insurance policies will only provide cover for your interest in the property insured and does not cover the interest of any third parties unless you have informed us of them in writing and they are noted on the policy.

ALTERATIONS

No alterations to the risk whatsoever will be admitted until you have notified us in writing and will not take effect until acceptance is confirmed by the insurance underwriters.

SUBROGATION

You are warned that should you become a party to any agreement that has the effect of excluding or limiting your insurer's ability to recover from a third party, your insurers may have the right to refuse to indemnify you for such loss where it is shown that your insurer's rights of recovery have been prejudiced by your action.

RIGHTS OF RECOVERY AGAINST OTHERS

Schedule of Insurance

Class of Policy:	Public Liability & Professional Indemnity	Policy No:	HGL7614/HPI5162
The Insured:	Cameron Hutton T/as Jim's Pest Control (Caloundra)	Invoice No:	053309
		Our Ref:	HUTTON

It is a condition of a Contract of Insurance that you may not forego any right of recovery that may exist against another party without prior approval in writing being given by your insurer.

CLAIMS MADE POLICY

This policy provides cover on a "claims made" basis which means that claims first advised to you (or made against you) during the period of insurance are covered irrespective of when the incident causing the claim occurred. To protect your entitlement to indemnity under this policy you must report to insurers without delay and prior to expiry of the policy period all incidents that may give rise to a claim against you.

General Advice Warning:

In preparing this information, we are providing you with General Advice. This advice has been prepared without taking into account your personal objectives, financial situation or needs. Accordingly, it is important that you read the policy carefully and ensure that the policy and the exclusions are appropriate for your needs. Should you wish us to investigate the terms and conditions of the policy and advise on whether they meet your needs, please let us know.