

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

	PO BOX	887	Sublaco	WA	6904
--	--------	-----	---------	----	------

e enquiry@dentalessentials.com.au t 1300 136 339

f 1300 656 814

www.dentalessentials.com.au

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

25/01/2022 Date: Our Reference: THIPPESWAM **New Policy**

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

Details:

See attached schedule for a description of the risk insured

Page	1	of	25

Poli	cy No:	15T1348022	
Invo	ice No:	B01645	
Peri	od of C	over:	
	From	25/07/2017	
	to	15/07/2018	at 4:00 pm

IMPORTANT INFORMATION

The Proposal/Declaration:

is to be received and accepted by the Insurer has been received and accepted $\mathbf{\nabla}$ by the Insurer

The total premium as at the above date is:

to be paid by the Insured

part paid by the Insured

 $\mathbf{\Lambda}$ 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.

Insured

Dental Essentials Practice Policy

Policy No:15T1348022Invoice No:B01645Our Ref:THIPPESWAM

Dr Hareesh Thippeswamy, The Punjari Family Trust

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

Interested Parties Interest	ANZ Banking Group Ltd 275 George St SYDNEY NSW 2000 First Mortgage		
SITUATION 1 DETAILS			
Situation Premises	21 Whitfield Road JURIEN BAY WA 6516 JURIEN BAY		
Occupied As	Dental Services/Dentist		
Cover Details	Dental Essentials Practice Policy		
Contents	Sum Insured \$ 150,000		
Additional Benefits: (Refer to policy wording for cove	er details)		
Additional Benefits: (Refer to policy wording for cove Removal of debris	The greater of \$100,000 or 20% of Building & Contents sum		
(Refer to policy wording for cove			
(Refer to policy wording for cove Removal of debris Rewriting of records Catastrophe property	The greater of \$100,000 or 20% of Building & Contents sum insured plus any additional amount specified The greater of \$50,000 or 10% of Contents & Stock sum insured 25% of Buildings sum insured		
(Refer to policy wording for cove Removal of debris Rewriting of records Catastrophe property Tax audit	The greater of \$100,000 or 20% of Building & Contents sum insured plus any additional amount specified The greater of \$50,000 or 10% of Contents & Stock sum insure 25% of Buildings sum insured \$ 10,000		
(Refer to policy wording for cove Removal of debris Rewriting of records Catastrophe property Tax audit Employee dishonesty	The greater of \$100,000 or 20% of Building & Contents sum insured plus any additional amount specified The greater of \$50,000 or 10% of Contents & Stock sum insured 25% of Buildings sum insured \$ 10,000 \$ 20,000		
(Refer to policy wording for cove Removal of debris Rewriting of records Catastrophe property Tax audit	The greater of \$100,000 or 20% of Building & Contents sum insured plus any additional amount specified The greater of \$50,000 or 10% of Contents & Stock sum insure 25% of Buildings sum insured \$ 10,000		

Paintings, curios, works of art Illegal use of corporate financial transaction card Claim preparation expenses Paintings, curios, works of art \$ 25,000 limit any one item, pair set or collection \$ 5,000 (unless higher amount specified)

Claim preparation expenses	\$ 25,000 (unless higher amount spe
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
- Extra replacement costs

SECTION 2 - BUSINESS INTERRUP	TION		
Basis of Cover Annual Revenue Additional increased Cost of Working			Sum Insured Revenue \$ 680,000 \$ 50,000
Indemnity Period			12 months
SECTION 3 - THEFT OF MONEY			
Combined Money Excess	\$	250	Sum Insured \$ 2,000

SECTION 4 - GLASS

Class of Policy: Business Insurance The Insured: Refer To Schedule				Policy No: Invoice No: Our Ref:	15T1348022 B01645 THIPPESWAM
Internal Glass External Glass Signs Excess	\$	250	Rej Rej	m Insured blacement Valu blacement Valu blacement Valu	Je
SECTION 7 - MACHINERY					
Machinery and Pressure Equipment Cover per event Machinery Breakdown (incl Boiler Explo Excess		antity 250	Su \$	m Insured 50,000 1	
Goods in Cold Chambers Deterioration Vaccines & Medicines Excess	\$	250	\$ \$	5,000 5,000	
Additional Costs associated with Repair	- Refer t	o policy wordin	g for cover	details	
SECTION 8 - COMPUTER & ELECTRO	ONIC EQ	UIPMENT			
Part A - Electronic Equipment			Su	m Insured	
Electronic Equipment Blanket Cover Type of Cover Breakdown Excess	\$	250	\$	25,000	
				- dotaila)	
-	5 policy w	vording and bel		-	
Part B - Business Interruption			Su	m Insured	
Indemnity Period - 12 months Restoration of Computer data and Softw Excess Increased Cost of Working Excess	ware \$ \$	250 250	\$ \$	10,000 10,000	
Additional Benefits					
Computer hacking and virus extension i Restoration of Computer data and Softv Increased cost of working		t to;	and det Ref and	er to policy we below for cov ails er to policy we below for cov ails	ver ording
Indemnity Period - 12 months applicabl Increased cost of working	le to				
No excess will apply to increased Cost o	of Workin	ng, Reinstateme	nt of Data c	or Gross Incom	ne Covers
SITUATION 2 DETAILS Situation Premises	130 Thr COLLIE	ossell Street CO	OLLIE WA 6	225	
Occupied As	Dental S	Services/Dentis	t		
Cover Details	Dentel	Eccontiale Dract	ico Doliov		

Cover Details Dental Essentials Practice Policy

SECTION 1 - PROPERTY (INCLUDING THEFT AND ACCIDENTAL DAMAGE)

Class of Policy: The Insured:
 Policy No:
 15T1348022

 Invoice No:
 B01645

 Our Ref:
 THIPPESWAM

	Sum Insured
Building	\$ 250,000
Contents	\$ 150,000

Additional Benefits:

(Refer to policy wording for cover details)

Business Insurance

Refer To Schedule

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
- Extra replacement costs

SECTION 2 - BUSINESS INTERRUPTION

Basis of Cover Annual Revenue Additional increased Cost of Worl	king		Sum Insured Revenue \$ 355,000 \$ 50,000
Indemnity Period			12 months
SECTION 3 - THEFT OF MONE	(
Combined Money Excess	\$	250	Sum Insured \$ 2,000
SECTION 4 - GLASS			
Internal Glass External Glass Signs Excess	\$	250	Sum Insured Replacement Value Replacement Value Replacement Value
SECTION 7 - MACHINERY			
Machinery and Pressure Equipment Cover per event Machinery Breakdown (incl Boiler Explosion) Quantity Excess \$ 250		Sum Insured \$ 50,000 1	
Goods in Cold Chambers Deterioration Vaccines & Medicines			\$

Class of Policy: Business Insurant The Insured: Refer To Schedul			I	Policy No: Invoice No: Our Ref:	15T1348022 B01645 THIPPESWAM
Excess	\$	250			
Additional Costs associated with Repa	ir - Refer	to policy wordir	ng for cover de	etails	
SECTION 8 - COMPUTER & ELECTR	ONIC EQ	UIPMENT			
Part A - Electronic Equipment			Sum	Insured	
Electronic Equipment Blanket Cover Type of Cover Breakdown Excess	¢	250	\$	25,000	
	\$				
Variations and Extensions (refer	to policy v	wording and be		-	
Part B - Business Interruption			Sum	Insured	
Indemnity Period - 12 months Restoration of Computer data and Sof Excess Increased Cost of Working Excess	tware \$ \$	250 250	\$ \$	10,000 10,000	
Additional Benefits	·				
Computer hacking and virus extension in respect to; Restoration of Computer data and Software Increased cost of working			and l detai Refe	r to policy we below for cov	ver ording
Indemnity Period - 12 months applica Increased cost of working	ble to				
No excess will apply to increased Cost	of Workin	ng, Reinstateme	ent of Data or	Gross Incom	ne Covers
SITUATION 3 DETAILS Situation Premises		mas Street THF SPRINGS	REE SPRINGS \	WA 6519	
Occupied As Dental Services/Dentist					
Cover Details Dental Essentials Practice Policy					

SECTION 1 - PROPERTY (INCLUDING THEFT AND ACCIDENTAL DAMAGE)

Sum	Insured
\$	70,000

Contents

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

Business Insurance

Refer To Schedule

Class of Policy: The Insured:

Page 6	of 25
--------	-------

 Policy No:
 15T1348022

 Invoice No:
 B01645

 Our Ref:
 THIPPESWAM

E lectronic Equipment Blanket Cover Type of Cover			\$	25,000
Part A - Electronic Equipment			Sum	n Insured
SECTION 8 - COMPUTER & ELECTR	ΟΝΙϹ Εζ	UIPMENT		
dditional Costs associated with Repai	r - Refer	to policy wordir	ng for cover d	etails
Excess	\$	250	φ	5,000
Deterioration /accines & Medicines			\$ \$	5,000 5,000
Goods in Cold Chambers			+	F 000
	4	230		
Excess	usiun) Qt \$	250		T
Cover per event 1achinery Breakdown (incl Boiler Expl	osion) Or	iantity	\$	50,000 1
Machinery and Pressure Equipmen	t			Insured
SECTION 7 - MACHINERY				
SECTION 7 - MACHINERY				
Excess	\$	250	epi	
Signs				acement Value
Internal Glass External Glass				acement Value acement Value
internal Class				n Insured
SECTION 4 - GLASS				
Excess	\$	250		
Combined Money			Sum \$	1 Insured 2,000
				_
SECTION 3 - THEFT OF MONEY				
Indemnity Period			12 n	nonths
			P	50,000
Annual Revenue Additional increased Cost of Working			\$ \$	450,000 50,000
Basis of Cover				enue
			Sum	n Insured
SECTION 2 - BUSINESS INTERRUP	TION			
Extra replacement costs				
Replacement costs	to policy	wording and be	iow for cover	aetalls)
All Other Claims	\$	250		
Earthquake	-	Policy Wording		
Excesses Accidental damage	Exces: \$	s 250		
ransaction card Claim preparation expenses	\$ 5,00 \$ 25,0	0 00 (unless high	er amount spe	ecified)

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

\$

250

Excess

	s Insurance o Schedule			Policy No: Invoice No: Our Ref:	15T1348022 B01645 THIPPESWAM
ndemnity Period - 12 mont Restoration of Computer dat	a and Software		\$	10,000	
Excess ncreased Cost of Working	\$	250	\$	10,000	
Excess	\$	250	Ŷ	10,000	
Additional Benefits					
Computer hacking and virus Restoration of Computer dat ncreased cost of working		ct to;	and dei Rei and	fer to policy we d below for cov tails fer to policy we d below for cov tails	ver
ndemnity Period - 12 mont Increased cost of wo					
No excess will apply to incre	ased Cost of Worki	ng, Reinstateme	ent of Data o	or Gross Incom	ne Covers

SITUATION 4 DETAILS Situation Premises	Shops 1 & 2 14 Robinson Street CARNARVON WA 6701 CARNARVON
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 Temporary removal Paintings, curios, works of art Illegal use of corporate financial	 \$ 10,000 (Included Up to 1.8kw / 2.5hp) 20% of sum insured for any Property Insured \$ 25,000 limit any one item, pair set or collection
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
- Extra replacement costs

Class of Policy: Bu	siness Insurance				Policy No:	15T1348022
	efer To Schedule				Invoice No:	B01645
					Our Ref:	THIPPESWAM
asis of Cover					enue	
nnual Revenue ccountants Fees				\$	525,000	
Additional increased Co	st of Working			\$ \$	25,000 50,000	
	St of Working					
ndemnity Period				12 1	months	
ECTION 3 - THEFT C	OF MONEY					
Sampined Manay					n Insured	
Combined Money Excess	\$		250	\$	2,000	
	₽		250			
ECTION 4 - GLASS						
ntornal Class					n Insured	
nternal Glass External Glass					lacement Valu lacement Valu	
Signs					lacement Valu	
xcess	\$		250			
ECTION 7 - MACHIN	IERY					
lachinery and Press	ure Equipment			Sur	n Insured	
Cover per event				\$	50,000	
lachinery Breakdown (incl Boiler Explosion	ı) Quan	tity	т	1	
xcess	\$	-	250			
foods in Cold Chamb	ers					
Deterioration				\$	5,000	
accines & Medicines	*		250	\$	5,000	
xcess	\$		250			
dditional Costs associa				ig for cover o	letails	
ECTION 8 - COMPUT	ER & ELECTRONIO	C EQUI	PMENT			
art A - Electronic Eq	Juipment			Sur	n Insured	
Electronic Equipment	:				25 000	
Blanket Cover				\$	25,000	
ype of Cover • Breakdown						
xcess	\$		250			
ariations and Exten	sions (refer to po	licy wo	rding and bel	ow for cover	details)	
Part B - Business Int	erruption			Sur	n Insured	
ndemnity Period - 12 r	nonths					
estoration of Compute		9		\$	10,000	
xcess	. \$		250			
ncreased Cost of Work xcess	ing \$		250	\$	10,000	
dditional Benefits	Ϋ́					
Computer hacking and			to;			
estoration of Compute	er data and Software	e			er to policy wo	
					below for cov	/er
				deta	diis anto noliou	andiaa

Increased cost of working

Refer to policy wording and below for cover details Refer to policy wording and below for cover details

Class of Policy: The Insured:

Business Insurance Refer To Schedule Policy No:15T1348022Invoice No:B01645Our Ref:THIPPESWAM

Sum Insured

\$

150,000

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 5 DETAILS	
Situation	33 Spencer Street BUNBURY WA 6230
Premises	BUNBURY
Occupied As	Dental Services/Dentist
Cover Details	Dental Essentials Practice Policy

SECTION 1 - PROPERTY (INCLUDING THEFT AND ACCIDENTAL DAMAGE)

Contents

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
- Extra replacement costs

SECTION 2 - BUSINESS INTERRUPTION

Basis of Cover Annual Revenue Accountants Fees Additional increased Cost of Working		Sum Insured Revenue \$ 520,000 \$ 25,000 \$ 50,000
Indemnity Period		12 months
SECTION 3 - THEFT OF MONEY	 	
Combined Money Excess	\$ 250	Sum Insured \$ 2,000
SECTION 4 - GLASS	 	

Class of Policy:Business InsuThe Insured:Refer To Sche				Policy No: Invoice No: Our Ref:	15T1348022 B01645 THIPPESWAM	
Internal Glass External Glass Bigns Excess	\$	250	Rep	lacement Valı lacement Valı lacement Valı	Je	
SECTION 7 - MACHINERY						
Machinery and Pressure Equipn Cover per event Machinery Breakdown (incl Boiler E Excess		uantity 250	Sun \$	1 Insured 50,000 1		
Goods in Cold Chambers Deterioration Vaccines & Medicines Excess	\$	250	\$ \$	5,000 5,000		
Additional Costs associated with Re	epair - Refer	to policy wordin	g for cover d	etails		
SECTION 8 - COMPUTER & ELEC	CTRONIC EC	QUIPMENT				
Part A - Electronic Equipment			Sun	n Insured		
Electronic Equipment Blanket Cover Type of Cover • Breakdown			\$	25,000		
Excess	\$	250				
Variations and Extensions (re	fer to policy	wording and bel	ow for cover	details)		
Part B - Business Interruption			Sun	n Insured		
Indemnity Period - 12 months Restoration of Computer data and Excess	Software \$	250	\$	10,000		
Increased Cost of Working Excess	\$	250	\$	10,000		
Additional Benefits						
Computer hacking and virus extens Restoration of Computer data and Increased cost of working		ect to;	and deta Refe	er to policy we below for cov	ver ording	
Indemnity Period - 12 months app Increased cost of working	licable to					
No excess will apply to increased C	Cost of Work	ing, Reinstateme	nt of Data or	Gross Incom	ne Covers	
SITUATION 6 DETAILS Situation Premises	27 Bin BINDC	da Place BINDOC OON	ON WA 6502			
Occupied As	Denta	l Services/Dentis	t			

SECTION 1 - PROPERTY (INCLUDING THEFT AND ACCIDENTAL DAMAGE)

Class of Policy: The Insured:	Business Insurance Refer To Schedule	Policy No: Invoice No: Our Ref:	15T1348022 B01645 THIPPESWA
Contents		Sum Insured \$ 100,000	
Additional Benefit (Refer to policy wor	t s: ding for cover details)		

The greater of \$100,000 or 20% of Building & Contents sum Removal of debris insured plus any additional amount specified The greater of \$50,000 or 10% of Contents & Stock sum insured Rewriting of records 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 \$ 25,000 (unless higher amount specified) Claim preparation expenses Excesses **Excess**

EXCESSES
Accidental damage
Earthquake
All Other Claims

250 \$

As per Policy Wording 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 Annual Revenue Accountants Fees Additional increased Cost of Working		Sum Insured Revenue \$ 355,000 \$ 25,000 \$ 50,000
Indemnity Period		12 months
SECTION 3 - THEFT OF MONEY	 	
Combined Money Excess	\$ 250	Sum Insured \$ 2,000
SECTION 4 - GLASS		
Internal Glass External Glass Signs Excess	\$ 250	Sum Insured Replacement Value Replacement Value Replacement Value
SECTION 7 - MACHINERY		
Machinery and Pressure Equipmen Cover per event Machinery Breakdown (incl Boiler Expl Excess	ntity 250	Sum Insured \$ 50,000 1
Goods in Cold Chambers Deterioration Vaccines & Medicines Excess	\$ 250	\$ 5,000 \$ 5,000

AM

Class of Policy:	
The Insured:	

Business Insurance Refer To Schedule

Additional Costs associated with Repair - Refer to policy wording for cover details **SECTION 8 - COMPUTER & ELECTRONIC EQUIPMENT** Sum Insured Part A - Electronic Equipment **Electronic Equipment** 25,000 Blanket Cover \$ Type of Cover Breakdown 250 Excess \$ **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 \$ 10,000 250 Excess \$ 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 7 DETAILS** Situation Suite 2, York Wellness Centre 6 Howick Street YORK WA 6302 Premises YORK Occupied As **Dental Services/Dentist**

SECTION 1 - PROPERTY (INCLUDING THEFT AND ACCIDENTAL DAMAGE)

	Sum	Insured
Contents	\$	70,000

Dental Essentials Practice Policy

Additional Benefits:

(Refer to policy wording for cover details)

Removal of debris

Cover Details

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

Schedule of Insura	nce					
	siness Insurance fer To Schedule				Policy No: Invoice No: Our Ref:	15T1348022 B01645 THIPPESWAM
transaction card Claim preparation expe	nses	\$ 5,000 \$ 25,00))0 (unless higl	ner amount sp	ecified)	
Excesses Accidental damage Earthquake All Other Claims		Excess \$ As per \$	250 Policy Wording 250)		
 Variations and Extens Replacement co Extra replacement 	sts	policy	wording and b	elow for cover	details)	
SECTION 2 - BUSINES	SS INTERRUPTI	ON				
Basis of Cover Annual Revenue Accountants Fees Additional increased Co	st of Working				m Insured renue 355,000 75,000 100,000	
Indemnity Period				12	months	
SECTION 3 - THEFT O	F MONEY					
Combined Money Excess		\$	250	Sur \$	n Insured 2,000	
SECTION 4 - GLASS						
Internal Glass External Glass Signs Excess		\$	250	Rep Rep	n Insured placement Valu placement Valu placement Valu	ue
SECTION 7 - MACHIN	ERY					
Machinery and Press	ure Equipment				n Insured	
Cover per event Machinery Breakdown (Excess	incl Boiler Explos	ion) Qu \$	antity 250	\$	50,000 1	
Goods in Cold Chamb Deterioration Vaccines & Medicines Excess	ers	\$	250	\$ \$	5,000 5,000	
Additional Costs associa	ated with Repair	- Refer	to policy word	ing for cover o	letails	
SECTION 8 - COMPUT	ER & ELECTRO	NIC EQ	UIPMENT			
Part A - Electronic Eq	uipment			Sur	n 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)

Class of Policy: The Insured:	Business Insu Refer To Sche				Policy No: Invoice No: Our Ref:	15T1348022 B01645 THIPPESWAM
Indemnity Period -						
Restoration of Com Excess	puter data and		250	\$	10,000	
Increased Cost of W	/orking	\$	230	\$	10,000	
Excess	5	\$	250			
Additional Benefit	ts					
Computer hacking a Restoration of Comp			ct to;		er to policy wo below for cov	5
Increased cost of working				Refe	er to policy wo below for cov	
Indemnity Period - Increased c	12 months app ost of working	licable to				
			ng, Reinstateme	at of Data a		

Situation 3/218 Rockingham Road SPEARWOOD WA 6163 Premises SPEARWOOD Occupied As Dental Services/Dentist Cover Details Dental Essentials Practice Policy

SECTION 1 - PROPERTY (INCLUDING THEFT AND ACCIDENTAL DAMAGE)

	Sum Insured
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 Illegal use of corporate financial transaction card Claim preparation expenses	 \$ 25,000 limit any one item, pair set or collection \$ 5,000 \$ 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
- Extra replacement costs

Class of Policy: The Insured:	Business Insurance Refer To Schedule	•			Policy No: Invoice No: Our Ref:	15T1348022 B01645 THIPPESWAM
					n Insured	
Basis of Cover					venue	
Annual Revenue Accountants Fees				\$ \$	450,000 25,000	
Additional increased	d Cost of Workina			э \$	100,000	
Indemnity Period	5			12	months	
SECTION 3 - THE	FT OF MONEY					
				Sur	n Insured	
Combined Money				\$	2,000	
Excess		\$	250			
SECTION 4 - GLAS	 SS					
					n Insured	
Internal Glass External Glass					lacement Valu lacement Valu	
Signs					lacement Valu	
Excess		\$	250	i cep		
SECTION 7 - MAC	HINERY					
Machinery and Pr	essure Equipment			Sur	n Insured	
Cover per event				\$	50,000	
Machinery Breakdo [,] Excess	wn (incl Boiler Explo		ntity 250		1	
LACESS		\$	230			
Goods in Cold Cha	ambers					
Deterioration				\$	5,000	
Vaccines & Medicine	es	\$	250	\$	5,000	
Excess		₽	230			
Additional Costs as	sociated with Repair	- Refer to	o policy wordin	g for cover o	letails	
SECTION 8 - COM	PUTER & ELECTRO	NIC EQU	JIPMENT			
Part A - Electroni	c Equipment			Sur	n Insured	
Electronic Equipm Blanket Cover Type of Cover	nent			\$	25,000	
Breakdown						
Excess		\$	250			
Variations and Ex	tensions (refer to	policy w	ording and bel	ow for cover	details)	
Part B - Business	Interruption			Sur	n Insured	
	•					

Indemnity Period - 12 months Restoration of Computer data and S	Software		\$
Excess	\$	250	
Increased Cost of Working			\$
Excess	\$	250	·

Additional Benefits

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

Increased cost of working

Refer to policy wording and below for cover details Refer to policy wording and below for cover

10,000

10,000

Class of Policy:

The Insured:

 Policy No:
 15T1348022

 Invoice No:
 B01645

 Our Ref:
 THIPPESWAM

details

Indemnity Period - 12 months applicable to Increased cost of working

Business Insurance

Refer To Schedule

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

SITUATION 9 DETAILS	
Situation Premises	130 Walter Road BEDFORD WA 6052 BEDFORD
Occupied As	Dental Services/Dentist
Cover Details	Dental Essentials Practice Policy

SECTION 1 - PROPERTY (INCLUDING THEFT AND ACCIDENTAL DAMAGE)

	Sum	Insured
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	Excess
Accidental damage	\$ 250
Earthquake	As per Policy Wording

250

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

\$

• Replacement costs

All Other Claims

Extra replacement costs

SECTION 2 - BUSINESS IN	TERRUPTION		
Basis of Cover Annual Revenue Accountants Fees Additional increased Cost of V	Vorking		Sum Insured Revenue \$ 520,000 \$ 25,000 \$ 100,000
Indemnity Period			12 months
SECTION 3 - THEFT OF MO	NEY		
Combined Money Excess	\$	250	Sum Insured \$ 2,000

SECTION 4 - GLASS

The Insured: Refer To Schedul	ce e			Policy No: Invoice No: Our Ref:	15T1348022 B01645 THIPPESWAM
				Insured	
Internal Glass External Glass			Repla	acement Valu acement Valu	le
Signs Excess	\$	250	кері	acement Valı	le
SECTION 7 - MACHINERY					
Machinery and Pressure Equipmer	nt		Sum \$	Insured 50,000	
Machinery Breakdown (incl Boiler Expl Excess	losion) Qເ \$	antity 250	Ψ	1	
Goods in Cold Chambers Deterioration			\$	5,000	
Vaccines & Medicines Excess	\$	250	\$	5,000	
Additional Costs associated with Repa	ir - Refer	to policy wordir	ng for cover de	etails	
ECTION 8 - COMPUTER & ELECTR	ONIC EQ	UIPMENT			
Part A - Electronic Equipment			Sum	Insured	
E lectronic Equipment Blanket Cover Fype of Cover			\$	25,000	
Breakdown Excess	\$	250			
Variations and Extensions (refer	to policy	wording and be	low for cover	details)	
Part B - Business Interruption			Sum	Insured	
Indemnity Period - 12 months Restoration of Computer data and Sof Excess		250	\$	10,000	
Increased Cost of Working Excess	\$ \$	250	\$	10,000	
Additional Benefits	·				
Computer hacking and virus extensior Restoration of Computer data and Sof		ct to;	and	r to policy wo below for cov	
Increased cost of working				r to policy wo below for cov	
Indemnity Period - 12 months applica	ble to				
Increased cost of working			opt of Data or	Gross Incom	e Covers
_	of Worki	ng, Reinstateme		GIUSS Incom	
Increased cost of working No excess will apply to increased Cost SITUATION 1 DETAILS Situation Premises	22 Ble	ng, Reinstateme nheim Road CAN NG VALE			

Dental Essentials Practice Policy

Cover Details

Class of Policy:

The Insured:

Page	e 18 of 25

 Policy No:
 15T1348022

 Invoice No:
 B01645

 Our Ref:
 THIPPESWAM

SECTION 1 - PROPERTY (INCLUDING THEFT AND ACCIDENTAL DAMAGE)

Business Insurance

Refer To Schedule

Contents

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
- Extra replacement costs

SECTION 2 - BUSINESS INTERRUPTION

Basis of Cover Annual Revenue Accountants Fees Additional increased Cost of Working		Sum Insured Revenue \$ 520,000 \$ 75,000 \$ 100,000
Indemnity Period		12 months
SECTION 3 - THEFT OF MONEY	 	
Combined Money Excess	\$ 250	Sum Insured \$ 2,000
SECTION 4 - GLASS		
Internal Glass External Glass Signs Excess	\$ 250	Sum Insured Replacement Value Replacement Value Replacement Value
SECTION 7 - MACHINERY		
Machinery and Pressure Equipmen Cover per event Machinery Breakdown (incl Boiler Expl Excess	ntity 250	Sum Insured \$ 50,000 1
Goods in Cold Chambers Deterioration		\$ 5,000

Sum Insured \$ 250,000

Schedule of Ins	urance						Page 19 of 2
Class of Policy: The Insured:	Business Insurance Refer To Schedule)			Policy No: Invoice No: Our Ref:	15T1348022 B01645 THIPPESWAM	
Vaccines & Medicine Excess	es	\$	250	\$	5,000		
Additional Costs ass	ociated with Repair	- Refer	to policy wordin	g for cover (details		
SECTION 8 - COM	PUTER & ELECTRO	NIC EQ	UIPMENT				
Part A - Electronic	Equipment			Su	m Insured		
Electronic Equipm Blanket Cover Type of Cover	ent			\$	25,000		
Breakdown Excess		\$	250				
Variations and Ex	tensions (refer to		wording and bel	ow for covei	- details)		
Part B - Business	Υ.	,	<u> </u>		m Insured		
Indemnity Period - I	-	vare		\$	10,000		
Excess Increased Cost of W Excess	orking	\$ \$	250 250	\$	10,000		
Additional Benefit	S						
	nd virus extension b outer data and Softw orking		ct to;	anc det Ref	er to policy wo below for cov	ver	
	12 months applicabl ost of working	e to					
No excess will apply	to increased Cost o	of Worki	ng, Reinstateme	ent of Data o	r Gross Incom	e Covers	
SITUATION 1 DET Situation Premises	AILS	194 Du GERAL	ırlacher Street (DTON	GERALDTON	WA 6530		
Occupied As		Dental	Services/Dentis	t			
Cover Details		Dental	Essentials Pract	ice Policy			
SECTION 1 - PROP	PERTY (INCLUDIN	G THEF	T AND ACCIDE	NTAL DAM	AGE)		
Contents				Sui \$	m Insured 150,000		
Additional Benefit (Refer to policy wor	s: ding for cover detai	ls)					
Removal of debris Rewriting of records Catastrophe propert Tax audit Employee dishonest	Σ γ	insured The gre	f Buildings sum 00	onal amoun) or 10% of	t specified	ontents sum ock sum insured	
Fusion of electric mo Temporary removal	otors	\$ 10,00	00 (Included Up f sum insured fo				

	Business Insurance Refer To Schedule				Policy No: Invoice No: Our Ref:	15T1348022 B01645 THIPPESWAM
Paintings, curios, wor Illegal use of corporat transaction card Claim preparation exp	e financial	\$ 5,000	0 limit any one			n
Excesses Accidental damage Earthquake All Other Claims		Excess \$,	
Variations and Exte Replacement o Extra replacer	costs	policy v	vording and be	ow for cover	details)	
SECTION 2 - BUSIN	ESS INTERRUPT	ION				
Basis of Cover Annual Revenue Accountants Fees Additional increased C	Cost of Working				n Insured renue 300,000 25,000 100,000	
Indemnity Period				12 ו	months	
SECTION 3 - THEFT	OF MONEY					
Combined Money Excess		\$	250	Sur \$	n Insured 2,000	
SECTION 4 - GLASS						
Internal Glass External Glass Signs Excess		\$	250	Rep	n Insured lacement Valu lacement Valu lacement Valu	Je
SECTION 7 - MACHI	NERY					
Machinery and Pres Cover per event Machinery Breakdown		sion) Ou	antity	Sur \$	n Insured 50,000 1	
Excess		\$ \$	250		-	
Goods in Cold Cham Deterioration Vaccines & Medicines Excess	bers	\$	250	\$ \$	5,000 5,000	
Additional Costs asso	ciated with Repair	- Refer t	o policy wordir	ig for cover c	letails	
SECTION 8 - COMPU	JTER & ELECTRO	NIC EQ	UIPMENT			
Part A - Electronic E	Equipment			Sur	n Insured	
Electronic Equipmen Blanket Cover Type of Cover	nt			\$	25,000	

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

\$

250

Type of Cover

Excess

Breakdown

Class of Policy: Business Ins The Insured: Refer To Sch				Policy No: Invoice No: Our Ref:	15T1348022 B01645 THIPPESWAM
Part B - Business Interruption	I		Su	n Insured	
Indemnity Period - 12 months Restoration of Computer data and Excess Increased Cost of Working Excess	d Software \$ \$	250 250	\$ \$	10,000 10,000	
Additional Benefits					
Computer hacking and virus extension in respect to; Restoration of Computer data and Software Increased cost of working		Refer to policy wording and below for cover details Refer to policy wording and below for cover details			
Indemnity Period - 12 months ap Increased cost of working					

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

SECTION 5 - GENERAL & PRODUCTS LIABILITY

Public Liability Product Liability			Limit of Indemnity \$ 20,000,000 \$ 20,000,000
Property in physical and legal control			\$ 250,000
Excesses Property Damage Property in physical or legal control	\$ \$	500 500	
Variations and Extensions			

LE62 - Professional Liability & Treatment Exclusion

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

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

SECTION 2 BUSINESS INTERRUPTION

Definitions

Class of Policy:

The Insured:

Policy No: 15T1348022 Invoice No: B01645 Our Ref: THIPPESWAM

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

Business Insurance

Refer To Schedule

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,
- 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

Class of Policy:	Busines		
The Insured:	Refer To		

Business Insurance Refer To Schedule Policy No:15T1348022Invoice No:B01645Our Ref:THIPPESWAM

- 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 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

Class of Policy:

The Insured:

Page	24	of	25
------	----	----	----

 Policy No:
 15T1348022

 Invoice No:
 B01645

 Our Ref:
 THIPPESWAM

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.

Business Insurance

Refer To Schedule

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.

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.

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.

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

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

Policy No:15T1348022Invoice No:B01645Our Ref:THIPPESWAM

arranged in those states where legislation permits.

DENTAL ESSENTIALS PRACTICE INSURANCE POLICY CGU1895 REV3 02/17