

WHITE Insurance Brokers

ABN 60 116 978 253

ACN 116 978 253

AFS Licence 295436 ACL Licence 295436

7 Llewellyn Place
Eumemmerring
VIC 3177

PO Box 2191
FOUNTAIN GATE VIC 3805

Tel: 03 8790 5701
Fax: 03 8790 5702
Mob: 0412 135 562
Email: info@whiteinsure.com.au

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: 30/12/2020

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: AICAS315V3165

Invoice No: 27370

Period of Cover:

From 1/01/2021
to 1/01/2022 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

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

Policy No: AICAS315V3165
Invoice No: 27370
Our Ref: LCOLLECT

AUSTRALIAN INVESTIGATORS & COMMERCIAL AGENTS SCHEME

This policy has been written through:
Agile Underwriting Services Pty Ltd. ABN 48 607 908 243. AFSL 483374.
Level 5, 63 York Street, Sydney, NSW 2000

INSURER:

100% Certain Underwriters at Lloyd's

THE INSURED:

LCollect Pty Ltd
inVestcol Pty Ltd
Retraite Juene 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: AICAS315V3165
Invoice No: 27370
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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
\$250,000 Fines & Penalties
\$250,000 Fidelity Guarantee
\$250,000 Statutory Liability
\$250,000 Legal Defence Costs
\$250,000 Public Relations Expenses
\$250,000 Cyber Liability
Unlimited ASIC Approved External Disputes Resolution Costs

EXCESS:

NIL

RETROACTIVE DATE:

Unlimited, Excluding known circumstances and claims

TERRITORIAL LIMITS:

Worldwide Excluding USA & Canada

JURISDICTION:

Worldwide Excluding USA & Canada

POLICY EXTENSIONS:

Defamation	:	Run Off Cover Insured Entity
Competition & Consumer Legislation	:	Joint Venture Liability
Intellectual Property	:	Continuous Cover
Retroactive Date	:	Sub-Contractors
Advancement of Costs	:	Spousal Liability
Loss of Documents	:	Cyber Liability
Fraud & Dishonesty	:	Statutory Liability
Enquiry Costs	:	Fidelity
Extended Reporting Period	:	Previous Business
Court Attendance Costs	:	Public Relations Expenses
Mitigation of Costs	:	Newly Created Subsidiary
Privacy Breach Costs	:	Automatic Reinstatement
Fines & Penalties	:	External Disputes Resolution
Pro-bono or Voluntary Advice or Services	:	Sale or Supply of Goods

POLICY EXCLUSIONS:

Asbestos	:	Nuclear
Assumed Duty or Obligation	:	Other Insurances
Bodily Injury & Property Damage	:	Pollutants
Conflict of Interest	:	Prior or Pending
Deregistration	:	Related or Associated Entities
Failure to Arrange Insurance	:	Retroactive Date
Fines & Penalties	:	Sale or Supply of Goods
Fraud & Dishonesty	:	Territorial Limits
Insolvency	:	Terrorism
Investment Performance	:	Trading Debts
Jurisdictional Limits	:	War
Mergers or Acquisitions	:	

Schedule of Insurance

Class of Policy: AICA Scheme	Policy No: AICAS315V3165
The Insured: LCollect Pty Ltd	Invoice No: 27370
	Our Ref: LCOLLECT

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	:	Cross Liability
Vehicles Used as a Tool Of Trade	:	Vehicles Unloading or Loading Goods
Court Attendance Costs	:	Sale or Supply of Goods
Driving Risk	:	

POLICY EXCLUSIONS:

Advertising Liability	:	Other Insurance
Aircraft Products	:	Pollution
Aircraft, Watercraft, Hovercraft	:	Professional Liability
Contractual Liability	:	Punitive or Liquidated Damages
Custody & Control	:	Radioactive Contamination
Cyber Risks	:	Repair & Replacement
Deliberate Acts	:	Specific Products & Substances
Injury to Employees	:	Terrorism
Motor Liability	:	Waived or Limited Rights
North America	:	War

TRADE PRACTICES ACT & RELATED LEGISLATION:

Australian Securities and Investments Commission Act 2001
Competition and Consumer Act 2010
Tax Agents Services Act 2009
National Consumer Credit Protection Act 2009
Corporation Act 2001
Superannuation Industry (Supervision) Act 1993 as amended
Trade Practices Act 1974 and corresponding consumer protection provisions of New Zealand and Australian State or Territories Fair Trading legislation

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.

Schedule of Insurance

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

Policy No: AICAS315V3165
Invoice No: 27370
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NAMED SUB-CONTRACTORS CLAUSE:

It is hereby declared and agreed that for the purposes of this Policy, the Named Sub-Contractor(s) are included as Insured(s) PROVIDED ALWAYS THAT this cover shall only apply to services provided for and on behalf of the entity included in the schedule as the Insured.

Named Sub-Contractor(s):

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The Insured: LCollect Pty Ltd

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GENERAL ADVICE

We are required to issue you with a General Advice whenever we provide you with general advice or factual information. **General advice:** Is financial product advice that is not personal. **Disclaimer:** This advice may be based on incomplete or inaccurate information relating to your circumstances and because of that you should, before acting on the advice, consider the appropriateness of the advice, having regard to your own circumstances and you should consider obtaining independent advice before making any decision to purchase a product. **Factual Information:** Is information which does not contain an opinion or recommendation of any kind (actual or implied). The communication may contain only objectively ascertainable information, whose truth or accuracy cannot reasonably be questioned. This General Advice accompanies your invoice and schedule which details the insurance contract that we have arranged for you. Please check the accuracy of the Information contained within and immediately advise us of any errors, alterations or additional information. **This General Advice is current as at the date issued.**

PRIVACY COLLECTION STATEMENT

Privacy – We are committed to protecting your privacy. We use the information you provide to advise about and assist with your insurance needs. We provide your information to insurance companies and agents that provide insurance quotes and offer insurance terms to you or the companies that deal with your insurance claim (such as loss assessors and claims administrators). Your information may be given to an overseas insurer (like Lloyd's of London) if we are seeking insurance terms from an overseas insurer or to reinsurers who are located overseas. We will try to tell you where those companies are located at the time of advising you and if necessary, seek your consent before disclosing your information to them. We do not trade, rent or sell your information. If you don't provide us with full information we can't properly advise you, seek insurance terms for you or assist with claims and you can breach your duty of disclosure. For more information about how to access the personal information we hold about you, how to have the information corrected and how to complain if you think we have breached the privacy law, ask us for a copy of our Privacy Policy or visit our website.