



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
Renewal

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Class of Policy: Industrial Special Risks
Insurer: Chubb Insurance Australia Limited
Level 38, 225 George Street, Sydney
ABN: 23 001 642 020
The Insured: Refer Schedule

Policy No: 05FX013597
Invoice No: B37282
Period of Cover:
From 15/07/2019
to 15/07/2020 at 4:00 pm

Details:

See attached schedule for a description of the risk insured

IMPORTANT INFORMATION

The Proposal/Declaration:

- is to be received and accepted by the Insurer
 has been received and accepted by the Insurer

The total premium as at the above date is:

- to be paid by the Insured
 part paid by the Insured
 paid in full by the Insured
 paid by monthly direct debit

Premium Funding

- This policy is premium funded

Please note that the policy defined above is subject to the receipt of the Proposal Declaration and acceptance by the Insurer (if not already completed and accepted) and subject to the full receipt and clearance of the total premium payable by the insured.

Schedule of Insurance

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Following is a brief summary of the insurance we have arranged on your behalf. This is not intended to replace your policy document / product disclosure statement which contains the terms and conditions applicable.

The Insured:

1. Pujari Pty Ltd ATF The Pujari Family Trust
2. Geraldton Implant Centre Pty Ltd ATF Geraldton Clinic
3. Pujari and Seth Pty Ltd ATF Harishhareesh Unit Trust
4. HA Dental Solutions Pty Ltd Atf HA Holding Trust
5. Wellington Road Dental Pty Ltd ATF Wellington Road Dental Unit Trust
6. Dr Hareesh Thippeswamy
7. JBH Medical Pty Ltd ATF JBH Unit Trust
8. Pratheem Lobo and Hareesh Thippeswamy
9. 43 Wellington Rd Freehold Morley Pty Ltd ATF 43 Wellington Rd Freehold Morley Bare Trust

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, inter-relationships and liabilities.

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

Insured's Business: Principally Dentist and property owners and any other activity incidental thereto.

Principal Location: Refer Addendum and Elsewhere in Australia where the insured carries on business has goods or other property stored or being processed or has work done.

Interest Insured: Section 1 - Material Damage

All the real and personal property of every kind and description (except that excluded) belonging to the Insured or which the Insured is responsible or has assumed responsibility prior to the occurrence of any damage, including all such property in which the Insured may acquire an insurable interest during the period of insurance.

Section 2 - Consequential Loss

Loss as defined in the policy.

Declared Values:	Section 1 - Buildings	\$ 3,400,000
	Section 2 - Contents	\$ 3,265,000
(in accordance with the Basis of Settlement)	(All property insured)	\$ 6,665,000

Section 2

Gross Revenue	\$ \$8,405,000
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Increased Cost of Working	\$ 250,000
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Professional Fees	\$ 250,000
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Payroll	\$ Included in Gross
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Revenue

Limits of Liability: The amounts set out hereunder represent the Insurer(s) Maximum Limit(s) of Liability in respect of any one loss or series of losses arising out of the one event at any one situation subject to any lesser Limit(s) of Liability specified elsewhere in the Policy.

Combined single limit (any one loss / any one situation)	\$ 15,070,000
Acquired companies (as defined)	\$ 2,000,000

Sub-limits of Liability: The liability of the Insurer(s) shall be further limited in respect of any one loss or series of losses arising out of any one event at any one Situation as set out hereunder and it is understood and agreed that such Sub-Limit(s) shall not increase the liability of the Insurer(s) beyond the Limit(s) of Liability expressed above and also the under mentioned deductible(s) will apply in respect of these Sub Limit(s) but shall not be cumulative.

Under Section 1

Accidental Damage	\$	1,000,000
Burglary & Theft (other than money)	\$	100,000
Theft of Property in Open Air	\$	25,000
Damage to Property in Open Air as a Result of Wind, Rainwater & Hail	\$	25,000
Removal of Debris	\$	500,000
Rewriting of Records / Valuable Papers	\$	50,000
Personal property, tools & effects of Directors, Employees and Visitors - limit per person and in aggregate	\$	5,000 / \$20,000
Glass	\$	Replacement Value
General Property	\$	10,000
Keys & Locks	\$	25,000
Dishonest / Fraudulent Acts of Employees	\$	20,000
Expediting Expenses	\$	100,000
Cost of Clearing Drains	\$	100,000
Liability for Duty	\$	50,000
Landscaping	\$	25,000
Extra Cost of Reinstatement	\$	100,000
Additional Extra Cost of Reinstatement	\$	500,000
Loss of Land Value	\$	100,000
Flood	\$	500,000
Electronic Equipment	\$	50,000
Machinery Breakdown	\$	25,000
Deterioration of Stock	\$	10,000
Money	\$	2,000

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Under Section 2

Professional fees	\$	250,000
Additional Increased Cost of Working	\$	250,000
Accounts Receivable	\$	200,000
Public Utilities	\$	350,000
Unspecified Customers & Suppliers	\$	250,000
Notifiable Infectious or Contagious Disease	\$	250,000

Indemnity Period: 12 months as defined herein
 3 Months for Infectious or Contagious Diseases, Food or Drink Poisoning; Murder ; Suicide

Uninsured Working Expenses:

Purchases	100%
Discounts allowed	100%
Discounts Bad Debt	100%

Deductibles: The Insured shall bear the following amount/s in respect of each loss or series of losses arising out of the one event:

Earthquake, subterranean fire or volcanic eruption:	\$20,000 or an amount equal to 1% of the total asset value at the situation where the damage occurs, whichever is the lesser.
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All other Losses:

Section 1		
Excess - Money / Glass / Breakdown / Theft / Accidental Damage / General Property	\$	500
Excess - All other claims	\$	1,000
Section 2		
Business Interruption	\$	0
Remote Premises of Public Utilities	\$	48 Hours
Human infectious / Contagious Diseases	\$	48 Hours

Should more than one deductible appear under this policy for any claim or series of claims arising from the one event, such deductibles shall not be aggregated - the highest single level of deductible only shall apply.

Policy Wording: Chubb ISR Mark IV Modified with the following Endorsements

Imposed Deductibles : .

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Imposed**Endorsements :**

- Chubb Amount of Policy Not Reduced by Loss
- Chubb Electronic Data Endorsement
- Chubb Electronic Equipment and/or Device Endorsement
- Chubb Human and or Human Contagious Disease Endorsement
- Chubb Sanctions Endorsement
- Chubb Terrorism Exclusion
- Chubb Transmission & Distribution Lines Endorsement

Chubb Amount of Policy Not Reduced by Loss

The Memorandum "Amount of Policy Not Reduced by Loss" is amended by adding the words "if required" after the word "payment".

Any clause in the policy which gives Automatic reinstatement shall not apply in respect of limits stated to be in the annual aggregate during any one period of insurance.

Endorsements :**Chubb Electronic Data Endorsement**

Notwithstanding any provision to the contrary in the Policy or any endorsement thereto, it is understood and agreed as follows:

a) This policy does not insure:

- i. total or partial destruction, distortion, erasure, corruption, alteration, misinterpretation or misappropriation of Electronic Data,
- ii. error in creating, amending, entering, deleting or using Electronic Data,

or

- iii. total or partial inability or failure to receive, send, access or use Electronic Data for any time or at all

from any cause whatsoever, regardless of any other contributing cause or event whenever it may occur

Electronic Data means facts, concepts and information converted to a form useable for communications, display, distribution, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for such equipment.

b) However, in the event that a peril listed below (being a peril insured by this policy but for this exclusion) is caused by any of the matters described in paragraph (a) above, this Policy, subject to all its provisions, will insure:

- i. physical loss of or damage or destruction to Property Insured directly caused by such listed peril, and/or
- ii. consequential loss insured by this Policy

Further, this exclusion does not apply in the event that a peril listed below (being a peril insured by this policy but for this exclusion) causes any of the matters described in paragraph (a) above Fire, Explosion, Lightning, Windstorm, Hail, Tornado, Cyclone, Hurricane, Earthquake, Volcano, Tsunami, Flood, Freezing, Weight of Snow, Impact by Aircraft or other aerial objects dropped therefrom, Impact by any Road Vehicle or Animal, Bursting Overflowing Discharging or Leaking of Water Tanks Apparatus or Pipes, or Theft of Electronic Data solely where such Theft is accompanied by Theft of the computer hardware, firmware, medium, microchip, integrated circuit or similar device containing such Electronic Data

c) For the purposes of the Basis of Settlement provision in this Policy, computer systems records includes Electronic Data as defined in paragraph (a) above

Any terrorism exclusion in this Policy or any endorsement thereto prevails over this endorsement.

Chubb Electronic Equipment and/or Device Endorsement

This policy does not insure against any loss, damage, cost, claim or expense, directly or indirectly, proximately or remotely, whether in whole or in part caused by, resulting from, contributed to, aggravated by or consisting of any malfunction, derangement or inability of

- a) the failure of any Electronic Equipment and/or Device to recognise, interpret, calculate, compare, differentiate, sequence or process data consisting of, dependent on or deduced from one or more dates or time or,

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b) Any change, repair, alteration, correction or modification of any part or parts of any Electronic Equipment and/or Device to correct or prevent any anticipated or actual condition or circumstances stated in (a.) above.

Electronic Equipment and/or Device includes but is not limited to computers, computer equipment, coding, programs, instructions or any software stored on electronic, electromechanical, electromagnetic data processing or electronically controlled equipment and media:

1. computer hardware, including microprocessors;
2. computer application software;
3. computer operating systems and related software;
4. computer networks;
5. microprocessors (computer chips) not part of any computer system;
6. any other computerized or electronic equipment or components;
7. whether the property of the Insured or not.

Chubb Human and or Human Contagious Disease Endorsement

Loss as insured by this Policy resulting from interruption of or interference with the Business directly arising from an occurrence or outbreak at the Insured's premises only and limited to:

closure or evacuation of the whole or part of the Premises by order of any Government, Local Government or other Statutory Authority consequent upon:

1. Any occurrence of a human infectious or human contagious disease at the Premises,
2. Food or drink poisoning,
3. The discovery of vermin or pests at the Premises,
4. Defects in the drains or other sanitary arrangements at the Premises,
5. Any occurrence of murder or suicide at the Premises.

shall be deemed to be Damage to the property used by the Insured at the Premises.

In respect of Item 1, any occurrence of any prescribed human infectious or human contagious diseases under the Quarantine Act 1908 and subsequent amendments are excluded from this coverage.

For the Purpose of this Extension:

Indemnity Period shall mean the period during which the results of the Business shall be affected in consequence of the Damage, beginning with the date when closure or evacuation of the whole or part of the Premises occurs as ordered by any Government, Local Government or other Statutory Authority and ending not later than three months thereafter.

The Insurer shall not be liable under this Extension for any costs incurred in the cleaning, repair, replacement, and recall or checking of property.

The Insurer shall only be liable for loss arising at those Premises which are directly subject to the Damage.

Chubb Sanctions Endorsement

The Insurer(s) shall not be deemed to provide cover and the Insurer(s) shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Insurer(s) to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America or the Commonwealth of Australia.

Chubb Terrorism Exclusion

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

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For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), which from its nature or context is done for, or in connection with, political, religious, ideological or similar purposes or reasons, including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

Chubb Transmission & Distribution Lines Endorsement

Notwithstanding any provision to the contrary in the Policy or any endorsement thereto, it is understood and agreed that this Policy does not cover losses in respect of all overhead transmission and distribution lines including wire, cables, poles, pylons, standards, towers, or other supporting structures which may be attendant to the transmission or distribution of electrical power, telecommunications, or any other communications signals. This exclusion applies to the aforementioned equipment which is located beyond a radius of 300 metres (or 1000 feet) of an insured location. It is understood and agreed that utility service interruption and/or suppliers extension and/or contingent business interruption coverages are not subject to this exclusion,