

# Professional Indemnity Insurance Certificate of Currency

Policy Number EJA066008PID

Client Number EJ132838

Client Name ADELAIDE INSURANCE BUILDERS

ADELAIDE INSURANCE BUILDERS  
PO BOX 487  
LONSDALE SA 5160

## Notice Sent Via: Elders Insurance

ELDERS INSURANCE ADE & HILLS

ABN: 41 152 852 625

PO BOX 4115

NORWOOD SOUTH SA 5067

(P) 0883649400

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(E) adelaideandhillsinsurance@elders.com.au

## Period of Insurance

From 12/07/2022 To 12/07/2023 at 4pm

Issued By  
Elders Insurance (Underwriting Agency) Pty Limited

This certificate confirms this policy is in force for the period shown, subject to the policy terms, conditions and exclusions. It is a summary of cover only (for full details, refer to the current Policy Wording/Product Disclosure Statement and schedule). It does not alter, amend or extend the policy. The information is current only at the date of printing.

## The Insured

ADELAIDE INSURANCE BUILDERS PTY LTD

## Cover Details

Risk Number 1

Insured's Profession AS DESCRIBED BELOW

Retroactive date 12/07/2018

## Professional Indemnity Section

Civil Liability Cover	Limit	Deductible
Limit of indemnity, any one claim	\$10,000,000	\$1,000 Each and every claim
Limit of indemnity, in the aggregate	\$10,000,000	

### State / Territory Breakdown

South Australia 100.0000%

## Clauses

### Q5A

Policy Wording QM2640

Any reference to any other policy wording shown above is deleted in its entirety.

This policy schedule should be read in conjunction with Policy Terms, Conditions, Definitions and Exclusions as detailed in the enclosed Policy Wording "Risk management professionals Civil liability

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## Cover Details *Continued*

### Clauses *continued*

professional indemnity insurance policy" Reference: QM2640-1118.

The reference to the Insured's profession above is a summary only.

Please refer to the definition of "Your profession" in the policy wording for the actual scope of coverage provided.

#### **A01**

##### YOUR PROFESSION (AMENDED)

It is agreed that Section 7: Definitions, Your Profession is deleted in its entirety and replaced with the following Term and Meaning:  
Your Profession: Insurance damage assessment reports for a fee.  
All other terms and conditions of the Policy remain unchanged

#### **A02**

##### LIMIT OF INDEMNITY COST INCLUSIVE (AMENDED)

It is agreed Section 6: General conditions, Limit of indemnity is deleted in its entirety and replaced with the following:  
Limit of Indemnity  
Our total liability for any one claim or loss, including costs and expenses, will not exceed the limit of indemnity and our total liability in the aggregate in respect of all claims or losses, including costs and expenses, during the period of insurance, will not exceed the aggregate limit of indemnity.  
This clause does not increase any sub-limit in the policy.  
In all other respects the policy remains unaltered

#### **A03**

##### CONSTRUCTION EXCLUSION

It is agreed that Section 4: Exclusions is amended to include the following exclusion:

##### Construction

We shall not be liable under this policy to provide indemnity in respect of any claim made against you directly or indirectly based upon, attributable to, or in consequence of:

1. any defect in raw material; or
2. the physical act of manufacture, construction, installation, maintenance, or demolition by you or on your behalf, including defective workmanship; or
3. the supervision of the physical act of manufacture, construction, installation, maintenance or demolition.

In all other respects the policy remains unaltered.

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## Cover Details *Continued*

### Clauses *continued*

#### A04

#### PRODUCTS LIABILITY EXCLUSION

It is agreed that Section 4: Exclusions is amended to include the following exclusion:

Products liability

We shall not be liable under this policy to provide indemnity in respect of any claim made against you directly or indirectly based upon, attributable to or in consequence of any product designed, manufactured or distributed by you, including the costs of any product recall or any indirect or consequential loss.

In all other respects the policy remains unaltered.

**End of Certificate.**

