



Woodina
Underwriting Agency

Woodina Underwriting Agency Pty Ltd
13F, 167 Eagle Street, Brisbane QLD 4000
Ph: (07)3222 9400
Email: proposals@woodina.com.au

Professional Indemnity Insurance Certificate of Currency

Policy No: 2026-CO29390-131095

Date: 29 April 2026

Insured:	Michael Sanders T/As Premium Pre Purchase Inspections
Period of Insurance:	25 May 2026 to 25 May 2027 at 4pm AEST both days
Professional Services:	Pre-purchase building inspection and pest inspection services
Limit of Indemnity - any one claim:	\$1,000,000
Limit of Indemnity - in the aggregate:	\$2,000,000
Deductible:	\$7,500
Deductible Type:	Inclusive of costs and expenses
Retroactive Date:	25/05/2016
Wording:	Construction Professions PI Wording 06_21
Claims Handling:	Woodina inhouse solicitors claims model
Endorsements:	Human Disease Spousal liability Public Relations Expenses Loss mitigation costs - \$100,000 sublimit Costs in addition Costs inclusive deductible Activities Restriction - Building Inspections Inspections Write-Back Non-Compliant Building Materials Exclusion - Construction Professionals Ivory Capacity (100%) 2026

This is to certify that in accordance with the authorisation granted to Woodina Underwriting Agency under Contract No IVORY231201 with Ivory Insurance Pty Ltd, whose definitive numbers and the proportions underwritten by them, which will be supplied on application, can be ascertained by reference to the said Contract, and in consideration of the premium specified herein, the said Underwriters are hereby bound, severally and not jointly, each for his own part and not one for another, their Executors and Administrators, to insure in accordance with the terms and conditions contained herein or endorsed hereon.

Michael Wood
Chief Executive
Woodina Underwriting Agency Pty Ltd



Woodina
Underwriting Agency

Woodina Underwriting Agency Pty Ltd
13F, 167 Eagle Street, Brisbane QLD 4000
Ph: (07)3222 9400
Email: proposals@woodina.com.au

Public Liability Insurance Certificate of Currency

Policy No: 2026-CO29390-131095

Date: 29 April 2026

Insured: Michael Sanders T/As Premium Pre Purchase Inspections

Period of Insurance: 25 May 2026 to 25 May 2027 at 4pm AEST both days

Professional Services: Pre-purchase building inspection and pest inspection services

Limit of Indemnity: \$10,000,000 any one claim and in the annual aggregate for Products Liability

Deductible: \$500

Wording: Public Liability Wording 06_21

Endorsements: Ivory Capacity (100%) 2026
Physical work

Security: Ivory Insurance Pty Ltd

This is to certify that in accordance with the authorisation granted to Woodina Underwriting Agency under Contract No IVORY231201 with Ivory Insurance Pty Ltd, whose definitive numbers and the proportions underwritten by them, which will be supplied on application, can be ascertained by reference to the said Contract, and in consideration of the premium specified herein, the said Underwriters are hereby bound, severally and not jointly, each for his own part and not one for another, their Executors and Administrators, to insure in accordance with the terms and conditions contained herein or endorsed hereon.

Michael Wood
Chief Executive
Woodina Underwriting Agency Pty Ltd

Endorsements to Policy No. 2026-CO29390-131095

Human Disease

We shall not be liable under this **Policy** to provide indemnity in respect of any **Claim** against the **Insured** directly or indirectly caused by, arising from or in any way connected with a **Listed Human Disease** or any directly or indirectly related condition or threat or fear thereof.

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 the terms, conditions, limitations and exclusions of the **Policy**.

Spousal liability

We will provide indemnity to the **Spouse** of the **Insured** where a **Claim** against the **Insured** which is covered under this **Policy** is also made against the **Spouse** of the **Insured** solely due to:

- i. his, her or their status as a **Spouse** of the **Insured**; or
- ii. His, her or their ownership or other interest in any property which is the object of the remedy being sought by the third party making the **Claim**.

For the purposes of this extension, the definition of **Spouse** shall mean a lawful spouse, domestic partner (including without limitation same sex partner) or any person deriving similar status by reason of common law or statute.

Public Relations Expenses

We agree to pay any reasonable Costs and Expenses where the Insured retains the services of a public relations consultant for the purpose of protecting the Insured's reputation that has been brought into question as a direct result of a Claim covered by this Policy. Provided always that:

- i. The Insured notifies us within 28 days of first becoming aware of the Insured's reputation being brought into question;
- ii. We have given prior written consent to retain the services of such public relations consultant;
- iii. Our total aggregate liability during any one **Period of Insurance** for all such Costs and Expenses shall not exceed \$50,000, and shall be part of and not in addition to the Limit of Indemnity shown on the Policy Schedule.

Loss mitigation costs - \$100,000 sublimit

It is agreed that this **Policy** will cover the costs reasonably incurred with **Our** consent, such consent not to be

unreasonably withheld, in respect of:

- » rectification of services performed; or
- » work undertaken

by the **Insured** to mitigate a **Claim** or potential **Claim** that would otherwise have been covered under this **Policy**.

If a third party refuses to pay for an amount due to the **Insured**, claimed by the **Insured** or required by the **Insured** to be paid to a third party and the basis for their refusal is likely to give rise to a **Claim** for an amount greater than the amount in dispute that would otherwise have been covered under this **Policy**, **We** may, at **Our** discretion, pay the disputed amount in order to mitigate the **Claim** against the **Insured**.

Our liability for each loss and **Our** aggregate liability for all losses under this extension shall not exceed \$100,000 and shall be part of and not in addition to the **Limit of Indemnity** as shown in the **Policy Schedule**.

Costs in addition

Notwithstanding Clause 7.8, 8.8 or 9.8 (**Limit of Indemnity**), the **Insurer** agrees under this extension that, in addition to the **Limit of Indemnity**, the **Insurer** will pay the **Costs and Expenses** of any **Claim** which is the subject of indemnity under this **Policy** provided that;

- a) the amount of such **Costs and Expenses** is capped at the **Limit of Indemnity**;
- b) where the **Insured's** liability exceeds the available **Limit of Indemnity**, the **Insurer** shall only pay such proportion of **Costs and Expenses** as the available **Limit of Indemnity** bears to the **Insured's** liability;
- c) where the amount the **Insurer** has paid or incurred as **Costs and Expenses** exceeds the share that the **Insurer** is obliged to pay under Clause 2.2, the **Insured** shall upon demand pay to the **Insurer** the excess amount. Alternatively, the **Insurer** may deduct the excess amount from any entitlements the **Insured** might have at any time under this **Policy**.

Costs inclusive deductible

Where the **Deductible** is stated in the **Schedule** to be costs inclusive, it is agreed that **Insurers** will not apply against the **Deductible** the cost of time spent by the inhouse solicitors, claims managers and administrative staff of Woodina Law, acting on behalf of the **Insurers**.

Activities Restriction - Building Inspections

We shall not be liable under this **Policy** for any **Claim** against the **Insured** arising from:

1. statutory approvals/permit issuance including any building certification services or related inspections;
2. any inspection undertaken on a building unless such inspection is conducted post final completion;
3. any inspection for or issuance of occupation certificates.

Inspections Write-Back

It is hereby declared and agreed that **Policy** Exclusion 6.12 (Inspections) is deleted in its entirety and replaced with the following:

Inspections

We shall not be liable under this **Policy** to provide indemnity in respect of any **Claim** against any **Insured** directly or indirectly based upon, attributable to, or in consequence of any pest, pool or pre-purchase property inspection or the provision of any pest, pool or pre-purchase property inspection report, whether written or oral, where:

- a) the services undertaken do not comply with the relevant Australian Standard; or
- b) the services undertaken are performed by any individual who is not appropriately qualified and/or licensed.

Non-Compliant Building Materials Exclusion - Construction Professionals

We shall not be liable under this **Policy** to provide indemnity in respect of any **Claim** against any **Insured** directly or indirectly based upon, attributable to, or in consequence of the use, design, certification, specification or recommendation of any building material that does not fully comply with all requirements for use in or on any commercial, industrial and/or residential structure as specified by the National Construction Code (formerly Building Code of Australia), and any other building code requirements of the relevant State or Territory, at the time of such design, certification, specification or recommendation.

Ivory Capacity (100%) 2026

It is agreed that the definition of **We**, **Us** and **Our** in the **Policy** is deleted and replaced with the following:

We, **Us** and **Our** shall mean Ivory Insurance Pty Ltd (ABN: 54608092566) through its cover holder **Woodina Underwriting Agency Pty Ltd**.

Notices Amendments

Under the Notices section of the policy wording:

Privacy - any reference to Lloyd's or Lloyd's Syndicates is amended to read 'Ivory'.

Code of Practice is deleted.

Complaints Procedures - in the second instance the recipient of any complaint is:

Complaints Manager
Ivory Insurance
Level 6, 307 Queen Street
Brisbane QLD 4000
Or email: info@ivoryinsurance.com.au

Paragraph (ii) - amended such that any summons notice or process is to be served upon the Ivory Claims Manager at the above Ivory address and whose email address is claims@ivoryinsurance.com.au.