

**BUSINESS PACK INSURANCE / CERTIFICATE OF CURRENCY** Policy Number: **41U614984BPK**

This certificate acknowledges that the policy referred to is in force for the period shown.

Details of the cover are listed below.

Policy Number: 41U614984BPK  
 Period of Insurance: From 28/04/2021 to 28/04/2022 at 4.00pm  
 Insured Name: LOTUS COMMERCIAL PTY LTD  
 ABN Number: Not Provided

Liability Section		Sum Insured	Excess
Location:	58 DOUGHARTY RD HEIDELBERG WEST VIC 3081	Liability: \$20,000,000	
Type of Business:	CLEANING SERVICE NOC	Property Owner: No	
		Property Damage Excess:	\$500

Interested Party: None Noted

**Clauses**

- S22

**CLEANING CONTRACTOR EXCLUSION**

The Public and products liability cover section of this Policy does not cover liability in respect of Personal injury, Property damage or Advertising injury arising directly or indirectly out of or caused by or in connection with:

1. loss of keys to any premises
2. cleaning activities performed during trading or business hours in shopping centres, shopping malls, arcades or supermarkets, inclusive of their car parks.

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The Public and products liability cover section does not cover liability in respect of Personal injury, Property damage or Advertising injury arising directly or indirectly out of or caused by or in connection with:

1. scratches to the windows and/or protective or reflective film applied thereto
2. You operating externally above the second floor of any building

- PS1

**CONTRACTOR, SUBCONTRACTOR AND LABOUR HIRE EXCLUSION**

The Public and products liability cover 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 employee 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
  - b. 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.

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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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**PROPERTY DAMAGE EXCESS**

Claims in relation to Property Damage are subject to an excess of:

- (a) \$500, or
- (b) the excess shown on the Policy Schedule whichever is the greater.

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**APPLICABLE POLICY WORDING**

When BUSINESS PACK INSURANCE is shown on the Policy Schedule Commercial/Retail/Industrial Policy wording QM485 applies.

When TRADES PACK INSURANCE is shown on the Policy Schedule QBE Trade Policy QM207 applies.

When OFFICE PACK INSURANCE is shown on the Policy Schedule QBE Office Policy QM208 applies.

- C01

**INFECTIOUS OR COMMUNICABLE DISEASE, BACTERIA AND VIRUS CONDITION**

We will not cover Personal Injury as a result of your reckless disregard of any guidelines, principles or instruction issued by the Australian Government, relevant State or Territory Government, the New Zealand Government or any other relevant Government jurisdiction you operate in, regarding any infectious or communicable disease, bacteria or virus.

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Issued by: QBE Australia

Date Issued: 28. April 2021

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**End of Certificate.**