

GENERAL & PRODUCTS LIABILITY SCHEDULE

Policy Number:	10M 659658		
Insured:	Tilecorp Pty Ltd		
Business Description:	Commercial wall and floor tilers. Stonemason.		
Period of Insurance:	<i>(From)</i>	02/07/2017	at 4:00pm local time at the place of issue
	<i>(To)</i>	01/07/2018	at 4:00pm local time at the place of issue
Limit of Indemnity:			
Public Liability:	\$20,000,000	any one Occurrence	
Advertising Injury:	\$20,000,000	any one Occurrence	
Products Liability:	\$20,000,000	any one Occurrence and in the aggregate for any one Period of Insurance	
Property in Your care, custody or control:			
	\$250,000	any one Occurrence	
Excess:	\$2,500	any one Occurrence except:	
Wording:	CGU Steadfast General & Products Liability Insurance Policy (CID0157 REV7 6/15)		
Endorsement(s):	Silica Exclusion		
Premium:	As Agreed		

IMPORTANT INFORMATION

About CGU

CGU Insurance Limited is the underwriter of this insurance policy. Our Australian Business Number is 27 004 478 371. Our Australian Financial Services License Number is 238291. In this Policy CGU Insurance Limited is called "We," "Us," or "Our."

Intermediary remuneration

CGU pays remuneration to insurance intermediaries when We issue, renew or vary a policy the intermediary has arranged or referred to Us.

The type and amount of remuneration varies and may include commission and other payments. . If You require more information about remuneration We may pay Your intermediary You should ask Your intermediary.

Section 40 Insurance Contracts Act 1984 (Cth)

The following applies only to this Policy where there is a claims made endorsement attached to the Policy and where the endorsement is written on a 'claims made and notified basis'. This Policy does not provide any cover for Claims made before the Period of Insurance or after the expiry of this Policy. However, under section 40(3) of the Insurance Contracts Act 1984 (Cth) (ICA) We are not relieved of liability by only that the Claim was made after the expiration of the insurance if:

- a) You give Us notice in writing before the Policy expires of facts which might give rise to a Claim against You; and
- b) that notice is given to You as soon as reasonably practical after You became aware of those facts.

You do not need to tell Us anything that:

- reduces the risk We insure You for; or
- is common knowledge; or
- We know or should know as an insurer; or
- We waive Your duty to tell Us about.

If you do not tell us something

If You do not tell us anything You are required to, We may cancel Your contract or reduce the amount We will pay You if You make a claim, or both. If Your failure to tell Us is fraudulent, We may refuse to pay a claim and treat the contract as if it never existed.

General Insurance Code of Practice

We proudly support the General Insurance Code of Practice.

The purpose of the Code is to raise standards of practice and service in the general insurance industry.

The objectives of the Code are:

- to commit Us to high standards of service
- to promote better, more informed relations between Us and You
- to maintain and promote trust and confidence in the general insurance industry
- to provide fair and effective mechanisms for the resolution of complaints and disputes between Us and You; and
- to promote continuous improvement of the general insurance industry through education and training.

Our commitment to you

We have adopted and support the Code and are committed to complying with it. Please contact Us if You would like more information about the Code.

Our service commitment

We are proud of Our service standards and support the General Insurance Code of Practice. In an unlikely event that You are not satisfied with the way in which We have dealt with You, as part of Our commitment to customer service, We have an internal dispute resolution process in place to deal with any complaint You may have.

Please contact Your nearest CGU Insurance office if You have a complaint, including if You are not satisfied with any of the following:

- one of Our products
- Our service
- the service of Our authorised representatives, loss adjusters or investigators; or
- Our decision on Your claim.

Our staff will help You in any way they can. If they are unable to satisfy Your concerns, they will refer the matter to their supervisor or manager. If the manager cannot resolve the matter, the manager will escalate the matter to Our internal dispute resolution department. Further information about Our complaint and dispute resolution procedure is available by contacting Us.

How CGU protects your privacy

We use information provided by Our customers to allow Us to offer Our products and services. This means We may need to collect Your personal information, and sometimes sensitive information about You as well (for example, health information for travel insurance). We will collect this information directly from You where possible, but there may be occasions when We collect this information from someone else.

We will only use Your information for the purposes for which it was collected, other related purposes and as permitted or required by law. You may choose not to give Us Your information, but this may affect Our ability to provide You with insurance cover.

We may share this information with companies within Our group, government and law enforcement bodies if required by law and others who provide services to Us or on Our behalf, some of which may be located outside of Australia.

For more details on how We collect, store, use and disclose Your information, please read Our Privacy Policy located at www.cgu.com.au/privacy. Alternatively, contact Us at privacy@cgu.com.au or 13 15 32 and We will send You a copy. We recommend that You obtain a copy of this Policy and read it carefully.

By applying for, using or renewing any of Our products or services, or providing Us with Your information, You agree to this information being collected, held, used and disclosed as set out in this Policy.

Our Privacy Policy also contains information about how You can access and seek correction of Your information, complain about a breach of the privacy law, and how We will deal with Your complaint.

Interest on unallocated premium

If We are unable to issue Your insurance when We receive Your application, We are required to hold your premium in a trust account on Your behalf until Your insurance can be issued. We will retain any interest payable by Our bank to meet, among other things, bank fees and other bank costs We incur in operating the account.

Date	29th June, 2017
Signed for and on behalf of CGU Insurance Limited	
Name	David Gibson
Title	Senior Underwriter - Liability QLD