

**Certificate of Insurance**

**AFS Licence No 246282**  
**ABN 87 009 635 527**

Michelle Lefebvre T/as  
Bywong Town  
c/- OAMPS Insurance Brokers  
PO Box 640  
MAWSON ACT 2607

**Date:** 31.03.2009  
**Invoice No:** I0256080

**We confirm insurance has been arranged in accordance with the details shown below and subject to the premium having been paid.**

**Class** Tour Liability Insurance **Policy No.** D246594280  
**Insurer** QBE Insurance Ltd - Tourism Scheme  
PO Box 2082  
SUNSHINE PLAZA. QLD 4558  
**Period** 24.04.2009 to 24.04.2010

**Summary of Cover**

PUBLIC & PRODUCTS LIABILITY INSURANCE  
-----

INSURED: Michelle Lefebvre T/as Bywong Town

INDEMNITY LIMIT: \$ 20,000,000  
SUPPLEMENTARY LEGAL EXPENSES: \$ 100,000  
STATUTORY LIABILITY: \$ 50,000

OCCUPATION: Tour Operator as defined below  
Guided walking tours of historic gold town of Bywong including gold panning in water barrels (no mine tours conducted) working in blacksmith shop, turning tiny stamp mill, operating the whim, viewing the working machinery, provision food/drink, retail sales of souvenirs. Primarily catering for students.

ANNUAL TURNOVER: \$ 50,000

DOMICILED STATE: New South Wales.

EXCESS:

Personal Injury: \$1,000 costs inclusive for each & every occurrence.  
\$2,500 costs inclusive for each & every occurrence for claims arising

**COVERAGE SUMMARY**

Bywong Town  
Tour Liability Insurance

Property Damage: from your liability to contractors, sub-contractors or employees of such Contractors or Sub-contractors or Voluntary Workers whilst performing work for You or on Your behalf. \$1,000 costs inclusive for each & every occurrence.

Supplementary Legal Expenses: \$1,000

Statutory Liability: \$1,000

**EXCLUSIONS:**

Exclusions as per Policy

PLEASE READ POLICY WORDING FOR COVER/CONDITIONS/EXCLUSIONS

**CONDITIONS:**

Clause 3.6.6 of Exclusion 3.6 Employment Liability is hereby deleted and replaced by the following:

Clause 3.6.6 Personal Injury to labour hire staff performing for You or on Your behalf.

Definition 1.23 "You/Your" is extended to include 1.23.8 as follows:

1.23.8 any volunteer in respect to work undertaken on Your behalf in connection with your business.

Cover by this policy is subject to Your inspection of all equipment provided by You for its condition and safety prior to its use or hire by Your guests, customers and/or members of the public.

The Insured must ensure all mines are fenced off and/or collared for safety of patrons.

**ENDORSEMENTS:**

The following endorsements apply:

- 2. Professional Liability Exclusion
- 8. Property In Custody or Control Inclusion
- 10. Watercraft Exclusion Exceeding 20 metres

In the event that this policy is cancelled during the period of insurance there is no provision in this policy for the refund of any premium for the unexpired portion.

**TERRORISM INSURANCE ACT 2003**

Effective from 1st July 2003 all eligible policies will include cover as prescribed under the "Terrorism Insurance Act 2003". In broad terms "eligible" policies are those covering commercial property,

# AIB Insurance Brokers

ACN 085 394 323

PO Box 2082

SUNSHINE PLAZA QLD 4558

Phone: 07 5409 4600

Fax: 07 5479 2082

## COVERAGE SUMMARY

Bywong Town  
Tour Liability Insurance

business interruption and liability. Farm business is generally excluded.

THE TERRORISM COVER PRESCRIBED UNDER THE ACT IS COMPULSORY FOR BOTH THE INSURED AND THE INSURER.

Premium on "eligible" policies ( other than liability, where no premium is charged for terrorism cover ) will include a Terrorism component based on the location of the risk. CBD locations attract the highest loading with lower amounts for suburban and rural locations.

AIB Pty Ltd AFS Licence No 246282, acts under a binding authority from QBE Insurance (Australia) Limited ABN 78 003 191 035, AFS Licence No. 239545.