Business Insurance
Certificate of Currency

Policy Number: 170U928618BPK

Certificate Date
31 May, 2025

Insurer
QBE Insurance (Australia) Ltd
Head Office
388 George Street
Sydney NSW 2000
ABN: 78 003 191 035
AFS Licence No: 239545

Important Information
This certificate acknowledges that the policy referred to is in force for the period shown.
Details of the cover are listed below.

Period of Cover
From 30/06/2025 to 30/06/2026 at 4pm

Insured

Insured Name	Mandrecob Pty Ltd
Trading Name	Gray's Concrete Transportable Floors
Address	10 - 18 Cooper Avenue KENWICK, WA, 6107

Policy Wording
QM8166

Situation Details

Situation: 18 Cooper Avenue KENWICK WA 6107 (Principal)

Business Details

Selected Occupation	Concrete Products Manufacturing Noc
Business Description	Concrete and Cement Product Manufacturing

Interested Parties
No Interested Parties noted

Public and Products Liability cover section

	Limit of liability
General Liability and Products Liability	$ 10,000,000

Additional benefit

Property in Your physical or legal control	$ 250,000

Endorsements
Endorsement # 1
Name DEFECTIVE CONCRETE
Code BPPS26
Wording

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DEFECTIVE CONCRETE
The Public and products liability cover section of this Policy shall not apply to liability for the cost of digging out and removing defective concrete or any other remedial action and consequential losses arising as a result of the sale or supply of defective ready-mixed concrete or any product containing defective concrete or concrete admixtures.
Endorsement # 2

Policy Number: 170U928618BPK

Name INJURY TO WORKERS
Code BPPPS1
Wording
INJURY TO WORKERS
The following exclusion is added to the 'What you are not covered for under this section' section of the Public and products liability cover section of this Policy:

Injury to Workers
We do not cover any liability:

For Personal Injury to Workers whilst such Workers are acting in such capacity.

Provided that the named insured has declared to Us and We have duly noted an amount representing estimated annual payments for the procurement of services of Workers, then this exclusion will not apply. If the named insured has made such a declaration, We have duly noted it, and this exclusion does not apply then You will bear the first $10,000 for any one Occurrence (inclusive of defence costs and other supplementary payments) in respect of liability arising out of Personal injury to Workers whilst such Workers are acting in such capacity.

For the purpose of this exclusion, the term 'Workers' means:
(a) any person provided to You on a temporary or permanent basis under a contract with a Labour Hire Provider and such person remains an employee of that provider;
(b) any person (including a person who may be an employee of a contractor), contracted to perform work for You under Your direct supervision or control in the performance of such work, but does not include any person where the nature of the contracted work is the trade or service of such contractor and not that of your business;
(c) any person (including a person who may be an employee of a subcontractor), subcontracted to perform work on Your behalf and is under Your direct supervision or control in the performance of such work.

For the purpose of this exclusion, the term 'Labour Hire Provider' means a person or organisation that contracts out the services of their employees and/or apprentices to You.

Endorsement # 3
Name SILICA EXCLUSION
Code BPPSDE
Wording
SILICA EXCLUSION
This Policy does not cover claims arising directly or indirectly from Silica, Silica products, and materials or products containing Silica that gives rise to silicosis or any lung disease or ailment arising out of, caused by, or aggravated by inhalation, consumption or absorption of Silica.
When used in this endorsement, the term Silica means any solid, liquid or gaseous material consisting of or containing silica, silica fibres, particles or dust.