

WHITE Insurance Brokers

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CERTIFICATE OF CURRENCY

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

LCollect Pty Ltd
Suite 101B, Level 1
55 Mountain Street
ULTIMO NSW 2007

Date: 17/01/2019

Our Reference: LCOLLECT

RENEWAL

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Class of Policy: AICA Scheme

Insurer: Lloyds Of London
One Lime Street, London, EC3M 7HA, UK
ABN:

The Insured: LCollect Pty Ltd

Policy No: AICASCHE313V3165

Invoice No: 23316

Period of Cover:

From 1/01/2019
to 1/01/2020 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: AICA Scheme
The Insured: LCollect Pty Ltd

Policy No: AICASCHE313V3165
Invoice No: 23316
Our Ref: LCOLLECT

AUSTRALIAN INVESTIGATORS & COMMERCIAL AGENTS SCHEME

This policy has been written through:
Winsure Underwriting Pty Ltd. ABN 68 169 336 252. AFSL 459637.
Level 5, 97-99 Bathurst Street, Sydney, NSW 2000

INSURER:
100% Lloyd's Of London

THE INSURED:
LCollect Pty Ltd
inVestcol Pty Ltd
Including all named entities, their employees, volunteers and named sub-contractors, and/or subsidiary and/or related Corporations as defined under Australian Corporations Law and/or financiers and all parties for whom the insured undertakes to insure for their respective rights, interests and liabilities.

INTERESTED PARTIES:
All State & Territory Registrars and Licensing Authorities for their respective rights and interests.
Trustees of the Sisters of Saint Joseph. ABN 33 293 441 659 for their respective rights and interests.
679 Bourke Street Pty Ltd (ABN 79 000 781 359) for their respective rights and interests.

LOCATION:
Worldwide Cover Excluding USA & Canada

OCCUPATION:
Principally providers of all Investigation, Debt Collection, Credit Management, Process Serving & Private Bailiff, Claims Management, Repossession, Training, Development & Assessment, Insurance Risk Surveying & Assessing, Security & Risk Management, Audit & Assessment, Security, Surveillance & Investigation Equipment Installation & Operation, Locksmith, Drug & Alcohol Testing.

BUSINESS ACTIVITIES:
Including, but not limited to all;
Investigation
Debt Collection
Credit Management
Process Serving & Private Bailiff
Claims Management
Repossession
Training, Developing & Assessment
Insurance Risk Surveying & Assessing
Security & Risk Management, Audit & Assessment
Security, Surveillance & Investigation Equipment Installation & Operation
Locksmith
Drug & Alcohol Testing

Schedule of Insurance

Class of Policy: AICA Scheme
The Insured: LCollect Pty Ltd

Policy No: AICASCHE313V3165
Invoice No: 23316
Our Ref: LCOLLECT

PROFESSIONAL INDEMNITY:

COVERAGE:

The Insurer agrees to indemnify the Insured against all sums which the Insured becomes legally liable to pay as a result of a claim first made against the Insured and notified to the Insurer during the period of cover for breach of professional duty arising from any civil liability, act, error or omission in the conduct of the Insured's business.

LIMIT OF INDEMNITY:

\$ 5,000,000 Any one claim
\$20,000,000 Any one period in the aggregate for all claims made against the Insured during the period of insurance.

SUB LIMITS OF INDEMNITY:

\$ 250,000 Disciplinary Proceedings & Inquiry Costs
\$ 500,000 ASIC Approved External Disputes Resolution Costs
\$ 250,000 Fidelity Guarantee

EXCESS:

NIL

RETROACTIVE DATE:

Unlimited, Excluding known circumstances and claims

TERRITORIAL LIMITS:

Worldwide Excluding USA & Canada

JURISDICTION:

Worldwide Excluding USA & Canada

POLICY EXTENSIONS:

Continuous Cover	:	Civil Liability
Loss of Documents	:	Defamation, Libel & Slander
Disciplinary Proceedings & Inquiry Costs	:	Contractual Liability
Fraud & Dishonesty of Employees	:	Trade Practices Act & Related Legislation
Automatic Reinstatement	:	Intellectual Property
Joint Venture Liability	:	Contractors, Sub-Contractors, Consultants & Agents
Newly Acquired or Created New Subsidiaries	:	External Disputes Resolution
Fidelity Guarantee	:	Automatic Run-off Cover
Breach of Warranty	:	Estates & Legal Representatives
Public Relations Expenses	:	Extended Reporting Period

POLICY EXCLUSIONS:

Asbestos	:	War & Terrorism
Directors & Officers Liability	:	Subrogation Waiver
Trading Debts	:	Assumption of Liability
Dishonest, Fraudulent or Criminal Acts	:	Prior Claims or Known Circumstances
Employer's Liability	:	Liquidated Damages
Radioactivity	:	Controlling or Financial Interests
Fines, Penalties, Punitive or Aggravated Damages:	:	

Schedule of Insurance

Class of Policy: AICA Scheme
The Insured: LCollect Pty Ltd

Policy No: AICASCHE313V3165
Invoice No: 23316
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BROADFORM LIABILITY: (PUBLIC & PRODUCTS LIABILITY & ADVERTISING INJURY)

COVERAGE:

The Insurer will cover your legal liability to pay compensation for personal injury or property damage occurring within the geographical limit as a result of an occurrence arising out of your business. The Insurer will not pay more than the limit of liability shown on the current schedule under the public and products liability cover section in respect of any one claim or series of claims arising out of any one occurrence or, for products liability, in respect of all claims during the period of cover.

LIMIT OF INDEMNITY:

\$20,000,000 Public Liability & Advertising Injury any one occurrence
\$20,000,000 Products Liability any one occurrence
\$ 1,000,000 Property in Care, Custody and Control, any one occurrence and in the aggregate
\$ 1,000,000 Driving Risk Extension, any one occurrence and in the aggregate

EXCESS:

Nil

POLICY EXTENSIONS:

Property in your Care, Custody & Control : Driving Risk
Vehicles Used as a Tool Of Trade : Cross Liability
Vehicles Unloading or Loading Goods : Court Attendance Costs

POLICY EXCLUSIONS:

Property Owned by You : Libel & Slander
Property in Your Care, Custody & Control : Liquidated Damages
Aircraft, Hovercraft Or Watercraft : Pollutants
Aircraft Products : Vehicles
Damage to Products : War, Terrorism, Radioactivity
Faulty Workmanship : Advertising Injury
Loss of Use : Asbestos
Product Guarantee : Breach of Professional Duty
Product Recall : Contractual Liability
Punitive, Exemplary or Aggravated Damages : Fines & Penalties
Information Technology Hazards, Computer Data, : Employers Liability
Program and Storage Media

DRIVING RISK EXTENSION:

Notwithstanding Exclusion 3.3.2 of this Policy, this Policy shall be deemed to include the Insured's liability for personal injury and or property damage as a result of an occurrence involving any vehicles, not being the Insured's, in their possession, custody or control and arising from use of such vehicles, for the purposes of repossession. Provided that our liability under this extension shall not exceed \$1,000,000 in respect of any damage to the repossessed vehicle during any one period of insurance in respect of any one claim or series of claims arising out of any one occurrence. All other personal injury and or property damage is limited to \$20,000,000 during any one period of insurance in respect of any one claim or series of claims arising out of any one occurrence.

SECURITY, SURVEILLANCE & INVESTIGATION EQUIPMENT INSTALLATION & OPERATION ENDORSEMENT:

Notwithstanding Definition 1.18.2 and Exclusions 3.6 and 3.17 of this Policy, the Policy shall be deemed to include the Insured's liability for personal injury and or property damage as a result of an occurrence involving the installation and or operation of any security, surveillance and investigation equipment. It is a condition of the Policy that when installing any equipment, if any part of the installation process is governed by legislation, such as electrical wiring, requiring the work to be carried out by a licensed and or qualified person then that part of the installation process must be carried out by appropriately licensed and or qualified tradesmen.