

## Schedule of Insurance

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**Class of Policy:** Business  
**The Insured:** Industrial Shed Pty Ltd

**Policy No:** GA701496304BUSP  
**Invoice No:** 50274  
**Our Ref:** INDUSTRIAL

**Policy Number** GA701496304BUSP  
**Period of Cover** 9/05/2022 to 9/05/2023 at 4pm  
**Insured**  
Insured Name Industrial Shed Pty Ltd  
Address Unit 1 30 Simcock Street  
SOMERVILLE, VIC, 3912

### Policy Wording

HCi Steadfast Client Trading Platform Business Insurance Policy Wording HCi SCTP BI 012022  
Effective Date 1 January 2022

### Cover Summary

**Situation: Unit 1 30 Simcock Street SOMERVILLE VIC 3912 (Principal)**

Cover	Taken
Property Damage	Taken
Business Interruption	Not Taken
Theft	Taken
Money	Not Taken
Machinery Breakdown	Not Taken
Electronic Equipment Breakdown	Not Taken
Public & Products Liability	Taken
Glass	Not Taken
General Property	Not Taken
Employee Dishonesty	Not Taken
Transit	Not Taken
Tax Audit	Not Taken

### Claims Experience

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

### Endorsements

**Endorsement # 1**

**Name** POLICY WORDING  
**Code** S900

#### Wording

HCi Steadfast Client Trading Platform Business Insurance Policy Wording dated 1 January 2022 applies to this Policy.

### Situation Details

**Situation:** Unit 1 30 Simcock Street SOMERVILLE VIC 3912 (Principal)

#### Business Details

Selected Occupation Hand Tools Wholesaling (Incl. Power Operated)  
Business Description Wholesale of belts, bearings, v-belts, greases, lubricants, power tools, hand tools, air tools, welding products, safety products, castors  
Annual Turnover \$ 500,000  
Total number of staff - Full Time 4

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Total number of staff - Part time/Casual 0

### Situation Details

#### Construction

Multiple Buildings on site No  
Year built 2007

#### Building Details

No. of Storeys 1  
Floors Concrete  
Walls Concrete Tilt Slab  
Roof Iron/Steel/Aluminium on steel  
Expanded Polystyrene (EPS) 0%

#### Fire Protection

Fire Extinguishers, Hose Reels

#### Security Protection

Deadlocks on doors, External Lighting, Local alarm

#### Other Details

Is there an ATM on premises No  
Premises Location Within an Industrial Complex  
Premises connected to town water Yes  
Type of Fire Brigade Rural or country volunteer brigade  
Store Flammable Goods No

#### Interested Parties

No Interested Parties noted

### Property Damage cover section

#### Property Damage Information

Is your premises more than 50% vacant No  
Is the building heritage or national trust listed No  
Is there storage of waste material? No  
Specify storage height? Less than 3.5m  
Is any woodworking carried out at the premises? No

#### Sum Insured

Buildings \$ Not Insured  
Method of Settlement Reinstatement or replacement  
Contents \$ 30,900  
Method of Settlement Reinstatement or replacement  
Stock \$ 154,500  
Specified Items Not Insured  
Limit of Liability \$ 222,480  
Extra cost of reinstatement \$ As per policy wording  
Removal of debris \$ 100,000  
Rewriting of records \$ 50,000  
Playing surfaces \$ 50,000

#### Optional covers

Strata title mortgagee(s) interest Not Insured  
Flood cover Not Insured

#### Applicable Excess

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Excess	\$ 500
Additional Benefit - Costs related to damage to Glass in vacant Building(s)	The Excess that applies to this additional benefit is: a) the Excess shown in the Policy Schedule; or b) \$500; whichever is the greater
Earthquake, volcanic eruption, subterranean fire or tsunami	a) \$20,000; or b) an amount equal to 1% of the Total Sum Insured for that Premises; whichever is the lesser, is payable by You during any one period of 72 consecutive hours

### Theft cover section

Contents including Stock	\$ 50,000
Cigarettes / Tobacco	\$ Not Insured
Alcohol	\$ Not Insured
<b>Specified items</b>	Not Insured
Damage to Rented Premises	\$ As per policy wording
<b>Additional benefits</b>	
Theft Without Forcible and Violent Entry	\$ 20,000
<b>Optional cover</b>	
Theft of Property Insured in the open air	\$ 5,000
<b>Applicable Excess</b>	
Excess	\$ 250

### Public and Products Liability cover section

General Liability and Products Liability	<b>Limit of liability</b> \$ 5,000,000
<b>Details of Business</b>	
Property Owner Liability only	No
<b>Contractors and Subcontractors</b>	
Do you engage contractors and/or subcontractors in your business	No
<b>Labour Hire</b>	
Do you engage labour hire or hired in labour in your business	No
<b>Designated Contracts</b>	
Do you have any contracts to be designated	No
<b>Imported Goods</b>	
Do you, or do you intend to import goods	No
<b>Hazardous Activities and Substances</b>	
Do you, or do you intend to use, store or handle hazardous substances	No

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Do you discharge waste or hazardous material into the atmosphere, sewer or elsewhere No

Do you carry out any of the following: Use of explosives, bridge construction/maintenance, demolition activities, construction or maintenance work involving chemical works, defence, mines, offshore platforms, aircraft or aviation risks, utilities, gas production, petrochemical plants, power stations, rail, ships or marine risks? No

Do you perform "hot work" away from own premises that involves the use of cutting, welding, grinding or soldering equipment? No

### Hire Out Equipment or Staff

Do you hire out equipment and/or staff? No

### USA/Canada Exports

USA / Canada Exports No

### Other Details (if applicable)

#### Additional benefit

Property in Your physical or legal control \$ 250,000

#### Applicable Excesses

Property in Your physical or legal control \$ 500

All other Property Damage claims \$ 500

### Endorsements

#### Endorsement # 1

**Name** CONFIRMATION AND CONTINUATION OF NO IMPORTING - PUBLIC AND PRODUCTS LIABILITY COVER SECTION  
**Code** S510

#### Wording

You have confirmed that You do not import goods by answering no to the question, Do you, or do you intend to import goods?

Our terms and acceptance includes reliance on this answer regardless of any disclosures made elsewhere.

Accordingly the Policy will not indemnify You for any claims under the Public and Products Liability cover section of the Policy arising from, out of, or in connection with any goods that are imported by You.

If this answer is no longer correct then the answer to the question will need to be updated accordingly and our terms and acceptance may vary.

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### General Advice Warning

This advice has been prepared without taking into account the client's objectives, financial situation or needs.

Because of that, before acting on the above advice, the client should consider its appropriateness (having regard to their objectives, needs and financial situation).

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If the advice is related to the acquisition of an insurance contract, the client should obtain a Product Disclosure Statement relating to the product before deciding whether to acquire it.