

**CERTIFICATE OF CURRENCY**  
**Arena/Berkley Combined Fire Protection**  
**Our Reference: 24030014**

**POLICY NUMBER:** ARBIAF000302

**INSURED:** Adair Evacuation Consultants Pty Ltd  
T/as Adair Evacuation Consultants  
T/as Adair Fire Audit & Certification  
T/as Safety Maps  
T/as Evac Graphics

**INSURED ADDRESS:** Tuggerah NSW 2259

**THE BUSINESS:** Certificate work of fire protection equipment, fire protection training, block plans, evacuation diagrams and manual, YAH diagrams.

**SECURITY:** Berkley Insurance Company Trading as Berkley Insurance Australia

**PERIOD OF INSURANCE:** 07/03/24 to 07/03/25 At 4pm Local Time

**Covering**

Section 1 Public Liability	INSURED
Section 2 Products Liability	INSURED
Section 4 Professional Indemnity	INSURED
Section 5 Management Liability	NOT INSURED
Employee Theft & Third Party Crime	NOT INSURED
Theft & Crime Investigation Costs and Data Reproduction Costs	NOT INSURED

It is a condition of this policy that the Insured is a member of the Fire Protection Association Australia (FPAA) and maintains membership for the duration of the policy.

**EXTENSION APPLICABLE TO SECTION 4**

**4.3 Reinstatement of the Indemnity Limit**

If the Indemnity Limit is partially reduced or exhausted by any Claim, Claims and/or Defence Costs then We will reinstate the Indemnity Limit for any subsequent Claims covered by Insuring Clause 4.1 and 4.2 Defence Costs,

**PROVIDED ALWAYS THAT:**

4.3.1 such reinstatement shall only apply to subsequent Claims and Defence Costs that are totally unrelated or unconnected to the Claim, Claims and/or Defence Costs that reduced or exhausted the Indemnity Limit; and  
4.3.2 We will be liable for no more than twice the Indemnity Limit in the aggregate in respect of all Claims and Defence Costs (other than Defence Costs which are stated to be "in addition" as per Insuring Clause 4.2 Defence Costs this policy).

**Listed Human Disease Exclusion GL 2018**

We shall not provide indemnity under this Policy in respect of any actual or alleged liability directly or indirectly arising out of, related to, or in connection with a Listed Human Disease or any directly or indirectly related condition or threat or fear thereof (whether actual or perceived).

Listed Human Disease shall mean:

a) any disease identified or listed at any time as a human disease under the Biosecurity Act 2015 (Cth) or its current equivalent, as amended or replaced from time to time, or

b) any disease identified or listed in a state of emergency, public health emergency or pandemic declared by any governmental authority or identified by the World Health Organisation or its current equivalent as amended or replaced regardless of when the disease is so listed or identified.

Subject otherwise to all other terms, Conditions, Exclusions and limitations of this insurance.

#### **Claims-Made Contract (Applicable to Sections 4 and 5 only)**

The Professional Indemnity and Management Liability sections on this Policy are a **claims-made** insurance contract. i.e. The Policy will only cover claims made against You, the Insured, that are notified to the Insurer during the period of insurance.

However, provided You give the Insurer notice in writing of any facts that might give rise to a claim against You, as soon as reasonably practicable after you become aware of those facts and before the expiry date of the policy, then this insurance will respond, notwithstanding the fact that no claim has actually been made against your prior to the expiry date.

This condition does not apply to Section 1 and 2 Public and Products Liability Insurance, which are based on an Occurrence Wording.

#### **Minimum Premium Condition**

This policy is subject to minimum premiums. The minimum premium relating to the Public Liability section is 75% of that premium amount which is shown on the policy schedule at the inception of the period of insurance for this policy. We will not refund more than 25% of this premium and government charges if the policy is cancelled before it has run the full term or if your turnover or other information used to underwrite this policy changes during the period of insurance.

We will not refund any portion of the premium for Professional Indemnity and/or Management Liability sections and we will not refund any portion of our fee at any time.

#### **Sum Insured**

Section 1 Public Liability  
Limit of Liability \$20,000,000 (Any one Occurrence)  
Defence Costs in Addition

Sub-limits:  
Property in your Care, Custody or Control \$250,000 (aggregate limit)

Section 2 Products Liability  
Limit of Liability \$20,000,000 (Any One Period of Insurance)  
Defence Costs in Addition

Section 4 Professional Indemnity  
Limit of Liability \$10,000,000 (Any One Claim)  
Aggregate Limit \$20,000,000

Defence Costs in Addition

Section 4 Retroactive Date: 7 March 2024

#### **Excess**

Section 1 Public Liability  
Each & every occurrence: \$500  
Water damage claims: \$5,000  
Defence Cost Exclusive

Section 2 Products Liability  
Each & every occurrence: \$500  
Water damage claims: \$5,000  
Defence Cost Exclusive

Section 4 Professional Indemnity  
Each and every claim: \$2,500  
Defence Cost Exclusive

**Geographical Limits**

Australia Wide Only

**Binder Advice Warning**

Berkley Insurance Company Trading as Berkley Insurance Australia (ABN 53 126 559 706) is the Insurer of this Policy.

Arena Underwriting Pty Ltd (ABN 26 125 869 481, AFSL 317617) acts under a binding authority given to it by the Insurer to administer and issue policies, alterations and renewals, and acts on behalf of the insurer and as agent of the insurer, not as your agent.

**POLICY WORDING:** BIA Arena Encore FPI 2 - April 2021

**SERVICE OF NOTICES:** Notices for claims or disputes under this policy must be served upon the Underwriter and not the Agent. The Agent holds no authority to accept claims or disputes.

Underwriter: Berkley Insurance Australia (ABN 53 126 559 706, AFS 463 129)

Postal Address: Level 7, 321 Kent Street Sydney NSW 2000

Email: [australiacclaims@berkleyins.com.au](mailto:australiacclaims@berkleyins.com.au)

**SPECIAL NOTE**

This Certificate of Currency is prepared as a summary of the insurance policy. It is not a complete description of all the policy's terms, conditions and exclusions.

In determining a claim, or questions with regard thereto, the provisions of the policy will prevail.

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