

North Queensland Ins Brokers Pty Ltd

ABN 60 010 612 174

010 612 174

AFS Licence Number 245647

557 Ross River Road
Kirwan
QLD 4817

PO Box 543
Thuringowa Central QLD 4817

Tel: 07 4755 6100
Fax: 07 4755 6180

Email: townsville@nqib.com.au

Attention: Mark Rickards
Company: Burdekin Productivity Services

From: Shalon Gibson

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

Burdekin Productivity Services
PO Box 237
AYR QLD 4807

CERTIFICATE OF INSURANCE

Date: 29/09/2016

Our Reference: BURD P

ENDORSEMENT

Page 1 of 6

Class of Policy: Business Insurance

Insurer: QBE Insurance (Australia) Ltd
ABN: 28 087 142 569

ABN: 78 003 191 035

The Insured: BURDEKIN PRODUCTIVITY SERVICES LTD

Policy No: 108A740814BPK

Invoice No: 1604430

Period of Cover:

From 31/03/2016
to 31/03/2017 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: BURDEKIN PRODUCTIVITY SERVICES LTD

Policy No: 108A740814BPK
Invoice No: 1604430
Our Ref: BURD P

QBE Australia
ABN 78 003 191 035
AFS Licence No. 239545 of Level 5, 2 Park Street Sydney

BUSINESS PACKAGE

POLICY NUMBER: 108A740814BPK

PERIOD OF COVER: 31/03/2016 TO 31/03/2017

INSURED:
BURDEKIN PRODUCTIVITY SERVICES LTD
INSURED ABN:

SITUATION 1 DETAILS

BUSINESS: SUGAR CANE PEST RESEARCH

SITUATION: 210 OLD CLARE ROAD
AYR
4807
QLD

PROPERTY SECTION - Fire and other insured events

Construction: Brick Walls, Wood Flrs
Year Built: 2010

	SUM INSURED	EXCESS
Building	\$ 830000	\$ 500
Contents	\$ 250000	\$ 500

Accidental Damage Limit: As per policy wording

Sprinklers Installed ? N
Earthquake excess as per the policy wording

Clauses Applicable:

GLD IBNA COMMERCIAL/RETAIL/INDUST
APPLICABLE WORDING

When "BUSINESS PACK INSURANCE" is shown on the Policy Schedule the IBNA Commercial/Retail/Industrial Policy wording (QM515) applies to this policy.

It is noted that under the Fire - Gold cover section the limit of liability is 120% of the total of the insured amounts shown in the Policy Schedule for this situation.

When "TRADES PACK INSURANCE" is shown on the Policy Schedule the QBE Trade Policy QM207 applies.

When "OFFICE PACK INSURANCE" is shown on the policy schedule the QBE Office Policy QM208 applies.

Schedule of Insurance

Class of Policy: Business Insurance	Policy No: 108A740814BPK
The Insured: BURDEKIN PRODUCTIVITY SERVICES LTD	Invoice No: 1604430
	Our Ref: BURD P

THEFT SECTION	SUM INSURED	EXCESS
Security System: Deadlocks on all external doors only		
Contents	\$ 20000	\$ 250
Stock in Trade	\$ Not Insured	
Tobacco,Cigarettes,Cigars	\$ Not Insured	
Liquor	\$ Not Insured	
Theft (No Forcible Entry)	\$ Not Insured	

GLASS SECTION	SUM INSURED	EXCESS
Glass cover ? Yes	\$ Repl. Value	\$ 250
Number of Signs:	Nil	
Additional Benefit	\$ Not Insured	

 Clauses Applicable:

IBN IBNA COMMERCIAL/RETAIL/INDUSTRIAL

IBNA Commercial/Retail/Industrial Policy wording QM515 applies when BUSINESS PACK INSURANCE is shown on the policy schedule.
 QBE Trade Policy QM207 applies when TRADES PACK INSURANCE is shown on the policy schedule.
 QBE Office Policy QM208 applies when OFFICE PACK INSURANCE is shown on the policy schedule.

GENERAL PROPERTY SECTION	SUM INSURED	EXCESS
	\$ 11300	\$ 250
Schedule of Items:		
Item : DATA PROJECTOR		
Serial : TBA	Sum Insured: \$	1500
Item : DELL LAPTOP		
Serial : E5420	Sum Insured: \$	1500
Item : DELL LAPTOP		
Serial : E5420	Sum Insured: \$	1500
Item : DELL LAPTOP		
Serial : E5420	Sum Insured: \$	1500
Item : MICROSOFT SURFACE PRO		
Serial : TBA	Sum Insured: \$	2200
Item : MICROSOFT SURFACE PRO		
Serial : TBA	Sum Insured: \$	2200
Item : PORTABLE PA SYSTEM		
Serial : 001	Sum Insured: \$	900

 Clauses Applicable:

IBN IBNA COMMERCIAL/RETAIL/INDUSTRIAL

IBNA Commercial/Retail/Industrial Policy wording QM515 applies when BUSINESS PACK INSURANCE is shown on the policy schedule.
 QBE Trade Policy QM207 applies when TRADES PACK INSURANCE is shown on

Schedule of Insurance

Class of Policy: Business Insurance	Policy No: 108A740814BPK
The Insured: BURDEKIN PRODUCTIVITY SERVICES LTD	Invoice No: 1604430
	Our Ref: BURD P

the policy schedule.
 QBE Office Policy QM208 applies when OFFICE PACK INSURANCE is shown on the policy schedule.

 SITUATION 2 DETAILS

BUSINESS: AGRICULTURAL RESEARCH OPERATIO

SITUATION: 91 BROCK ROAD
 CLARE
 4807
 QLD

 PROPERTY SECTION - Fire and other insured events

Construction: Brick Walls, Wood Flrs
 Year Built: 2010

	SUM INSURED	EXCESS
Building	\$ 75000	\$ 500
Contents	\$ 5000	\$ 500

Accidental Damage Limit: As per policy wording

Sprinklers Installed ? N
 Earthquake excess as per the policy wording

 Clauses Applicable:

GLD IBNA COMMERCIAL/RETAIL/INDUST
 APPLICABLE WORDING

When "BUSINESS PACK INSURANCE" is shown on the Policy Schedule the IBNA Commercial/Retail/Industrial Policy wording (QM515) applies to this policy.
 It is noted that under the Fire - Gold cover section the limit of liability is 120% of the total of the insured amounts shown in the Policy Schedule for this situation.
 When "TRADES PACK INSURANCE" is shown on the Policy Schedule the QBE Trade Policy QM207 applies.
 When "OFFICE PACK INSURANCE" is shown on the policy schedule the QBE Office Policy QM208 applies.

GLASS SECTION	SUM INSURED	EXCESS
Glass cover ? Yes	\$ Repl. Value	\$ 250
Number of Signs:	Nil	
Additional Benefit	\$ Not Insured	

Clauses Applicable:

IBN IBNA COMMERCIAL/RETAIL/INDUSTRIAL

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the policy schedule.

TERRORISM INSURANCE ACT - APPLICATION TO THIS POLICY

QBE Australia has determined that this policy (or part of it) is a policy to which the Terrorism Insurance Act 2003 applies. We have reinsured our liability under the Act with the Commonwealth Government reinsurer, the Australian Reinsurance Pool Corporation (ARPC). As a consequence, we are required to pay a premium to the ARPC and that amount (together with the cost of that part of the cover provided by us and administrative costs associated with the legislation) is reflected in the premium charged to you.

As with any other part of our premium, it is subject to Government taxes and charges such as GST, stamp duty and, where applicable, levies.

TERRORISM EXCLUSION ENDORSEMENT

Notwithstanding anything contained in this Policy or any endorsement attached to the contrary it is agreed that this Policy excludes death, injury, illness, loss, damage, liability, cost or expense directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with any act of terrorism, as defined herein, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

An act of terrorism includes any act, or preparation in respect of action, or threat of action designed to influence the government de jure or de facto of any nation or any political division thereof, or in pursuit of political, religious, ideological or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or de facto, and which:

- i) involves violence against one or more persons; or
- ii) involves damage to property; or
- iii) endangers life other than that of the person committing the action; or
- iv) creates a risk to health or safety of the public or a section of the public; or
- v) is designed to interfere with or to disrupt an electronic system.

This Policy also excludes death, injury, illness, loss, damage, liability, cost or expense directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with any action in controlling, preventing, suppressing, retaliating against, or responding to any act of terrorism.

ASBESTOS EXCLUSION ENDORSEMENT

Schedule of Insurance

Class of Policy: Business Insurance
The Insured: BURDEKIN PRODUCTIVITY SERVICES LTD

Policy No: 108A740814BPK
Invoice No: 1604430
Our Ref: BURD P

This exclusion applies to the Liability Section.
This policy does not cover Liability resulting from the
existence, mining, handling, processing, manufacture, sale,
distribution, storage or use of asbestos, asbestos products
and/or products containing asbestos.