Policy Number 06A600202BPK

QBE Insurance (Australia) Ltd Head Office 82 Pitt Street Sydney NSW 2000 ABN: 78 003 191 035 AFS Licence No: 239545



Issued By QBE Insurance (Australia) Ltd

Period of Insurance From 01/10/2014 To 01/10/2015 at 4pm

This certificate acknowledges that the policy referred to is in force for the period shown. Details of the cover are listed below.

### The Insured

**LOVE 2 PARTY** 

### **Cover Details**

Risk Number 1

**Business** 

**EVENT MANAGEMENT SERVICE CONSU** 

Interested Party

None Noted

## **Broadform Liability Section**

Particulars	Total Sum Insured	Limit
Limit of liability, any one occurrence		\$10,000,000
Products liability, in aggregate		\$10,000,000
Property in Your physical and legal control	As per the policy wording	

Excess

\$500 for property damage claims only

\$0 for personal injury claims

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## Cover Details continued

Risk Number 1

**Business** 

**EVENT MANAGEMENT SERVICE CONSU** 

#### Clauses

#### IBN

IBNA Commercial/Retail/Industrial Policy wording QM515 applies when BUSINESS PACK INSURANCE is shown on the policy schedule.

QBE Trade Policy QM207 applies when TRADES PACK INSURANCE is shown on the policy schedule.

QBE Office Policy QM208 applies when OFFICE PACK INSURANCE is shown on the policy schedule.

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### **ORGANISERS**

The Liability Section of this Policy does not cover liability for claims in respect of:

- Personal injury or damage to property of persons actually participating in any performance, sport, game, contest or display involving athletic, acrobatic, military or equestrian skill or the use of firearms, missiles of any kind, explosives or combustibles.
- Personal injury or damage to property of persons caused by the use of mechanical amusement devices.

### BI1

#### INJURY TO CONTRACTOR OR LABOUR HIRE EMPLOYEE EXCESS

In respect to any personal injury occurring to any worker (as defined) for which you are covered under the Liability section of this policy, the following excess will apply.

You shall bear the first \$5,000 for any one occurrence (inclusive of Defence Costs and other costs and expenses) in respect of liability arising out of Personal Injury to Workers while such Workers are acting in such capacity.

For the purpose of this provision the term 'workers' shall mean:

- (a) any person provided to you on a temporary or permanent basis under a specific contract with a provider of Contract Labour Hire Personnel and such person remains an employee of that provider;
- (b) any person (including a person who may be an employee of a 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 the contracted work is the trade or service of such contractor

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### Cover Details continued

Risk Number 1

**Business** 

**EVENT MANAGEMENT SERVICE CONSU** 

### Clauses continued

and not that of the Business of the Insured;

(c) any person (including a person who may be an employee of a subcontractor), subcontracted to perform work on behalf of the Insured and is under the direct supervision or control of the Insured in the performance of such work.

#### PI1

CONTRACTOR, SUBCONTRACTOR AND LABOUR HIRE EXCLUSION The Liability Section of this policy does not cover liability caused by, contributed to by or arising from injury to any contractor or subcontractor or labour hire personnel of the insured or employees of any contractor or subcontractor of the insured whilst such employee or contractor or subcontractor or labour hire personnel is acting in such capacity.

For the purpose of this exclusion a:

- 1. labour hire person is a person who is:
  - a. employed by a labour hire provider; or
  - contracted as an apprentice by a labour hire provider;
     and you have contracted with the labour hire provider to use the services of the labour hire person.
- 2. labour hire provider is a person or organisation that contracts out the services of their employees and or apprentices to you.

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## **Cover Details**

Risk Number 2

Business

**EVENT MANAGEMENT SERVICE CONSU** 

Interested Party

None Noted

## **Transit Section**

Particulars	Total Sum Insured	Excess
Transit	\$15,000	\$250

Policy Number 06A600202BPK

QBE Insurance (Australia) Ltd Head Office 82 Pitt Street Sydney NSW 2000 ABN: 78 003 191 035 AFS Licence No: 239545



## Cover Details continued

Risk Number 2

Business

**EVENT MANAGEMENT SERVICE CONSU** 

Clauses

**IBN** 

IBNA Commercial/Retail/Industrial Policy wording QM515 applies when BUSINESS PACK INSURANCE is shown on the policy schedule.

QBE Trade Policy QM207 applies when TRADES PACK INSURANCE is shown on the policy schedule.

QBE Office Policy QM208 applies when OFFICE PACK INSURANCE is shown on the policy schedule.

### **Additional Clauses**

- A00007
  - \*\* ASBESTOS ATTACHMENT \*\*
    Asbestos Exclusion Endorsement

This exclusion applies to the Broadform Liability Section
This policy does not cover Liability resulting from the existence,
mining, handling, processing, manufacture, sale, distribution, storage
or use of asbestos, asbestos products and/or products containing
asbestos.

## **End of Certificate**