



Dental Essentials is a trading name of Bruce Insurance Pty Ltd ACN 009 048 677  
as trustee for Bruce Insurance Trust ABN 92 241 283 362, AFS License 238917

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## CERTIFICATE OF INSURANCE

**From:** Laetitia Naude

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

Pujari Pty Ltd Atf The Pujari Family Trust  
All In One Dental  
3/218 Rockingham Road  
SPEARWOOD WA 6163

**Date:** 25/01/2022  
**Our Reference:** THIPPESWAM  
**Endorsement**

Page 1 of 37

**Class of Policy:** Business Insurance  
**Insurer:** Insurance Australia Limited T/as CGU  
388 George Street, Sydney NSW 2000  
ABN: 11 000 016 722  
**The Insured:** Refer To Schedule

**Policy No:** 15T1348022  
**Invoice No:** B11941  
**Period of Cover:**  
From 28/03/2018  
to 15/07/2018 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:** Refer To Schedule

**Policy No:** 15T1348022  
**Invoice No:** B11941  
**Our Ref:** THIPPESWAM

### Dental Essentials Practice Policy

**Insured** Dr Hareesh Thippeswamy  
Pujari Pty Ltd ATF The Pujari Family Trust  
Geraldton Implant Centre Pty Ltd as Trustee for Geraldton Clinic  
Pujari & Seth Pty Ltd ATF Harishhareesh Unit Trust  
HA Dental Solutions Pty Ltd  
Wellington Road Dental Pty Ltd ATF Wellington Road Dental Unit Trust

**Interested Parties**  
Interest ANZ Banking Group Ltd 275 George St SYDNEY NSW 2000  
First Mortgage  
  
Bank of Queensland Ltd 229 Elizabeth St BRISBANE CITY QLD  
4000  
First Mortgage

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### SITUATION 1 DETAILS

Situation 21 Whitfield Road JURIEN BAY WA 6516  
Premises JURIEN BAY

Occupied As Dental Services/Dentist

Cover Details Dental Essentials Practice Policy

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### SECTION 1 - PROPERTY (INCLUDING THEFT AND ACCIDENTAL DAMAGE)

	<b>Sum Insured</b>
Contents	\$ 150,000

#### Additional Benefits:

(Refer to policy wording for cover details)

Removal of debris	The greater of \$100,000 or 20% of Building & Contents sum insured plus any additional amount specified
Rewriting of records	The greater of \$50,000 or 10% of Contents & Stock sum insured
Catastrophe property	25% of Buildings sum insured
Tax audit	\$ 10,000
Employee dishonesty	\$ 20,000
Fusion of electric motors	\$ 10,000 (Included Up to 1.8kw / 2.5hp)
Temporary removal	20% of sum insured for any Property Insured
Paintings, curios, works of art	\$ 25,000 limit any one item, pair set or collection
Illegal use of corporate financial transaction card	\$ 5,000
Claim preparation expenses	\$ 25,000 (unless higher amount specified)

#### Excesses

	<b>Excess</b>
Accidental damage	\$ 250
Earthquake	As per Policy Wording
All Other Claims	\$ 250

#### Variations and Extensions (refer to policy wording and below for cover details)

- Replacement costs
- Extra replacement costs

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### SECTION 2 - BUSINESS INTERRUPTION

	<b>Sum Insured</b>
Basis of Cover	Revenue
Annual Revenue	\$ 680,000
Additional increased Cost of Working	\$ 50,000

## Schedule of Insurance

**Class of Policy:** Business Insurance  
**The Insured:** Refer To Schedule

**Policy No:** 15T1348022  
**Invoice No:** B11941  
**Our Ref:** THIPPESWAM

Indemnity Period 12 months

### SECTION 3 - THEFT OF MONEY

		<b>Sum Insured</b>
Combined Money		\$ 2,000
Excess	\$ 250	

### SECTION 4 - GLASS

		<b>Sum Insured</b>
Internal Glass		Replacement Value
External Glass		Replacement Value
Signs		Replacement Value
Excess	\$ 250	

### SECTION 7 - MACHINERY

<b>Machinery and Pressure Equipment</b>		<b>Sum Insured</b>
Cover per event		\$ 50,000
Machinery Breakdown (incl Boiler Explosion) Quantity		1
Excess	\$ 250	

#### Goods in Cold Chambers

Deterioration		\$ 5,000
Vaccines & Medicines		\$ 5,000
Excess	\$ 250	

Additional Costs associated with Repair - Refer to policy wording for cover details

### SECTION 8 - COMPUTER & ELECTRONIC EQUIPMENT

#### Part A - Electronic Equipment **Sum Insured**

<b>Electronic Equipment</b>		
Blanket Cover		\$ 25,000
Type of Cover		
• Breakdown		
Excess	\$ 250	

**Variations and Extensions** (refer to policy wording and below for cover details)

#### Part B - Business Interruption **Sum Insured**

Indemnity Period - 12 months		
Restoration of Computer data and Software		\$ 10,000
Excess	\$ 250	
Increased Cost of Working		\$ 10,000
Excess	\$ 250	

#### Additional Benefits

Computer hacking and virus extension in respect to; Restoration of Computer data and Software	Refer to policy wording and below for cover details
Increased cost of working	Refer to policy wording and below for cover details

## Schedule of Insurance

**Class of Policy:** Business Insurance  
**The Insured:** Refer To Schedule

**Policy No:** 15T1348022  
**Invoice No:** B11941  
**Our Ref:** THIPPESWAM

Indemnity Period - 12 months applicable to  
Increased cost of working

No excess will apply to increased Cost of Working, Reinstatement of Data or Gross Income Covers

### SITUATION 2 DETAILS

Situation 130 Throssell Street COLLIE WA 6225  
Premises COLLIE

Occupied As Dental Services/Dentist

Cover Details Dental Essentials Practice Policy

### SECTION 1 - PROPERTY (INCLUDING THEFT AND ACCIDENTAL DAMAGE)

	<b>Sum Insured</b>
Building	\$ 250,000
Contents	\$ 150,000

#### Additional Benefits:

(Refer to policy wording for cover details)

Removal of debris	The greater of \$100,000 or 20% of Building & Contents sum insured plus any additional amount specified
Rewriting of records	The greater of \$50,000 or 10% of Contents & Stock sum insured
Catastrophe property	25% of Buildings sum insured
Tax audit	\$ 10,000
Employee dishonesty	\$ 20,000
Fusion of electric motors	\$ 10,000 (Included Up to 1.8kw / 2.5hp)
Temporary removal	20% of sum insured for any Property Insured
Paintings, curios, works of art	\$ 25,000 limit any one item, pair set or collection
Illegal use of corporate financial transaction card	\$ 5,000
Claim preparation expenses	\$ 25,000 (unless higher amount specified)

#### Excesses

	<b>Excess</b>
Accidental damage	\$ 250
Earthquake	As per Policy Wording
All Other Claims	\$ 250

#### Variations and Extensions (refer to policy wording and below for cover details)

- Replacement costs
- Extra replacement costs

### SECTION 2 - BUSINESS INTERRUPTION

	<b>Sum Insured</b>
Basis of Cover	Revenue
Annual Revenue	\$ 355,000
Additional increased Cost of Working	\$ 50,000
Indemnity Period	12 months

### SECTION 3 - THEFT OF MONEY

	<b>Sum Insured</b>
Combined Money	\$ 2,000
Excess	\$ 250

### SECTION 4 - GLASS

## Schedule of Insurance

**Class of Policy:** Business Insurance  
**The Insured:** Refer To Schedule

**Policy No:** 15T1348022  
**Invoice No:** B11941  
**Our Ref:** THIPPESWAM

		<b>Sum Insured</b>
Internal Glass		Replacement Value
External Glass		Replacement Value
Signs		Replacement Value
Excess	\$ 250	

### SECTION 7 - MACHINERY

<b>Machinery and Pressure Equipment</b>		<b>Sum Insured</b>
Cover per event		\$ 50,000
Machinery Breakdown (incl Boiler Explosion) Quantity		1
Excess	\$ 250	
<b>Goods in Cold Chambers</b>		
Deterioration		\$ 5,000
Vaccines & Medicines		\$ 5,000
Excess	\$ 250	

Additional Costs associated with Repair - Refer to policy wording for cover details

### SECTION 8 - COMPUTER & ELECTRONIC EQUIPMENT

<b>Part A - Electronic Equipment</b>		<b>Sum Insured</b>
<b>Electronic Equipment</b>		
Blanket Cover		\$ 25,000
Type of Cover		
• Breakdown		
Excess	\$ 250	

**Variations and Extensions** (refer to policy wording and below for cover details)

<b>Part B - Business Interruption</b>		<b>Sum Insured</b>
Indemnity Period - 12 months		
Restoration of Computer data and Software		\$ 10,000
Excess	\$ 250	
Increased Cost of Working		\$ 10,000
Excess	\$ 250	

#### **Additional Benefits**

Computer hacking and virus extension in respect to;  
Restoration of Computer data and Software

Refer to policy wording  
and below for cover  
details

Increased cost of working

Refer to policy wording  
and below for cover  
details

Indemnity Period - 12 months applicable to  
Increased cost of working

No excess will apply to increased Cost of Working, Reinstatement of Data or Gross Income Covers

### SITUATION 3 DETAILS

Situation 12 Thomas Street THREE SPRINGS WA 6519  
Premises THREE SPRINGS

Occupied As Dental Services/Dentist

## Schedule of Insurance

**Class of Policy:** Business Insurance  
**The Insured:** Refer To Schedule

**Policy No:** 15T1348022  
**Invoice No:** B11941  
**Our Ref:** THIPPESWAM

Cover Details

Dental Essentials Practice Policy

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### SECTION 1 - PROPERTY (INCLUDING THEFT AND ACCIDENTAL DAMAGE)

Contents	<b>Sum Insured</b> \$ 70,000
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**Additional Benefits:**

(Refer to policy wording for cover details)

Removal of debris	The greater of \$100,000 or 20% of Building & Contents sum insured plus any additional amount specified
Rewriting of records	The greater of \$50,000 or 10% of Contents & Stock sum insured
Catastrophe property	25% of Buildings sum insured
Tax audit	\$ 10,000
Employee dishonesty	\$ 20,000
Fusion of electric motors	\$ 10,000 (Included Up to 1.8kw / 2.5hp)
Temporary removal	20% of sum insured for any Property Insured
Paintings, curios, works of art	\$ 25,000 limit any one item, pair set or collection
Illegal use of corporate financial transaction card	\$ 5,000
Claim preparation expenses	\$ 25,000 (unless higher amount specified)

**Excesses**

Accidental damage	<b>Excess</b> \$ 250
Earthquake	As per Policy Wording
All Other Claims	\$ 250

**Variations and Extensions** (refer to policy wording and below for cover details)

- Replacement costs
- Extra replacement costs

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### SECTION 2 - BUSINESS INTERRUPTION

Basis of Cover	<b>Sum Insured</b> Revenue
Annual Revenue	\$ 450,000
Additional increased Cost of Working	\$ 50,000
Indemnity Period	12 months

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### SECTION 3 - THEFT OF MONEY

Combined Money	<b>Sum Insured</b> \$ 2,000
Excess	\$ 250

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### SECTION 4 - GLASS

Internal Glass	<b>Sum Insured</b> Replacement Value
External Glass	Replacement Value
Signs	Replacement Value
Excess	\$ 250

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### SECTION 7 - MACHINERY

<b>Machinery and Pressure Equipment</b>	<b>Sum Insured</b>
Cover per event	\$ 50,000

## Schedule of Insurance

<b>Class of Policy:</b> Business Insurance	<b>Policy No:</b> 15T1348022
<b>The Insured:</b> Refer To Schedule	<b>Invoice No:</b> B11941
	<b>Our Ref:</b> THIPPESWAM

Machinery Breakdown (incl Boiler Explosion) Quantity 1  
Excess \$ 250

### Goods in Cold Chambers

Deterioration \$ 5,000  
Vaccines & Medicines \$ 5,000  
Excess \$ 250

Additional Costs associated with Repair - Refer to policy wording for cover details

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## SECTION 8 - COMPUTER & ELECTRONIC EQUIPMENT

### Part A - Electronic Equipment

#### Sum Insured

#### Electronic Equipment

Blanket Cover \$ 25,000  
Type of Cover  
• Breakdown  
Excess \$ 250

Variations and Extensions (refer to policy wording and below for cover details)

### Part B - Business Interruption

#### Sum Insured

Indemnity Period - 12 months  
Restoration of Computer data and Software \$ 10,000  
Excess \$ 250  
Increased Cost of Working \$ 10,000  
Excess \$ 250

### Additional Benefits

Computer hacking and virus extension in respect to;  
Restoration of Computer data and Software

Refer to policy wording  
and below for cover  
details

Increased cost of working

Refer to policy wording  
and below for cover  
details

Indemnity Period - 12 months applicable to  
Increased cost of working

No excess will apply to increased Cost of Working, Reinstatement of Data or Gross Income Covers

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## SITUATION 4 DETAILS

Situation Shops 1 & 2 14 Robinson Street CARNARVON WA 6701  
Premises CARNARVON

Occupied As Dental Services/Dentist

Cover Details Dental Essentials Practice Policy

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## SECTION 1 - PROPERTY (INCLUDING THEFT AND ACCIDENTAL DAMAGE)

Contents **Sum Insured**  
\$ 150,000

### Additional Benefits:

(Refer to policy wording for cover details)

## Schedule of Insurance

**Class of Policy:** Business Insurance  
**The Insured:** Refer To Schedule

**Policy No:** 15T1348022  
**Invoice No:** B11941  
**Our Ref:** THIPPESWAM

Removal of debris	The greater of \$100,000 or 20% of Building & Contents sum insured plus any additional amount specified
Rewriting of records	The greater of \$50,000 or 10% of Contents & Stock sum insured
Catastrophe property	25% of Buildings sum insured
Tax audit	\$ 10,000
Employee dishonesty	\$ 20,000
Fusion of electric motors	\$ 10,000 (Included Up to 1.8kw / 2.5hp)
Temporary removal	20% of sum insured for any Property Insured
Paintings, curios, works of art	\$ 25,000 limit any one item, pair set or collection
Illegal use of corporate financial transaction card	\$ 5,000
Claim preparation expenses	\$ 25,000 (unless higher amount specified)

<b>Excesses</b>	<b>Excess</b>
Accidental damage	\$ 250
Earthquake	As per Policy Wording
All Other Claims	\$ 250

**Variations and Extensions** (refer to policy wording and below for cover details)

- Replacement costs
- Extra replacement costs

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### SECTION 2 - BUSINESS INTERRUPTION

	<b>Sum Insured</b>
Basis of Cover	Revenue
Annual Revenue	\$ 525,000
Accountants Fees	\$ 25,000
Additional increased Cost of Working	\$ 50,000
Indemnity Period	12 months

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### SECTION 3 - THEFT OF MONEY

	<b>Sum Insured</b>
Combined Money	\$ 2,000
Excess	\$ 250

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### SECTION 4 - GLASS

	<b>Sum Insured</b>
Internal Glass	Replacement Value
External Glass	Replacement Value
Signs	Replacement Value
Excess	\$ 250

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### SECTION 7 - MACHINERY

<b>Machinery and Pressure Equipment</b>	<b>Sum Insured</b>
Cover per event	\$ 50,000
Machinery Breakdown (incl Boiler Explosion) Quantity	1
Excess	\$ 250
<b>Goods in Cold Chambers</b>	
Deterioration	\$ 5,000
Vaccines & Medicines	\$ 5,000
Excess	\$ 250

Additional Costs associated with Repair - Refer to policy wording for cover details

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## Schedule of Insurance

**Class of Policy:** Business Insurance  
**The Insured:** Refer To Schedule

**Policy No:** 15T1348022  
**Invoice No:** B11941  
**Our Ref:** THIPPESWAM

### SECTION 8 - COMPUTER & ELECTRONIC EQUIPMENT

#### Part A - Electronic Equipment

#### Sum Insured

##### Electronic Equipment

Blanket Cover \$ 25,000  
Type of Cover  
• Breakdown  
Excess \$ 250

**Variations and Extensions** (refer to policy wording and below for cover details)

#### Part B - Business Interruption

#### Sum Insured

Indemnity Period - 12 months  
Restoration of Computer data and Software \$ 10,000  
Excess \$ 250  
Increased Cost of Working \$ 10,000  
Excess \$ 250

#### Additional Benefits

Computer hacking and virus extension in respect to;  
Restoration of Computer data and Software

Refer to policy wording  
and below for cover  
details

Increased cost of working

Refer to policy wording  
and below for cover  
details

Indemnity Period - 12 months applicable to  
Increased cost of working

No excess will apply to increased Cost of Working, Reinstatement of Data or Gross Income Covers

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#### SITUATION 5 DETAILS

Situation 33 Spencer Street BUNBURY WA 6230  
Premises BUNBURY

Occupied As Dental Services/Dentist

Cover Details Dental Essentials Practice Policy

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### SECTION 1 - PROPERTY (INCLUDING THEFT AND ACCIDENTAL DAMAGE)

Contents \$ 150,000

#### Additional Benefits:

(Refer to policy wording for cover details)

Removal of debris The greater of \$100,000 or 20% of Building & Contents sum insured plus any additional amount specified  
Rewriting of records The greater of \$50,000 or 10% of Contents & Stock sum insured  
Catastrophe property 25% of Buildings sum insured  
Tax audit \$ 10,000  
Employee dishonesty \$ 20,000  
Fusion of electric motors \$ 10,000 (Included Up to 1.8kw / 2.5hp)  
Temporary removal 20% of sum insured for any Property Insured  
Paintings, curios, works of art \$ 25,000 limit any one item, pair set or collection  
Illegal use of corporate financial

## Schedule of Insurance

**Class of Policy:** Business Insurance  
**The Insured:** Refer To Schedule

**Policy No:** 15T1348022  
**Invoice No:** B11941  
**Our Ref:** THIPPESWAM

transaction card \$ 5,000  
Claim preparation expenses \$ 25,000 (unless higher amount specified)

<b>Excesses</b>	<b>Excess</b>
Accidental damage	\$ 250
Earthquake	As per Policy Wording
All Other Claims	\$ 250

**Variations and Extensions** (refer to policy wording and below for cover details)

- Replacement costs
- Extra replacement costs

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### SECTION 2 - BUSINESS INTERRUPTION

	<b>Sum Insured</b>
Basis of Cover	Revenue
Annual Revenue	\$ 520,000
Accountants Fees	\$ 25,000
Additional increased Cost of Working	\$ 50,000
Indemnity Period	12 months

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### SECTION 3 - THEFT OF MONEY

	<b>Sum Insured</b>
Combined Money	\$ 2,000
Excess	\$ 250

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### SECTION 4 - GLASS

	<b>Sum Insured</b>
Internal Glass	Replacement Value
External Glass	Replacement Value
Signs	Replacement Value
Excess	\$ 250

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### SECTION 7 - MACHINERY

<b>Machinery and Pressure Equipment</b>	<b>Sum Insured</b>
Cover per event	\$ 50,000
Machinery Breakdown (incl Boiler Explosion) Quantity	1
Excess	\$ 250

#### **Goods in Cold Chambers**

Deterioration	\$ 5,000
Vaccines & Medicines	\$ 5,000
Excess	\$ 250

Additional Costs associated with Repair - Refer to policy wording for cover details

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### SECTION 8 - COMPUTER & ELECTRONIC EQUIPMENT

#### **Part A - Electronic Equipment**

<b>Electronic Equipment</b>	<b>Sum Insured</b>
Blanket Cover	\$ 25,000
Type of Cover	
• Breakdown	
Excess	\$ 250

## Schedule of Insurance

<b>Class of Policy:</b> Business Insurance	<b>Policy No:</b> 15T1348022
<b>The Insured:</b> Refer To Schedule	<b>Invoice No:</b> B11941
	<b>Our Ref:</b> THIPPESWAM

**Variations and Extensions** (refer to policy wording and below for cover details)

### Part B - Business Interruption

### Sum Insured

Indemnity Period - 12 months		
Restoration of Computer data and Software Excess	\$ 250	\$ 10,000
Increased Cost of Working Excess	\$ 250	\$ 10,000

### Additional Benefits

Computer hacking and virus extension in respect to;  
Restoration of Computer data and Software

Refer to policy wording and below for cover details

Increased cost of working

Refer to policy wording and below for cover details

Indemnity Period - 12 months applicable to  
Increased cost of working

No excess will apply to increased Cost of Working, Reinstatement of Data or Gross Income Covers

### SITUATION 6 DETAILS

Situation Premises	27 Binda Place BINDOON WA 6502 BINDOON
Occupied As	Dental Services/Dentist
Cover Details	Dental Essentials Practice Policy

### SECTION 1 - PROPERTY (INCLUDING THEFT AND ACCIDENTAL DAMAGE)

	<b>Sum Insured</b>
Contents	\$ 100,000

### Additional Benefits:

(Refer to policy wording for cover details)

Removal of debris	The greater of \$100,000 or 20% of Building & Contents sum insured plus any additional amount specified
Rewriting of records	The greater of \$50,000 or 10% of Contents & Stock sum insured
Catastrophe property	25% of Buildings sum insured
Tax audit	\$ 10,000
Employee dishonesty	\$ 20,000
Fusion of electric motors	\$ 10,000 (Included Up to 1.8kw / 2.5hp)
Temporary removal	20% of sum insured for any Property Insured
Paintings, curios, works of art	\$ 25,000 limit any one item, pair set or collection
Illegal use of corporate financial transaction card	\$ 5,000
Claim preparation expenses	\$ 25,000 (unless higher amount specified)

### Excesses

### Excess

Accidental damage	\$ 250
Earthquake	As per Policy Wording
All Other Claims	\$ 250

**Variations and Extensions** (refer to policy wording and below for cover details)

- Replacement costs

## Schedule of Insurance

**Class of Policy:** Business Insurance  
**The Insured:** Refer To Schedule

**Policy No:** 15T1348022  
**Invoice No:** B11941  
**Our Ref:** THIPPESWAM

- Extra replacement costs

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### SECTION 2 - BUSINESS INTERRUPTION

	<b>Sum Insured</b>
Basis of Cover	Revenue
Annual Revenue	\$ 355,000
Accountants Fees	\$ 25,000
Additional increased Cost of Working	\$ 50,000
Indemnity Period	12 months

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### SECTION 3 - THEFT OF MONEY

	<b>Sum Insured</b>
Combined Money Excess	\$ 2,000
	\$ 250

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### SECTION 4 - GLASS

	<b>Sum Insured</b>
Internal Glass	Replacement Value
External Glass	Replacement Value
Signs	Replacement Value
Excess	\$ 250

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### SECTION 7 - MACHINERY

	<b>Sum Insured</b>
<b>Machinery and Pressure Equipment</b>	
Cover per event	\$ 50,000
Machinery Breakdown (incl Boiler Explosion) Quantity	1
Excess	\$ 250
<b>Goods in Cold Chambers</b>	
Deterioration	\$ 5,000
Vaccines & Medicines	\$ 5,000
Excess	\$ 250

Additional Costs associated with Repair - Refer to policy wording for cover details

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### SECTION 8 - COMPUTER & ELECTRONIC EQUIPMENT

<b>Part A - Electronic Equipment</b>	<b>Sum Insured</b>
<b>Electronic Equipment</b>	
Blanket Cover	\$ 25,000
Type of Cover	
• Breakdown	
Excess	\$ 250

**Variations and Extensions** (refer to policy wording and below for cover details)

<b>Part B - Business Interruption</b>	<b>Sum Insured</b>
Indemnity Period - 12 months	
Restoration of Computer data and Software	\$ 10,000
Excess	\$ 250
Increased Cost of Working	\$ 10,000
Excess	\$ 250

## Schedule of Insurance

**Class of Policy:** Business Insurance  
**The Insured:** Refer To Schedule

**Policy No:** 15T1348022  
**Invoice No:** B11941  
**Our Ref:** THIPPESWAM

### Additional Benefits

Computer hacking and virus extension in respect to;  
Restoration of Computer data and Software

Refer to policy wording  
and below for cover  
details

Increased cost of working

Refer to policy wording  
and below for cover  
details

Indemnity Period - 12 months applicable to  
Increased cost of working

No excess will apply to increased Cost of Working, Reinstatement of Data or Gross Income Covers

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### SITUATION 7 DETAILS

Situation Suite 2, York Wellness Centre 6 Howick Street YORK WA 6302  
Premises YORK

Occupied As Dental Services/Dentist

Cover Details Dental Essentials Practice Policy

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### SECTION 1 - PROPERTY (INCLUDING THEFT AND ACCIDENTAL DAMAGE)

	<b>Sum Insured</b>
Contents	\$ 70,000

#### Additional Benefits:

(Refer to policy wording for cover details)

Removal of debris	The greater of \$100,000 or 20% of Building & Contents sum insured plus any additional amount specified
Rewriting of records	The greater of \$50,000 or 10% of Contents & Stock sum insured
Catastrophe property	25% of Buildings sum insured
Tax audit	\$ 10,000
Employee dishonesty	\$ 20,000
Fusion of electric motors	\$ 10,000 (Included Up to 1.8kw / 2.5hp)
Temporary removal	20% of sum insured for any Property Insured
Paintings, curios, works of art	\$ 25,000 limit any one item, pair set or collection
Illegal use of corporate financial transaction card	\$ 5,000
Claim preparation expenses	\$ 25,000 (unless higher amount specified)

#### Excesses

	<b>Excess</b>
Accidental damage	\$ 250
Earthquake	As per Policy Wording
All Other Claims	\$ 250

**Variations and Extensions** (refer to policy wording and below for cover details)

- Replacement costs
- Extra replacement costs

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### SECTION 2 - BUSINESS INTERRUPTION

	<b>Sum Insured</b>
Basis of Cover	Revenue
Annual Revenue	\$ 355,000
Accountants Fees	\$ 75,000
Additional increased Cost of Working	\$ 100,000

## Schedule of Insurance

**Class of Policy:** Business Insurance  
**The Insured:** Refer To Schedule

**Policy No:** 15T1348022  
**Invoice No:** B11941  
**Our Ref:** THIPPESWAM

Indemnity Period 12 months

### SECTION 3 - THEFT OF MONEY

		<b>Sum Insured</b>
Combined Money Excess	\$ 250	\$ 2,000

### SECTION 4 - GLASS

		<b>Sum Insured</b>
Internal Glass		Replacement Value
External Glass		Replacement Value
Signs		Replacement Value
Excess	\$ 250	

### SECTION 7 - MACHINERY

<b>Machinery and Pressure Equipment</b>		<b>Sum Insured</b>
Cover per event		\$ 50,000
Machinery Breakdown (incl Boiler Explosion) Quantity	1	
Excess	\$ 250	

#### Goods in Cold Chambers

Deterioration		\$ 5,000
Vaccines & Medicines		\$ 5,000
Excess	\$ 250	

Additional Costs associated with Repair - Refer to policy wording for cover details

### SECTION 8 - COMPUTER & ELECTRONIC EQUIPMENT

#### Part A - Electronic Equipment **Sum Insured**

<b>Electronic Equipment</b>		
Blanket Cover		\$ 25,000
Type of Cover		
• Breakdown		
Excess	\$ 250	

**Variations and Extensions** (refer to policy wording and below for cover details)

#### Part B - Business Interruption **Sum Insured**

Indemnity Period - 12 months		
Restoration of Computer data and Software		\$ 10,000
Excess	\$ 250	
Increased Cost of Working		\$ 10,000
Excess	\$ 250	

#### Additional Benefits

Computer hacking and virus extension in respect to;  
 Restoration of Computer data and Software

Refer to policy wording  
 and below for cover  
 details

Increased cost of working

Refer to policy wording  
 and below for cover  
 details

## Schedule of Insurance

**Class of Policy:** Business Insurance  
**The Insured:** Refer To Schedule

**Policy No:** 15T1348022  
**Invoice No:** B11941  
**Our Ref:** THIPPESWAM

Indemnity Period - 12 months applicable to  
Increased cost of working

No excess will apply to increased Cost of Working, Reinstatement of Data or Gross Income Covers

### SITUATION 8 DETAILS

Situation Premises 3/218 Rockingham Road SPEARWOOD WA 6163  
SPEARWOOD

Occupied As Dental Services/Dentist

Cover Details Dental Essentials Practice Policy

### SECTION 1 - PROPERTY (INCLUDING THEFT AND ACCIDENTAL DAMAGE)

	<b>Sum Insured</b>
Building	\$ 500,000
Contents	\$ 575,000

#### Additional Benefits:

(Refer to policy wording for cover details)

Removal of debris	The greater of \$100,000 or 20% of Building & Contents sum insured plus any additional amount specified
Rewriting of records	The greater of \$50,000 or 10% of Contents & Stock sum insured
Catastrophe property	25% of Buildings sum insured
Tax audit	\$ 10,000
Employee dishonesty	\$ 20,000
Fusion of electric motors	\$ 10,000 (Included Up to 1.8kw / 2.5hp)
Temporary removal	20% of sum insured for any Property Insured
Paintings, curios, works of art	\$ 25,000 limit any one item, pair set or collection
Illegal use of corporate financial transaction card	\$ 5,000
Claim preparation expenses	\$ 25,000 (unless higher amount specified)

#### Excesses

	<b>Excess</b>
Accidental damage	\$ 250
Earthquake	As per Policy Wording
All Other Claims	\$ 250

#### Variations and Extensions (refer to policy wording and below for cover details)

- Replacement costs
- Extra replacement costs

### SECTION 2 - BUSINESS INTERRUPTION

	<b>Sum Insured</b>
Basis of Cover	Revenue
Annual Revenue	\$ 450,000
Accountants Fees	\$ 25,000
Additional increased Cost of Working	\$ 100,000
Indemnity Period	12 months

### SECTION 3 - THEFT OF MONEY

	<b>Sum Insured</b>
Combined Money	\$ 2,000
Excess	\$ 250

## Schedule of Insurance

**Class of Policy:** Business Insurance  
**The Insured:** Refer To Schedule

**Policy No:** 15T1348022  
**Invoice No:** B11941  
**Our Ref:** THIPPESWAM

### SECTION 4 - GLASS

		<b>Sum Insured</b>
Internal Glass		Replacement Value
External Glass		Replacement Value
Signs		Replacement Value
Excess	\$ 250	

### SECTION 7 - MACHINERY

<b>Machinery and Pressure Equipment</b>		<b>Sum Insured</b>
Cover per event		\$ 50,000
Machinery Breakdown (incl Boiler Explosion) Quantity		1
Excess	\$ 250	
<b>Goods in Cold Chambers</b>		
Deterioration		\$ 5,000
Vaccines & Medicines		\$ 5,000
Excess	\$ 250	

Additional Costs associated with Repair - Refer to policy wording for cover details

### SECTION 8 - COMPUTER & ELECTRONIC EQUIPMENT

<b>Part A - Electronic Equipment</b>		<b>Sum Insured</b>
<b>Electronic Equipment</b>		
Blanket Cover		\$ 25,000
Type of Cover		
• Breakdown		
Excess	\$ 250	

**Variations and Extensions** (refer to policy wording and below for cover details)

<b>Part B - Business Interruption</b>		<b>Sum Insured</b>
Indemnity Period - 12 months		
Restoration of Computer data and Software		\$ 10,000
Excess	\$ 250	
Increased Cost of Working		\$ 10,000
Excess	\$ 250	

#### **Additional Benefits**

Computer hacking and virus extension in respect to;  
Restoration of Computer data and Software

Refer to policy wording  
and below for cover  
details

Increased cost of working

Refer to policy wording  
and below for cover  
details

Indemnity Period - 12 months applicable to  
Increased cost of working

No excess will apply to increased Cost of Working, Reinstatement of Data or Gross Income Covers

### SITUATION 9 DETAILS

Situation 130 Walter Road BEDFORD WA 6052  
Premises BEDFORD



## Schedule of Insurance

**Class of Policy:** Business Insurance  
**The Insured:** Refer To Schedule

**Policy No:** 15T1348022  
**Invoice No:** B11941  
**Our Ref:** THIPPESWAM

Occupied As Dental Services/Dentist

Cover Details Dental Essentials Practice Policy

---

### SECTION 1 - PROPERTY (INCLUDING THEFT AND ACCIDENTAL DAMAGE)

	<b>Sum Insured</b>
Building	\$ 500,000
Contents	\$ 250,000

#### Additional Benefits:

(Refer to policy wording for cover details)

Removal of debris	The greater of \$100,000 or 20% of Building & Contents sum insured plus any additional amount specified
Rewriting of records	The greater of \$50,000 or 10% of Contents & Stock sum insured
Catastrophe property	25% of Buildings sum insured
Tax audit	\$ 10,000
Employee dishonesty	\$ 20,000
Fusion of electric motors	\$ 10,000 (Included Up to 1.8kw / 2.5hp)
Temporary removal	20% of sum insured for any Property Insured
Paintings, curios, works of art	\$ 25,000 limit any one item, pair set or collection
Illegal use of corporate financial transaction card	\$ 5,000
Claim preparation expenses	\$ 25,000 (unless higher amount specified)

#### Excesses

	<b>Excess</b>
Accidental damage	\$ 250
Earthquake	As per Policy Wording
All Other Claims	\$ 250

#### Variations and Extensions (refer to policy wording and below for cover details)

- Replacement costs
- Extra replacement costs

---

### SECTION 2 - BUSINESS INTERRUPTION

	<b>Sum Insured</b>
Basis of Cover	Revenue
Annual Revenue	\$ 520,000
Accountants Fees	\$ 25,000
Additional increased Cost of Working	\$ 100,000
Indemnity Period	12 months

---

### SECTION 3 - THEFT OF MONEY

	<b>Sum Insured</b>
Combined Money	\$ 2,000
Excess	\$ 250

---

### SECTION 4 - GLASS

	<b>Sum Insured</b>
Internal Glass	Replacement Value
External Glass	Replacement Value
Signs	Replacement Value
Excess	\$ 250

---

### SECTION 7 - MACHINERY

## Schedule of Insurance

**Class of Policy:** Business Insurance  
**The Insured:** Refer To Schedule

**Policy No:** 15T1348022  
**Invoice No:** B11941  
**Our Ref:** THIPPESWAM

### Machinery and Pressure Equipment

Cover per event		<b>Sum Insured</b>
		\$ 50,000
Machinery Breakdown (incl Boiler Explosion) Quantity		1
Excess	\$ 250	

### Goods in Cold Chambers

Deterioration		\$ 5,000
Vaccines & Medicines		\$ 5,000
Excess	\$ 250	

Additional Costs associated with Repair - Refer to policy wording for cover details

---

## SECTION 8 - COMPUTER & ELECTRONIC EQUIPMENT

### Part A - Electronic Equipment

#### Sum Insured

#### Electronic Equipment

Blanket Cover		\$ 25,000
Type of Cover		
• Breakdown		
Excess	\$ 250	

Variations and Extensions (refer to policy wording and below for cover details)

### Part B - Business Interruption

#### Sum Insured

Indemnity Period - 12 months		
Restoration of Computer data and Software		\$ 10,000
Excess	\$ 250	
Increased Cost of Working		\$ 10,000
Excess	\$ 250	

### Additional Benefits

Computer hacking and virus extension in respect to;  
Restoration of Computer data and Software

Refer to policy wording  
and below for cover  
details

Increased cost of working

Refer to policy wording  
and below for cover  
details

Indemnity Period - 12 months applicable to  
Increased cost of working

No excess will apply to increased Cost of Working, Reinstatement of Data or Gross Income Covers

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## SITUATION 1 DETAILS

Situation 22 Blenheim Road CANNING VALE WA 6155  
Premises CANNING VALE

Occupied As Dental Services/Dentist

Cover Details Dental Essentials Practice Policy

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## SECTION 1 - PROPERTY (INCLUDING THEFT AND ACCIDENTAL DAMAGE)

	<b>Sum Insured</b>
Contents	\$ 250,000

## Schedule of Insurance

**Class of Policy:** Business Insurance  
**The Insured:** Refer To Schedule

**Policy No:** 15T1348022  
**Invoice No:** B11941  
**Our Ref:** THIPPESWAM

### Additional Benefits:

(Refer to policy wording for cover details)

Removal of debris	The greater of \$100,000 or 20% of Building & Contents sum insured plus any additional amount specified
Rewriting of records	The greater of \$50,000 or 10% of Contents & Stock sum insured
Catastrophe property	25% of Buildings sum insured
Tax audit	\$ 10,000
Employee dishonesty	\$ 20,000
Fusion of electric motors	\$ 10,000 (Included Up to 1.8kw / 2.5hp)
Temporary removal	20% of sum insured for any Property Insured
Paintings, curios, works of art	\$ 25,000 limit any one item, pair set or collection
Illegal use of corporate financial transaction card	\$ 5,000
Claim preparation expenses	\$ 25,000 (unless higher amount specified)

### Excesses

	<b>Excess</b>
Accidental damage	\$ 250
Earthquake	As per Policy Wording
All Other Claims	\$ 250

### Variations and Extensions (refer to policy wording and below for cover details)

- Replacement costs
- Extra replacement costs

---

## SECTION 2 - BUSINESS INTERRUPTION

	<b>Sum Insured</b>
Basis of Cover	Revenue
Annual Revenue	\$ 520,000
Accountants Fees	\$ 75,000
Additional increased Cost of Working	\$ 100,000
Indemnity Period	12 months

---

## SECTION 3 - THEFT OF MONEY

	<b>Sum Insured</b>
Combined Money	\$ 2,000
Excess	\$ 250

---

## SECTION 4 - GLASS

	<b>Sum Insured</b>
Internal Glass	Replacement Value
External Glass	Replacement Value
Signs	Replacement Value
Excess	\$ 250

---

## SECTION 7 - MACHINERY

	<b>Sum Insured</b>
<b>Machinery and Pressure Equipment</b>	
Cover per event	\$ 50,000
Machinery Breakdown (incl Boiler Explosion) Quantity	1
Excess	\$ 250
<b>Goods in Cold Chambers</b>	
Deterioration	\$ 5,000
Vaccines & Medicines	\$ 5,000
Excess	\$ 250

## Schedule of Insurance

**Class of Policy:** Business Insurance  
**The Insured:** Refer To Schedule

**Policy No:** 15T1348022  
**Invoice No:** B11941  
**Our Ref:** THIPPESWAM

Additional Costs associated with Repair - Refer to policy wording for cover details

### SECTION 8 - COMPUTER & ELECTRONIC EQUIPMENT

#### Part A - Electronic Equipment Sum Insured

##### Electronic Equipment

Blanket Cover \$ 25,000  
Type of Cover  
• Breakdown  
Excess \$ 250

**Variations and Extensions** (refer to policy wording and below for cover details)

#### Part B - Business Interruption Sum Insured

Indemnity Period - 12 months  
Restoration of Computer data and Software \$ 10,000  
Excess \$ 250  
Increased Cost of Working \$ 10,000  
Excess \$ 250

##### Additional Benefits

Computer hacking and virus extension in respect to;  
Restoration of Computer data and Software

Refer to policy wording  
and below for cover  
details

Increased cost of working

Refer to policy wording  
and below for cover  
details

Indemnity Period - 12 months applicable to  
Increased cost of working

No excess will apply to increased Cost of Working, Reinstatement of Data or Gross Income Covers

### SITUATION 1 DETAILS

Situation 194 Durlacher Street GERALDTON WA 6530  
Premises GERALDTON

Occupied As Dental Services/Dentist

Cover Details Dental Essentials Practice Policy

### SECTION 1 - PROPERTY (INCLUDING THEFT AND ACCIDENTAL DAMAGE)

**Sum Insured**  
Contents \$ 150,000

**Additional Benefits:**  
(Refer to policy wording for cover details)

Removal of debris The greater of \$100,000 or 20% of Building & Contents sum insured plus any additional amount specified  
Rewriting of records The greater of \$50,000 or 10% of Contents & Stock sum insured  
Catastrophe property 25% of Buildings sum insured  
Tax audit \$ 10,000  
Employee dishonesty \$ 20,000  
Fusion of electric motors \$ 10,000 (Included Up to 1.8kw / 2.5hp)

## Schedule of Insurance

**Class of Policy:** Business Insurance  
**The Insured:** Refer To Schedule

**Policy No:** 15T1348022  
**Invoice No:** B11941  
**Our Ref:** THIPPESWAM

Temporary removal 20% of sum insured for any Property Insured  
 Paintings, curios, works of art \$ 25,000 limit any one item, pair set or collection  
 Illegal use of corporate financial transaction card \$ 5,000  
 Claim preparation expenses \$ 25,000 (unless higher amount specified)

<b>Excesses</b>	<b>Excess</b>
Accidental damage	\$ 250
Earthquake	As per Policy Wording
All Other Claims	\$ 250

**Variations and Extensions** (refer to policy wording and below for cover details)

- Replacement costs
- Extra replacement costs

---

### SECTION 2 - BUSINESS INTERRUPTION

	<b>Sum Insured</b>
Basis of Cover	Revenue
Annual Revenue	\$ 300,000
Accountants Fees	\$ 25,000
Additional increased Cost of Working	\$ 100,000
Indemnity Period	12 months

---

### SECTION 3 - THEFT OF MONEY

	<b>Sum Insured</b>
Combined Money	\$ 2,000
Excess	\$ 250

---

### SECTION 4 - GLASS

	<b>Sum Insured</b>
Internal Glass	Replacement Value
External Glass	Replacement Value
Signs	Replacement Value
Excess	\$ 250

---

### SECTION 7 - MACHINERY

<b>Machinery and Pressure Equipment</b>	<b>Sum Insured</b>
Cover per event	\$ 50,000
Machinery Breakdown (incl Boiler Explosion) Quantity	1
Excess	\$ 250

<b>Goods in Cold Chambers</b>	
Deterioration	\$ 5,000
Vaccines & Medicines	\$ 5,000
Excess	\$ 250

Additional Costs associated with Repair - Refer to policy wording for cover details

---

### SECTION 8 - COMPUTER & ELECTRONIC EQUIPMENT

<b>Part A - Electronic Equipment</b>	<b>Sum Insured</b>
<b>Electronic Equipment</b>	
Blanket Cover	\$ 25,000
Type of Cover	

## Schedule of Insurance

<b>Class of Policy:</b> Business Insurance	<b>Policy No:</b> 15T1348022
<b>The Insured:</b> Refer To Schedule	<b>Invoice No:</b> B11941
	<b>Our Ref:</b> THIPPESWAM

• Breakdown  
 Excess \$ 250

**Variations and Extensions** (refer to policy wording and below for cover details)

<b>Part B - Business Interruption</b>	<b>Sum Insured</b>
Indemnity Period - 12 months	
Restoration of Computer data and Software Excess \$ 250	\$ 10,000
Increased Cost of Working Excess \$ 250	\$ 10,000

### Additional Benefits

Computer hacking and virus extension in respect to; Restoration of Computer data and Software	Refer to policy wording and below for cover details
Increased cost of working	Refer to policy wording and below for cover details
Indemnity Period - 12 months applicable to Increased cost of working	

No excess will apply to increased Cost of Working, Reinstatement of Data or Gross Income Covers

### SITUATION 1 DETAILS

Situation Premises	Suite 3 56 Tenth Avenue BUDGEWOI NSW 2262 Building 1
Occupied As	Dental Services/Dentist
Cover Details	Dental Essentials Practice Policy

### SECTION 1 - PROPERTY (INCLUDING THEFT AND ACCIDENTAL DAMAGE)

Contents	<b>Sum Insured</b> \$ 150,000
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**Additional Benefits:**  
 (Refer to policy wording for cover details)

Removal of debris	The greater of \$100,000 or 20% of Building & Contents sum insured plus any additional amount specified
Rewriting of records	The greater of \$50,000 or 10% of Contents & Stock sum insured
Catastrophe property	25% of Buildings sum insured
Tax audit	\$ 10,000
Employee dishonesty	\$ 20,000
Fusion of electric motors	\$ 10,000 (Included Up to 1.8kw / 2.5hp)
Temporary removal	20% of sum insured for any Property Insured
Paintings, curios, works of art	\$ 25,000 limit any one item, pair set or collection
Illegal use of corporate financial transaction card	\$ 5,000
Claim preparation expenses	\$ 25,000 (unless higher amount specified)

<b>Excesses</b>	<b>Excess</b>
Accidental damage	\$ 250
Earthquake	As per Policy Wording
All Other Claims	\$ 250

## Schedule of Insurance

**Class of Policy:** Business Insurance  
**The Insured:** Refer To Schedule

**Policy No:** 15T1348022  
**Invoice No:** B11941  
**Our Ref:** THIPPESWAM

### Variations and Extensions (refer to policy wording and below for cover details)

- Replacement costs
- Extra replacement costs

---

## SECTION 2 - BUSINESS INTERRUPTION

	<b>Sum Insured</b>
Basis of Cover	Revenue
Annual Revenue	\$ 500,000
Additional increased Cost of Working	\$ 50,000
Indemnity Period	12 months

---

## SECTION 3 - THEFT OF MONEY

	<b>Sum Insured</b>
Combined Money	\$ 2,000
Excess	\$ 250

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## SECTION 4 - GLASS

	<b>Sum Insured</b>
Internal Glass	Replacement Value
External Glass	Replacement Value
Signs	Replacement Value
Excess	\$ 250

---

## SECTION 7 - MACHINERY

	<b>Sum Insured</b>
<b>Machinery and Pressure Equipment</b>	
Cover per event	\$ 50,000
Machinery Breakdown (incl Boiler Explosion) Quantity	1
Excess	\$ 250
<b>Goods in Cold Chambers</b>	
Deterioration	\$ 5,000
Vaccines & Medicines	\$ 5,000
Excess	\$ 250

Additional Costs associated with Repair - Refer to policy wording for cover details

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## SECTION 8 - COMPUTER & ELECTRONIC EQUIPMENT

<b>Part A - Electronic Equipment</b>	<b>Sum Insured</b>
<b>Electronic Equipment</b>	
Blanket Cover	\$ 25,000
Type of Cover	
• Breakdown	
Excess	\$ 250

### Variations and Extensions (refer to policy wording and below for cover details)

<b>Part B - Business Interruption</b>	<b>Sum Insured</b>
Indemnity Period - 12 months	
Restoration of Computer data and Software	\$ 10,000
Excess	\$ 250
Increased Cost of Working	\$ 10,000

## Schedule of Insurance

**Class of Policy:** Business Insurance  
**The Insured:** Refer To Schedule

**Policy No:** 15T1348022  
**Invoice No:** B11941  
**Our Ref:** THIPPESWAM

Excess \$ 250

### Additional Benefits

Computer hacking and virus extension in respect to;  
Restoration of Computer data and Software

Refer to policy wording  
and below for cover  
details

Increased cost of working

Refer to policy wording  
and below for cover  
details

Indemnity Period - 12 months applicable to  
Increased cost of working

No excess will apply to increased Cost of Working, Reinstatement of Data or Gross Income Covers

### SITUATION 1 DETAILS

Situation 394A WALCOTT STREET COOLBINIA WA 6050  
Premises Building 1

Occupied As Dental Services/Dentist

Cover Details Dental Essentials Practice Policy

### SECTION 1 - PROPERTY (INCLUDING THEFT AND ACCIDENTAL DAMAGE)

Contents **Sum Insured**  
\$ 150,000

**Additional Benefits:**  
(Refer to policy wording for cover details)

Removal of debris	The greater of \$100,000 or 20% of Building & Contents sum insured plus any additional amount specified
Rewriting of records	The greater of \$50,000 or 10% of Contents & Stock sum insured
Catastrophe property	25% of Buildings sum insured
Tax audit	\$ 10,000
Employee dishonesty	\$ 20,000
Fusion of electric motors	\$ 10,000 (Included Up to 1.8kw / 2.5hp)
Temporary removal	20% of sum insured for any Property Insured
Paintings, curios, works of art	\$ 25,000 limit any one item, pair set or collection
Illegal use of corporate financial transaction card	\$ 5,000
Claim preparation expenses	\$ 25,000 (unless higher amount specified)

<b>Excesses</b>	<b>Excess</b>
Accidental damage	\$ 250
Earthquake	As per Policy Wording
All Other Claims	\$ 250

**Variations and Extensions** (refer to policy wording and below for cover details)

- Replacement costs
- Extra replacement costs

### SECTION 2 - BUSINESS INTERRUPTION

Basis of Cover	<b>Sum Insured</b>
Annual Revenue	Revenue
	\$ 300,000



## Schedule of Insurance

<b>Class of Policy:</b> Business Insurance	<b>Policy No:</b> 15T1348022
<b>The Insured:</b> Refer To Schedule	<b>Invoice No:</b> B11941
	<b>Our Ref:</b> THIPPESWAM

Additional increased Cost of Working \$ 100,000

Indemnity Period 12 months

### SECTION 3 - THEFT OF MONEY

	<b>Sum Insured</b>
Combined Money	\$ 2,000
Excess \$ 250	

### SECTION 4 - GLASS

	<b>Sum Insured</b>
Internal Glass	Replacement Value
External Glass	Replacement Value
Signs	Replacement Value
Excess \$ 250	

### SECTION 7 - MACHINERY

<b>Machinery and Pressure Equipment</b>	<b>Sum Insured</b>
Cover per event	\$ 50,000
Machinery Breakdown (incl Boiler Explosion) Quantity	1
Excess \$ 250	

<b>Goods in Cold Chambers</b>	
Deterioration	\$ 5,000
Vaccines & Medicines	\$ 5,000
Excess \$ 250	

Additional Costs associated with Repair - Refer to policy wording for cover details

### SECTION 8 - COMPUTER & ELECTRONIC EQUIPMENT

<b>Part A - Electronic Equipment</b>	<b>Sum Insured</b>
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<b>Electronic Equipment</b>	
Blanket Cover	\$ 25,000
Type of Cover	
• Breakdown	
Excess \$ 250	

**Variations and Extensions** (refer to policy wording and below for cover details)

<b>Part B - Business Interruption</b>	<b>Sum Insured</b>
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Indemnity Period - 12 months	
Restoration of Computer data and Software	\$ 10,000
Excess \$ 250	
Increased Cost of Working	\$ 10,000
Excess \$ 250	

#### Additional Benefits

Computer hacking and virus extension in respect to; Restoration of Computer data and Software	Refer to policy wording and below for cover details
Increased cost of working	Refer to policy wording and below for cover details

## Schedule of Insurance

**Class of Policy:** Business Insurance  
**The Insured:** Refer To Schedule

**Policy No:** 15T1348022  
**Invoice No:** B11941  
**Our Ref:** THIPPESWAM

Indemnity Period - 12 months applicable to  
Increased cost of working

No excess will apply to increased Cost of Working, Reinstatement of Data or Gross Income Covers

### SITUATION 1 DETAILS

Situation 52 Railway Road MARAYONG NSW 2148  
Premises Building 1

Occupied As Dental Services/Dentist

Cover Details Dental Essentials Practice Policy

### SECTION 1 - PROPERTY (INCLUDING THEFT AND ACCIDENTAL DAMAGE)

	<b>Sum Insured</b>
Contents	\$ 100,000

#### Additional Benefits:

(Refer to policy wording for cover details)

Removal of debris	The greater of \$100,000 or 20% of Building & Contents sum insured plus any additional amount specified
Rewriting of records	The greater of \$50,000 or 10% of Contents & Stock sum insured
Catastrophe property	25% of Buildings sum insured
Tax audit	\$ 10,000
Employee dishonesty	\$ 20,000
Fusion of electric motors	\$ 10,000 (Included Up to 1.8kw / 2.5hp)
Temporary removal	20% of sum insured for any Property Insured
Paintings, curios, works of art	\$ 25,000 limit any one item, pair set or collection
Illegal use of corporate financial transaction card	\$ 5,000
Claim preparation expenses	\$ 25,000 (unless higher amount specified)

#### Excesses

	<b>Excess</b>
Accidental damage	\$ 250
Earthquake	As per Policy Wording
All Other Claims	\$ 250

**Variations and Extensions** (refer to policy wording and below for cover details)

- Replacement costs
- Extra replacement costs

### SECTION 2 - BUSINESS INTERRUPTION

	<b>Sum Insured</b>
Basis of Cover	Revenue
Annual Revenue	\$ 100,000
Additional increased Cost of Working	\$ 100,000
Indemnity Period	12 months

### SECTION 3 - THEFT OF MONEY

	<b>Sum Insured</b>
Combined Money	\$ 2,000
Excess	\$ 250

### SECTION 4 - GLASS

## Schedule of Insurance

**Class of Policy:** Business Insurance  
**The Insured:** Refer To Schedule

**Policy No:** 15T1348022  
**Invoice No:** B11941  
**Our Ref:** THIPPESWAM

Internal Glass		<b>Sum Insured</b>
External Glass		Replacement Value
Signs		Replacement Value
Excess	\$ 250	Replacement Value

### SECTION 7 - MACHINERY

<b>Machinery and Pressure Equipment</b>		<b>Sum Insured</b>
Cover per event		\$ 50,000
Machinery Breakdown (incl Boiler Explosion) Quantity		1
Excess	\$ 250	
<b>Goods in Cold Chambers</b>		
Deterioration		\$ 5,000
Vaccines & Medicines		\$ 5,000
Excess	\$ 250	

Additional Costs associated with Repair - Refer to policy wording for cover details

### SECTION 8 - COMPUTER & ELECTRONIC EQUIPMENT

<b>Part A - Electronic Equipment</b>		<b>Sum Insured</b>
<b>Electronic Equipment</b>		
Blanket Cover		\$ 25,000
Type of Cover		
• Breakdown		
Excess	\$ 250	

**Variations and Extensions** (refer to policy wording and below for cover details)

<b>Part B - Business Interruption</b>		<b>Sum Insured</b>
Indemnity Period - 12 months		
Restoration of Computer data and Software		\$ 10,000
Excess	\$ 250	
Increased Cost of Working		\$ 10,000
Excess	\$ 250	

#### Additional Benefits

Computer hacking and virus extension in respect to;  
 Restoration of Computer data and Software

Refer to policy wording and below for cover details

Increased cost of working

Refer to policy wording and below for cover details

Indemnity Period - 12 months applicable to  
 Increased cost of working

No excess will apply to increased Cost of Working, Reinstatement of Data or Gross Income Covers

### SITUATION 1 DETAILS

Situation UNIT 5 19 JUNCTION BOULEVARD COCKBURN CENTRAL WA 6164  
 Premises Building 1  
 Occupied As Dental Services/Dentist

## Schedule of Insurance

**Class of Policy:** Business Insurance  
**The Insured:** Refer To Schedule

**Policy No:** 15T1348022  
**Invoice No:** B11941  
**Our Ref:** THIPPESWAM

Cover Details

Dental Essentials Practice Policy

---

### SECTION 1 - PROPERTY (INCLUDING THEFT AND ACCIDENTAL DAMAGE)

	<b>Sum Insured</b>
Contents	\$ 150,000

**Additional Benefits:**

(Refer to policy wording for cover details)

Removal of debris	The greater of \$100,000 or 20% of Building & Contents sum insured plus any additional amount specified
Rewriting of records	The greater of \$50,000 or 10% of Contents & Stock sum insured
Catastrophe property	25% of Buildings sum insured
Tax audit	\$ 10,000
Employee dishonesty	\$ 20,000
Fusion of electric motors	\$ 10,000 (Included Up to 1.8kw / 2.5hp)
Temporary removal	20% of sum insured for any Property Insured
Paintings, curios, works of art	\$ 25,000 limit any one item, pair set or collection
Illegal use of corporate financial transaction card	\$ 5,000
Claim preparation expenses	\$ 25,000 (unless higher amount specified)

**Excesses**

	<b>Excess</b>
Accidental damage	\$ 250
Earthquake	As per Policy Wording
All Other Claims	\$ 250

**Variations and Extensions** (refer to policy wording and below for cover details)

- Replacement costs
- Extra replacement costs

---

### SECTION 2 - BUSINESS INTERRUPTION

	<b>Sum Insured</b>
Basis of Cover	Revenue
Annual Revenue	\$ 600,000
Additional increased Cost of Working	\$ 50,000
Indemnity Period	12 months

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### SECTION 3 - THEFT OF MONEY

	<b>Sum Insured</b>
Combined Money	\$ 2,000
Excess	\$ 250

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### SECTION 4 - GLASS

	<b>Sum Insured</b>
Internal Glass	Replacement Value
External Glass	Replacement Value
Signs	Replacement Value
Excess	\$ 250

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### SECTION 7 - MACHINERY

	<b>Sum Insured</b>
Machinery and Pressure Equipment	\$ 50,000
Cover per event	\$ 50,000

## Schedule of Insurance

<b>Class of Policy:</b> Business Insurance	<b>Policy No:</b> 15T1348022
<b>The Insured:</b> Refer To Schedule	<b>Invoice No:</b> B11941
	<b>Our Ref:</b> THIPPESWAM

Machinery Breakdown (incl Boiler Explosion) Quantity 1  
 Excess \$ 250

### Goods in Cold Chambers

Deterioration \$ 5,000  
 Vaccines & Medicines \$ 5,000  
 Excess \$ 250

Additional Costs associated with Repair - Refer to policy wording for cover details

## SECTION 8 - COMPUTER & ELECTRONIC EQUIPMENT

### Part A - Electronic Equipment

#### Sum Insured

#### Electronic Equipment

Blanket Cover \$ 25,000  
 Type of Cover  
 • Breakdown  
 Excess \$ 250

Variations and Extensions (refer to policy wording and below for cover details)

### Part B - Business Interruption

#### Sum Insured

Indemnity Period - 12 months  
 Restoration of Computer data and Software \$ 10,000  
 Excess \$ 250  
 Increased Cost of Working \$ 10,000  
 Excess \$ 250

### Additional Benefits

Computer hacking and virus extension in respect to;  
 Restoration of Computer data and Software Refer to policy wording  
 and below for cover  
 details  
 Increased cost of working Refer to policy wording  
 and below for cover  
 details

Indemnity Period - 12 months applicable to  
 Increased cost of working

No excess will apply to increased Cost of Working, Reinstatement of Data or Gross Income Covers

## SITUATION 1 DETAILS

Situation 49 REGENTS PARK ROAD JOONDALUP WA 6027  
 Premises Building 1  
 Occupied As Dental Services/Dentist  
 Cover Details Dental Essentials Practice Policy

## SECTION 1 - PROPERTY (INCLUDING THEFT AND ACCIDENTAL DAMAGE)

Contents **Sum Insured**  
 \$ 150,000

### Additional Benefits:

(Refer to policy wording for cover details)

## Schedule of Insurance

**Class of Policy:** Business Insurance  
**The Insured:** Refer To Schedule

**Policy No:** 15T1348022  
**Invoice No:** B11941  
**Our Ref:** THIPPESWAM

Removal of debris	The greater of \$100,000 or 20% of Building & Contents sum insured plus any additional amount specified
Rewriting of records	The greater of \$50,000 or 10% of Contents & Stock sum insured
Catastrophe property	25% of Buildings sum insured
Tax audit	\$ 10,000
Employee dishonesty	\$ 20,000
Fusion of electric motors	\$ 10,000 (Included Up to 1.8kw / 2.5hp)
Temporary removal	20% of sum insured for any Property Insured
Paintings, curios, works of art	\$ 25,000 limit any one item, pair set or collection
Illegal use of corporate financial transaction card	\$ 5,000
Claim preparation expenses	\$ 25,000 (unless higher amount specified)

<b>Excesses</b>	<b>Excess</b>
Accidental damage	\$ 250
Earthquake	As per Policy Wording
All Other Claims	\$ 250

**Variations and Extensions** (refer to policy wording and below for cover details)

- Replacement costs
- Extra replacement costs

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### SECTION 2 - BUSINESS INTERRUPTION

	<b>Sum Insured</b>
Basis of Cover	Revenue
Annual Revenue	\$ 600,000
Additional increased Cost of Working	\$ 50,000
Indemnity Period	12 months

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### SECTION 3 - THEFT OF MONEY

	<b>Sum Insured</b>
Combined Money	\$ 2,000
Excess	\$ 250

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### SECTION 4 - GLASS

	<b>Sum Insured</b>
Internal Glass	Replacement Value
External Glass	Replacement Value
Signs	Replacement Value
Excess	\$ 250

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### SECTION 7 - MACHINERY

<b>Machinery and Pressure Equipment</b>	<b>Sum Insured</b>
Cover per event	\$ 50,000
Machinery Breakdown (incl Boiler Explosion) Quantity	1
Excess	\$ 250
<b>Goods in Cold Chambers</b>	
Deterioration	\$ 5,000
Vaccines & Medicines	\$ 5,000
Excess	\$ 250

Additional Costs associated with Repair - Refer to policy wording for cover details

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### SECTION 8 - COMPUTER & ELECTRONIC EQUIPMENT

## Schedule of Insurance

**Class of Policy:** Business Insurance  
**The Insured:** Refer To Schedule

**Policy No:** 15T1348022  
**Invoice No:** B11941  
**Our Ref:** THIPPESWAM

### Part A - Electronic Equipment

#### Sum Insured

#### Electronic Equipment

Blanket Cover \$ 25,000  
 Type of Cover  
     • Breakdown  
 Excess \$ 250

**Variations and Extensions** (refer to policy wording and below for cover details)

### Part B - Business Interruption

#### Sum Insured

Indemnity Period - 12 months  
 Restoration of Computer data and Software \$ 10,000  
 Excess \$ 250  
 Increased Cost of Working \$ 10,000  
 Excess \$ 250

#### Additional Benefits

Computer hacking and virus extension in respect to;  
 Restoration of Computer data and Software

Refer to policy wording  
 and below for cover  
 details

Increased cost of working

Refer to policy wording  
 and below for cover  
 details

Indemnity Period - 12 months applicable to  
 Increased cost of working

No excess will apply to increased Cost of Working, Reinstatement of Data or Gross Income Covers

### SITUATION 1 DETAILS

Situation 43 WELLINGTON ROAD MORLEY WA 6062  
 Premises Building 1

Occupied As Dental Services/Dentist

Cover Details Dental Essentials Practice Policy

### SECTION 1 - PROPERTY (INCLUDING THEFT AND ACCIDENTAL DAMAGE)

**Sum Insured**  
 Contents \$ 200,000

#### Additional Benefits:

(Refer to policy wording for cover details)

Removal of debris The greater of \$100,000 or 20% of Building & Contents sum insured plus any additional amount specified  
 Rewriting of records The greater of \$50,000 or 10% of Contents & Stock sum insured  
 Catastrophe property 25% of Buildings sum insured  
 Tax audit \$ 10,000  
 Employee dishonesty \$ 20,000  
 Fusion of electric motors \$ 10,000 (Included Up to 1.8kw / 2.5hp)  
 Temporary removal 20% of sum insured for any Property Insured  
 Paintings, curios, works of art \$ 25,000 limit any one item, pair set or collection  
 Illegal use of corporate financial transaction card \$ 5,000

## Schedule of Insurance

**Class of Policy:** Business Insurance  
**The Insured:** Refer To Schedule

**Policy No:** 15T1348022  
**Invoice No:** B11941  
**Our Ref:** THIPPESWAM

Claim preparation expenses \$ 25,000 (unless higher amount specified)

<b>Excesses</b>	<b>Excess</b>
Accidental damage	\$ 250
Earthquake	As per Policy Wording
All Other Claims	\$ 250

**Variations and Extensions** (refer to policy wording and below for cover details)

- Replacement costs
- Extra replacement costs

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### SECTION 2 - BUSINESS INTERRUPTION

	<b>Sum Insured</b>
Basis of Cover	Revenue
Annual Revenue	\$ 200,000
Additional increased Cost of Working	\$ 50,000
Indemnity Period	12 months

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### SECTION 3 - THEFT OF MONEY

	<b>Sum Insured</b>
Combined Money	\$ 2,000
Excess	\$ 250

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### SECTION 4 - GLASS

	<b>Sum Insured</b>
Internal Glass	Replacement Value
External Glass	Replacement Value
Signs	Replacement Value
Excess	\$ 250

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### SECTION 7 - MACHINERY

<b>Machinery and Pressure Equipment</b>	<b>Sum Insured</b>
Cover per event	\$ 50,000
Machinery Breakdown (incl Boiler Explosion) Quantity	1
Excess	\$ 250

<b>Goods in Cold Chambers</b>	
Deterioration	\$ 5,000
Vaccines & Medicines	\$ 5,000
Excess	\$ 250

Additional Costs associated with Repair - Refer to policy wording for cover details

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### SECTION 8 - COMPUTER & ELECTRONIC EQUIPMENT

<b>Part A - Electronic Equipment</b>	<b>Sum Insured</b>
<b>Electronic Equipment</b>	
Blanket Cover	\$ 25,000
Type of Cover	
• Breakdown	
Excess	\$ 250

**Variations and Extensions** (refer to policy wording and below for cover details)



## Schedule of Insurance

**Class of Policy:** Business Insurance  
**The Insured:** Refer To Schedule

**Policy No:** 15T1348022  
**Invoice No:** B11941  
**Our Ref:** THIPPESWAM

### Part B - Business Interruption

### Sum Insured

Indemnity Period - 12 months		
Restoration of Computer data and Software Excess	\$ 250	\$ 10,000
Increased Cost of Working Excess	\$ 250	\$ 10,000

### Additional Benefits

Computer hacking and virus extension in respect to;  
Restoration of Computer data and Software

Refer to policy wording  
and below for cover  
details

Increased cost of working

Refer to policy wording  
and below for cover  
details

Indemnity Period - 12 months applicable to  
Increased cost of working

No excess will apply to increased Cost of Working, Reinstatement of Data or Gross Income Covers

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## SECTION 5 - GENERAL & PRODUCTS LIABILITY

	Limit of Indemnity
Public Liability	\$ 20,000,000
Product Liability	\$ 20,000,000
Property in physical and legal control	\$ 250,000

### Excesses

Property Damage	\$ 500
Property in physical or legal control	\$ 500

### Variations and Extensions

LE62 - Professional Liability & Treatment Exclusion

### Interested Parties

Matteo Regoli, Domenica Regoli and Enrico Regoli 52 Railway  
Road MARAYONG NSW 2148

Interest Other

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## POLICY VARIATIONS AND EXTENSIONS

### DENTAL ESSENTIALS PRACTICE INSURANCE POLICY

The information in this document updates and should be read in conjunction with the CGU Office Pack Insurance Policy wording CID0361 REV0 8/16 and any endorsement you received for the policy specified in your schedule.

### SECTION 1 PROPERTY

#### Additional benefits

4. Rewriting of records The limit under Additional benefit 4 part a) is amended to read
  - a) ten percent (10%) of the Contents and Stock sum insured or \$50,000, whichever is the greater; or
27. Employee dishonesty

**Class of Policy:** Business Insurance  
**The Insured:** Refer To Schedule

**Policy No:** 15T1348022  
**Invoice No:** B11941  
**Our Ref:** THIPPESWAM

The limit under Additional benefit 27. Employee dishonesty is increased to \$20,000 for any one occurrence.

## SECTION 2 BUSINESS INTERRUPTION

### Definitions

The Definition of Revenue is deleted and replaced by the following wording Revenue means the money paid or payable to You for services provided (and stock in trade, if any, sold), in the course of operation of Your Business at the premises.

Revenue does not include money paid or payable to You for stock or laboratory fees incurred by You on behalf of the Business which You are responsible for paying or collecting payment.

### Additional Benefits

The following additional benefit is added, 14. Machinery or Computer and Electronic Equipment Breakdown:

#### 14. Machinery or Computer and Electronic Equipment Breakdown

We will treat the Breakdown of Machinery or Computer and Electronic Equipment as damage for the purposes of this Policy provided that:

- a) You are entitled to indemnity for the Breakdown of Machinery or Computer and Electronic Equipment under the Machinery or Computer and Electronic Equipment Breakdown Policy Sections.
- b) You have taken out the Machinery or Computer and Electronic Equipment Breakdown Policy Sections and insured the item that has been damaged as a result of Breakdown.
- c) We will not pay more than 20% of the Sum Insured for Gross Profit or Annual Revenue (whichever is shown on the schedule).
- d) The Indemnity Period starts on the date of the Breakdown of the Machinery, Computer or Electronic Equipment.
- e) We will not pay for the first day of any Breakdown.

## SECTION 8 COMPUTER & ELECTRONIC EQUIPMENT

### Definitions applicable to Parts A & B

The following Definition is added, 'Act of Hacking':

Act of Hacking means the unauthorised and intentional modification of your computer hardware or software in a way that alters it from meeting its original intent that is carried out without your knowledge or consent.

### Additional Benefits applicable to Part A

The following additional benefits are added;

#### 6. Restoration of Computer Data and Software

We will insure You for the costs of restoring Data, Software and Media including the repair and rewriting of your website if:

- a) the Data or Software is lost or distorted during the Period of Cover as a direct result of a Breakdown covered under this policy section; or
- b) The Data or Software is lost, damaged or corrupted by an Act of Hacking or Computer Virus and;
- c) the Media which contains the Data is:
  - i. at the Premises,

**Class of Policy:** Business Insurance  
**The Insured:** Refer To Schedule

**Policy No:** 15T1348022  
**Invoice No:** B11941  
**Our Ref:** THIPPESWAM

- ii. at a location away from the Premises, including the premises of an internet hosting service, where copies of Media are stored, or
- iii. temporarily at an alternative location for processing purposes, or is in transit between any of these locations.

#### What We exclude

We will not pay under this additional benefit for any of the following:

- a) loss or distortion of Data or Software due to defects in the Media; or
- b) any Consequential Loss; or
- c) restoration of Data or Software other than that which is lost or distorted after the most recent functional back-up; or
- d) expenses or costs incurred in connection with the loss or distortion of Data or Software if they are not incurred within 12 months of the Breakdown; or
- e) loss or damage of, or distortion to, Data or Software caused by or resulting from the partial or total failure, malfunction or loss of use of any electronic equipment, computer system, information repository, microchip, integrated circuit or other similar device due to:
  - i. the erasure, destruction, corruption, misappropriation or misinterpretation of Data or Software; or
  - ii. any error in creating, amending, entering, deleting or using Data or Software; or
  - iii. the inability to receive, transmit or use Data; or
  - iv. the functioning or malfunctioning of the internet, intranet, local area networks, virtual private networks or similar facility, or of any internet address, website or similar facility.

#### What We will pay for restoration of Computer Data and Software

If We agree to pay a claim, We will pay the costs incurred in restoring the lost or distorted Data or Software to a condition equivalent to that existing prior to the Breakdown including the costs of repairing or rewriting your website. Data may be reproduced in an updated form if the cost of doing so is no greater than that of reinstatement in its original form.

#### Limits to what We pay

The most We will pay under this additional benefit for each claim is the lesser of \$15,000 or the amount shown in the schedule.

If cover has been taken for Reinstatement of data under Section 8 Business Interruption - Part B this additional benefit will not apply.

#### 6. Computers ? Increased costs of working

This section covers the increased costs which You incur, such as the hiring of alternative computers, following the breakdown, hacking or virus infection of computers, subject to the Sum Insured and the terms, conditions, limits and exclusions set out below:

#### What We cover

We will insure You for the increased costs of operating your Business, including hiring computers, transport costs, additional personnel, working at an off-site back up facility, or contacting customers if:

- a) We have agreed to pay a claim under this Section for repair or replacement of Computer Equipment; or
- b) an Act of Hacking or a Computer Virus has affected the performance of your Business or compromised the security or integrity of your website including the access of your customers confidential data; and
- c) the increased costs of working occur during the Period of Cover and are a direct

**Class of Policy:** Business Insurance  
**The Insured:** Refer To Schedule

**Policy No:** 15T1348022  
**Invoice No:** B11941  
**Our Ref:** THIPPESWAM

result of the Breakdown, Act of Hacking or Computer Virus covered under this Section; and

- d) We agree in advance to pay the increased costs of working.

#### What We exclude

This Policy section does not insure any of the following:

- a) costs incurred in respect of the first 2 working days following the Breakdown of Your Computer Equipment; or
- b) fines or liability incurred for breach of contract or for late or incomplete orders or for any loss of bonus or any kind of penalties; or
- c) any increased costs that are not necessary and reasonable to minimise any interruption to the Business; or
- d) any Consequential Loss; or
- e) Costs incurred after 90 days from the date of loss or damage; or
- f) expenses that are incurred in the replacement of the Media; or
- g) the cost of reinstating the Data contained on the Media.

#### What We pay

If We agree to pay a claim, We will pay the actual amount of the increased costs of working, less the charges and expenses of the Business that cease or are reduced as a consequence of the loss or damage.

#### Limits to what We pay

The most We will pay under this additional benefit for each claim is the lesser of \$15,000 or the amount shown in the schedule.

If cover has been taken for Increased cost of working under Section 8 Business Interruption - Part B this additional benefit will not apply.

#### EXCLUSIONS TO PARTS A & B

Item 5 - 'Computer Virus' is deleted and replaced by the following wording:

5. Computer Virus

Loss of or Damage to data and operating systems resulting from Computer Virus, except for covers specified under Additional Benefits applicable to Part A;

- 6. Restoration of Computer Data and Software; and
- 7. Computer ? Increased costs of working.

If you have any questions, please contact your insurance adviser or call us on the telephone number listed on your Policy Schedule.

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#### **LE62 - Professional Liability & Treatment Exclusion**

Exclusion 5. Breach of professional duty of the Policy is hereby deleted and replaced by:

5. Breach of professional duty
  - a) arising out of any breach of duty owed in a professional capacity by You and/or any person(s) for whose breaches You may be held legally liable, or
  - b) the prescription or administration of treatment by You or on Your behalf.

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#### **IMPORTANT NOTICES**

#### **POLICY AMENDMENTS**

These amendments should be read in conjunction with your policy booklet as the terms described now form part of your policy.

**Class of Policy:** Business Insurance  
**The Insured:** Refer To Schedule

**Policy No:** 15T1348022  
**Invoice No:** B11941  
**Our Ref:** THIPPESWAM

**THE WAY WE HANDLE YOUR PERSONAL INFORMATION**

We collect personal information from you for the purpose of providing you with insurance products, services, processing and assessing claims.

You can choose not to provide this information, however, we may not be able to process your requests.

We may disclose information we hold about you to other insurers, an insurance reference service or as required by law. In the event of a claim, we may disclose information to and/or collect additional information about you from investigators or legal advisors.

If you wish to update or access the information we hold about you, contact us.

**WORKERS COMPENSATION**

Workers Compensation Insurance is compulsory if you have employees. Separate cover can be arranged in those states where legislation permits.

**CHANGE OF INSURER - ENDORSEMENT:**

This endorsement is dated 01 August 2017 and will apply to all policies taken out, or with a renewal effective date, on or after this date.

The information in this endorsement should be read with the last Policy You received for the Policy specified in your Policy Schedule and any other applicable endorsement.

**CHANGES TO YOUR POLICY:**

Your Policy is amended by the following:

Change 1: Change to details of CGU Insurance Limited ABN 27 004 478 371 AFS Licence No. 238291

All references to "CGU Insurance Limited ABN 27 004 478 371 AFS Licence No. 238291" are deleted and replaced by "Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance".

Change 2: Change to details of CGU Insurance Limited

All references to "CGU Insurance Limited" are deleted and replaced by "Insurance Australia Limited trading as CGU Insurance".

Insurer Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance

DENTAL ESSENTIALS PRACTICE INSURANCE POLICY CGU1895 REV3 02/17