

CERTIFICATE OF INSURANCE

From: Mark Adams

We hereby confirm that we have arranged the insurance cover mentioned below:

ABE Education & Access Property Services
54 MORRIS STREET
SUMMER HILL NSW 2130

Date: 18/07/2022

Our Reference: ABE EDU

RENEWAL

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Class of Policy: Business Insurance

Insurer: The Hollard Insurance Company Pty Ltd
Level 12, 465 Victoria Avenue, Chatswood NSW 2067
ABN: 78 090 584 473

The Insured: ABE Education & Access Property Services

Policy No: GA700808651BUSP

Invoice No: 52630

Period of Cover:

From 20/03/2022
to 20/03/2023 at 4:00 pm

Details:

See attached schedule for a description of the risk insured

IMPORTANT INFORMATION

The Proposal/Declaration:

- is to be received and accepted by the Insurer
- has been received and accepted by the Insurer

The total premium as at the above date is:

- to be paid by the Insured
- part paid by the Insured
- paid in full by the Insured
- paid by monthly direct debit

Premium Funding

- This policy is premium funded

Please note that the policy defined above is subject to the receipt of the Proposal Declaration and acceptance by the Insurer (if not already completed and accepted) and subject to the full receipt and clearance of the total premium payable by the insured.

Schedule of Insurance

Class of Policy: Business Insurance
The Insured: ABE Education & Access Property Services

Policy No: GA700808651BUSP
Invoice No: 52630
Our Ref: ABE EDU

Policy Number GA700808651BUSP
Period of Cover 20/03/2022 to 20/03/2023 at 4pm
Insured
Insured Name Abe Education & Access Property Services
Address 54 Morris Street
SUMMER HILL, NSW, 2130

Policy Wording

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

Cover Summary

Situation: 54 Morris Street SUMMER HILL NSW 2130 (Principal)

Cover	Taken
Property Damage	Not Taken
Business Interruption	Not Taken
Theft	Not 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

INFORMATION FROM THE NSW EMERGENCY SERVICES LEVY INSURANCE MONITOR

Information

The Emergency Services Levy ("ESL") is an amount included by an insurance company in a premium payable for the issue of a regulated contract of insurance for the purpose of recouping emergency service contributions required to be paid by the insurance company and which are used to fund emergency services in NSW in the financial year in which the contract of insurance commences.

The Insurance Monitor

The office of the Insurance Monitor was established, in June 2016, as an independent body. Among the functions of that office is to provide information and advice about emergency services levy reform and to monitor the prices for the issue of regulated contracts of insurance. Professor Allan Fels AO and Professor David Cousins AM were appointed by the NSW Government as the Emergency Services Levy Insurance Monitor and Deputy Monitor, respectively on 8 June 2016.

If you would like further information

Contact Coverforce Insurance Broking Pty Ltd (ARs) in the first instance if you have questions about your policy. Information about the Insurance Monitor can be found at: www.eslinsurancemonitor.nsw.gov.au

Claims Experience

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

Endorsements

Endorsement # 1

Name POLICY WORDING

Class of Policy: Business Insurance
The Insured: ABE Education & Access Property Services

Policy No: GA700808651BUSP
Invoice No: 52630
Our Ref: ABE EDU

Code S900

Wording

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

Endorsement # 2

Name NSW SMALL BUSINESS STAMP DUTY EXEMPTION
Code S800

Wording

The Policy Terms and Conditions are amended by the inclusion of the following provisions:

The Insured has provided a small business declaration as required under the Duties Act 1997 (NSW) in a manner approved by the Chief Commissioner of Revenue (NSW) to the effect that the person is a small business (within the meaning of s152-10(1AA) of the Income Tax Assessment Act 1997) at the time the Policy is effected or renewed ('the declaration').

Hollard Commercial Insurance has relied upon the declaration in calculating the premium. The Insured acknowledges that Hollard Commercial Insurance has not collected any Stamp Duty in relation to the Public and Product Liability cover section of the Policy (the Small Business Stamp Duty Amount).

The Insured agrees to retain the declaration for not less than 7 years and to provide a copy of the declaration to Hollard Commercial Insurance on demand at any time during those 7 years. The Insured indemnifies Hollard Commercial Insurance in respect of any amount Hollard Commercial Insurance may be required to pay to Revenue NSW (including the Small Business Stamp Duty Amount plus penalties, interest and costs) if the Insured fails to provide a copy of the declaration or if Revenue NSW determines that the declaration is not valid or is false or misleading. Any such amount paid by Hollard Commercial Insurance to Revenue NSW will be considered premium in respect of the Period of Insurance and any failure by the Insured to pay Hollard Commercial Insurance will have the same consequences under the Policy as failure to pay any other amount of premium (subject to applicable laws).

Situation Details

Situation: 54 Morris Street SUMMER HILL NSW 2130 (Principal)

Business Details

Selected Occupation	Building Service (Consulting Only)
Annual Turnover	\$ 180,000
Total number of staff - Full Time	1
Total number of staff - Part time/Casual	0

Situation Details

Premises Location Main or Suburban street

Interested Parties

No Interested Parties noted

Public and Products Liability cover section

	Limit of liability
General Liability and Products Liability	\$ 10,000,000

Details of Business

Property Owner Liability only No

Contractors and Subcontractors

Do you engage contractors and/or subcontractors in your business No

Labour Hire

Do you engage labour hire or hired in labour in your business No

Designated Contracts

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Do you have any contracts to be designated No

Imported Goods

Do you, or do you intend to import goods No

Hazardous Activities and Substances

Do you, or do you intend to use, store or handle hazardous substances No

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 BREACH OF PROFESSIONAL DUTY EXCLUSION
Code S508

Wording

Despite anything contained elsewhere in the Policy, under the Public and Products Liability cover section of the Policy, exclusion 5) 'Breach of professional duty' is deleted and replaced by the following: any breach of duty owed in a professional capacity by You and/or any person(s) for whose breaches You may be held legally liable including any related error or omission, but this exclusion shall not apply to claims:

- a) arising out of the rendering of or failure to render professional medical advice by Medical Persons employed by You to provide first aid and other medical services on Your premises;
- b) arising out of advice given in respect of the use or storage of Your Products

Other than set out above, the terms, conditions, exclusions and limitations contained in the Policy are set out in the Policy.

Endorsement # 2

Name SPECIFIC ACTIVITIES EXCLUSION
Code S513

Wording

Despite anything contained elsewhere in the Policy, We 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:

- 1. any training or education of clients employees or members of the public apart from

Schedule of Insurance

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passive classroom/lecture style training, instructional or educational sessions;
2. any construction/engineering project management activities;
3. any carrying out, supervision or contracting out of any manual work or providing any Products.

Other than set out above, the terms, conditions, exclusions, and limitations contained in the Policy are set out in the Policy.

Endorsement # 3

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.