# **Business Insurance Certificate of Currency**

Policy Number: 15T4916169



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**Certificate Date** 03 April, 2023

Insurer

Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance

## **Important Information**

The policy referred to below is current as at the date of issue of this certificate. Whilst a policy expiration date has been indicated, please note that the policy may be cancelled prior to this date.

Accordingly, reliance should not be placed on the policy expiration date.

28/02/2023 to 28/02/2024 at 4pm Period of Cover

**Endorsement effective date** 28/02/2023

Insured

**Insured Name** JCare Quality Services

**ABN** 88 627 060 851 Address 66 Lithgow Street

Campbelltown, NSW, 2560

**Policy Wording** 

Steadfast

### **COVERS FOR ALL SITUATIONS**

# Public and Products Liability

**Limit of Liability** 

Limit of Liability - Public & Products Liability 20,000,000

**Additional Benefit** 

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

**Imposed Conditions** 

Condition # 1

Name **Exclusion - Molestation** 

Code LE40

Wording

We do not cover any liability in connection with the molestation of any person by: (a) You; (b) Your employee; or (c) any person whose actions for which You may be liable. 2. We will not pay Your Legal Costs, and We will not have any duty to defend any suit against You seeking damages on account of any such Personal Injury.

Condition # 2

Name Exclusion - A.I.D.S. and Transmissible Diseases

Code LE44

Wording

We do not cover any liability arising directly or indirectly out of or caused by or in connection with: 1. any event that causes Acquired Immune Deficiency Syndrome (AIDS); 2. any event that causes the presence of Human Immunodeficiency Virus (HIV); 3. the transmission of any sexually transmissible disease; and 4. the transmission of any disease by or through contact with blood.

Condition #3

Name Professional Liability & Treatment Exclusion

Code LE62

Wording

Exclusion 5. Breach of professional duty of the Policy is hereby deleted and replaced by: 5. Breach of professional duty a) arising out of any breach of duty owed in a professional capacity by You and/or

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any person(s) for whose breaches You may be held legally liable, or b) the prescription or administration of treatment by You or on Your behalf.

Condition #4

Name Welding Condition

Code LE63

Wording

We do not cover any liability in respect of claims arising out of grinding, cutting, heating, welding or similar operation in which welding equipment is used, unless such activity is conducted in strict compliance with the Australian Standard(s) issued by the Standards Association of Australia.

### **Situation Details**

Situation: 66 Lithgow Street Campbelltown NSW 2560 (Principal)

### **Business Details**

House Cleaning Service

Homecare, Respite, community access (including transport), yard maintenance/gardening, and general cleaning

#### **Interested Parties**

No Interested Parties noted

This is to certify cover has been granted in terms of CGU's standard policy (a copy of which is available on request) and that cover is subject to the terms, conditions, exclusions and endorsements of that policy.

This certificate is not a substitute for the Policy of Insurance issued. The policy, not this certificate, details the rights and obligations and the extent of your insurance cover.

Yours faithfully,

Commercial Underwriting

**CGU** Insurance

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