



**united insurance group**  
 AFS Licence No: 327131 ABN: 31 131 564 522



**Bluewell Pty Ltd**  
 Authorised Representative of  
 United Insurance Group  
 PO Box 8111  
 Gold Coast Mail Centre QLD 9726  
 Phone: 1300 669 664  
 Fax: 1300 669 411  
 Email: office@bluewell.com.au  
 General Broker Representative

## *Confirmation of Insurance*

24 October, 2014  
 Ref: 14101026

**Re: James Hulse**

We act as insurance brokers for the above client and at their request confirm the existence and currency of the following insurance:

**Class** : Business Pack  
**Policy No.** : To Be Advised  
**Period** : 12/09/14 to 12/09/15  
**Insurer** : Vero Insurance Limited  
**Sum Insured** : 5,000,000 million

**Covering:**

Policy Number  
 SMI017718157

Period of Cover  
 12/09/2014 to 12/09/2015 at 4pm

Cancellation effective date  
 12/09/2014

Insured Name  
 James Hulse

Address  
 18a James Street  
 NORTH BEACH  
 WA 6020

Policy Wording  
 Vero Business Insurance V6778 V3

Cover Summary  
 Situation: 18a James Street NORTH BEACH WA 6020 (Principal)

Cover	Taken
Business Property	Not Taken
Business Interruption	Not Taken
Theft	Not Taken
Money	Not Taken
Machinery	Not Taken
Electronic	Not Taken
Liability	Taken
Glass	Not Taken



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General Property	Not Taken
Goods In Transit	Not Taken
Tax Audit	Not Taken
Management Liability	Not Taken
Commercial Motor	Not taken and not included

Claims Experience  
Any claims in the last 3 years under the sections to be insured? No

Situation Details

Situation: 18a James Street NORTH BEACH WA 6020 (Principal)

Business Details  
Window Cleaning Service (Up To 2 Storey External)

Turnover / Gross Income  
\$20,000

Total number of staff - Full Time  
1

Total number of staff - Part time/Casual  
0

Situation Details

Interested Parties  
No Interested Parties noted

Public and Products Liability

Limit of Liability  
Limit of Liability - Public & Products Liability  
\$5,000,000

Additional Benefit  
Property in Physical & Legal Control - Limit  
\$250,000

Excess  
Property Damage Excess  
\$500

Imposed Conditions  
Condition # 1

Name	Labour Hire / Subcontractors Endorsement
Code	SL77
Wording	

The Public and Products liability cover section of this Policy is amended to read:  
 You have declared to us that You do not engage or expect to engage any person (other than persons engaged in Your Business under a contract of service or apprenticeship) to perform work on Your behalf or for Your benefit during the period of cover.  
 The Public and Products Liability cover section is amended to include the following additional condition under the 'Special conditions applicable to this policy section' of the Public and Products Liability cover section.  
 An Excess of \$20,000 applies to each and every claim for legal liability covered under this cover section arising directly or indirectly out of or caused by or in connection with, or for, Personal Injury to any person who is not engaged in Your Business under a contract of service or apprenticeship, but who has been engaged to perform work on Your behalf or for Your benefit. For all other claims under this cover section, the Excess applicable to this cover section which appears in the Policy Schedule applies.  
 In all other respects,



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this Policy section, conditions and exclusions remains unaltered.

**Note:** This confirmation is issued as a matter of information only and does not confer any rights upon the confirmation holder. The confirmation does not amend, extend or alter the coverage afforded by the policy/policies detailed herein.

Yours faithfully,

Simon Keplinger  
for the Company.