



**Osman Insurance Brokers Pty Ltd**  
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OSMAN  
 INSURANCE  
 BROKERS

## CERTIFICATE OF CURRENCY

**From:** Luke Sussmann

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

Bay Group Trading Pty Ltd  
 67 Caroline St  
 EAST GOSFORD NSW 2250

**Date:** 15/10/2018  
**Our Reference:** INNOVATIVE  
**NEW POLICY**

**Class of Policy:** BUSINESS INSURANCE  
**Insurer:** QBE Insurance (Australia) Limited  
 85 Harrington St Sydney 2000  
 ABN: 35 000 456 799  
**The Insured:** BAY GROUP TRADING PTY LTD

**Policy No:** 130U427953BPK  
**Invoice No:** 58649  
**Period of Cover:**  
 From 16/10/2018  
 to 16/10/2019 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:** BAY GROUP TRADING PTY LTD

**Policy No:** 130U427953BPK  
**Invoice No:** 58649  
**Our Ref:** INNOVATIVE

### QBE BUSINESS PACK POLICY SCHEDULE

Policy number 130U427953BPK  
Insured BAY GROUP TRADING PTY LTD  
Period of cover 16-10-2018 to 16-10-2019

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### SITUATION 1 DETAILS

Business Supply and fit vinyl wraps, Marine Ceramic coatings & Innovative coverings of America Products including Nuteak and NautikFlor.  
Situation 67 CAROLINE ST, EAST GOSFORD NSW 2250

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### PUBLIC AND PRODUCTS LIABILITY COVER SECTION

Number of Employees 1  
Property Owners Only? No

	<b>Sum Insured</b>
Public Liability	\$ 10,000,000 Any one occurrence
Products Liability (Any One Occurrence)	\$ 10,000,000 Any one occurrence and in the aggregate any one period of insurance
Goods in Physical Control	\$ 250,000

#### Note

The rating of this section is based on your business turnover being \$500000. If there is any change to this, you must notify the broker or the company.

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