

Joe Vella Insurance Brokers Pty Ltd

ABN 91 074 970 540

ACN: 074 970 540

AFS Licence Number 240035

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108 Mulgrave Road
CAIRNS QLD 4870

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Attention: Jenny Furneaux
Company: Eagle & Stork Plumbing

From: Joe Vella / Rene Sturiale

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

CERTIFICATE OF INSURANCE

EAGLE & STORK PLUMBING PTY LTD
19 Redden Street
PORTSMITH, CAIRNS QLD 4870

Date: 6/08/2013

Our Reference: EAGLES

RENEWAL

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Class of Policy: PUBLIC / PRODUCTS LIABILITY
Insurer: Lumley Insurance
Flinders St Mall, Townsville
ABN: 24 000 036 279
The Insured: EAGLE & STORK PLUMBING PTY LTD And Others

Policy No: BRCL-0229-4591
Invoice No: 0155852
Period of Cover:
From 21/07/2013
to 21/07/2014 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

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Class of Policy:	PUBLIC / PRODUCTS LIABILITY	Policy No:	BRCL-0229-4591
The Insured:	EAGLE & STORK PLUMBING PTY LTD And Others	Invoice No:	0155852
		Our Ref:	EAGLES

GENERAL LIABILITY

The Insured

Eagle & Stork Plumbing Pty Ltd

Eagle & Stork Group Pty Ltd

Timothy Eagle

Cynthia Eagle

ES Investment Trust

Eagle Group Investments Pty Ltd ATF Eagle Family Trust

Eagle & Stork Group Pty Ltd As Trustee For The ES Investment Trust

Selfish Island Pty Ltd as Custodial Trustee For The Eagle's Nest Egg Self Managed Superannuation Fund (in respect to 224-226 Draper St)

The Business

Plumber and Gas Fitter including Property Owner and Occupier

Insured Location(s)

3. 19 Redden St Portsmith Qld 4870

COVER SUMMARY

Limit of Liability

Public Liability

\$ 20,000,000 any one occurrence

Products Liability

\$ 20,000,000 any one occurrence and in the aggregate during the period of insurance

ENDORSEMENTS APPLICABLE TO THIS POLICY

Welding Endorsement

You are not covered for liability in respect of Personal Injury and/or Property

Damage arising directly or indirectly out of or caused by or in connection with grinding, arc or flame cutting, heating or arc or gas welding or other related heat producing or spark producing operations unless you have complied with the Australian Standards Fire Precautions in Cutting, Heating and Welding Operations as set out in the relevant Australian Standard, AS 1674.1-1997 (Safety in Welding and allied processes Part 1: Fire Precautions).

Hazardous Workplace and Sites Exclusion

You are not covered for liability in respect of Personal Injury and/or Property Damage arising directly or indirectly out of or caused by you or on your behalf, or in connection with work performed in or on Aircraft, Watercraft, Offshore locations, underground mine sites, power stations, refineries, chemical and/or petrochemical sites.

Subcontractor and Labour Hire Injury Deductible

A deductible of \$ 25,000 Any One Occurrence (inclusive of Law Costs and Expenses) will apply in respect to any Personal Injury, Common Law Claims and/or Worker's Compensation Recovery Claims arising directly or

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indirectly out of Personal Injury to any contractor or subcontractor or labour hire staff of yours or any employee of any contractor, subcontractor or labour hire staff of yours.

This deductible does not apply to claims arising out of the activities of contractors engaged by you for purpose of maintaining your own plant, machinery, equipment or business premises.

Vacant Land Endorsement

You are not covered for liability in respect of personal injury and/or property damage arising directly or indirectly out of or caused by our in connection with any construction work or works undertaken by you, for you or on your behalf (which term shall include civil works of any description).

For the purpose of this Exclusion, Civil Works is defined as follows:

The construction, demolition, alterations and/or additions of any earthworks, excavations, foundations, retaining walls, revetments, piling, roads, bridges, sub-divisions, dams, breakwaters, tunnels, shafts, drives, drifts channels, canals, airstrips, wharves, jetties and the like.

Underground Services Condition

You are not covered for liability in respect of Personal Injury and/or Property Damage arising directly or indirectly out of or caused by or in connection with Property Damage to underground services, property or structures (such as but not limited to water, gas, sewerage, fuel pipes, electric, telephone and fibre optic cables and their supports) unless, prior to the commencement of any work, you have enquired with the relevant authorities regarding the exact location of such underground services, property or structures and have taken all precautions necessary to avoid loss or damage.

General Advice

This advice does not take into account any of your particular objectives, financial situation or needs. For this reason, before you act on this advice, you should consider the appropriateness of the advice taking into account your own objectives, financial situation and needs.

Before you make any decision about whether to acquire the policy, you should obtain and read the Product Disclosure Statement for the policy.

Brokerage/Commission

As you would be aware, we earn a Commission from Insurers for placing insurance with them. Joe Vella Insurance Brokers Pty Ltd advises that should this policy be cancelled prior to Due Date - whilst pro-rata premium (net as returned by Underwriter) will be returned, Brokerage and Commission will not.

Financial Services Guide

Please refer to our *Financial Services Guide* for important information relating to our services, specifically:

- Payment Options
- Credit/Debit Card Merchant Fees
- Privacy
- Our Remuneration

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With the introduction of the Financial Services Reform Act, the additional costs incurred to initiate, implement and regularly be regulated by auditing has had a significant impost within our business. In addition, the costs for claims management together with the services required to trade needs to be reimbursed as we do not compromise our responsibilities nor level of services offered to our clients. For these reasons we have no option but to implement the fee structure appropriate for us to remain commercially viable.