



Broker

Broker Address

Insured

Period of Insurance

Policy Number

Wording

QBE Line

Business of the Insured

Public Liability

Limit of Indemnity

Products Liability

Limit of Indemnity

Endorsements

Premium

Wording

QBE Line

Business

Territorial Limit

Retroactive Date

Limit of Indemnity

Excess

Policy Schedule for DCB Holdings Ltd T/A Chem Dry Otago

Aon New Zealand - Napier

PO Box 432, Napier 4140

DCB Holdings Ltd T/A Chem Dry Otago

From: 1 April 2016 at 4pm to 1 April 2017 at 4pm

P000083069PUL

General Liability

General Liability GEL0814

100%

Carpet and Upholstery Cleaner. Curtain Cleaning and Pest Control Services.

NZD 5,000,000 any one Occurrence

Excess

NZD 1,000 any one Occurrence

Policy Territory

New Zealand

NZD 5,000,000 in the aggregate any one Period of Insurance

Excess

NZD 1,000 any one Occurrence

Policy Territory

New Zealand

R1000GLED

Insured :

DCB Holdings Ltd T/A Chem Dry Otago

Pure Services Limited

Company Premium

As Agreed

Statutory Liability

Statutory Liability STL0110

100%

Carpet and Upholstery Cleaner. Curtain Cleaning and Pest Control Services.

New Zealand

1 April 2015

NZD 500,000

any one Event and in the aggregate any one Period of Insurance

NZD 1,000

Standard Excess

each and every Event, Defence Costs inclusive, except in respect of claims against individual directors, officers or employees when the Excess is nil.

Endorsements

R1000ED
Insured :
DCB Holdings Ltd T/A Chem Dry Otago
Pure Services Limited
R1769.02

Defence Costs Endorsement (STL0110)

The following is added to Insuring Clause 2. Limits of Indemnity:

2.3 In addition to 2.1 and 2.2, QBE shall pay Defence Costs, up to the Limit of Indemnity or NZD 1,000,000, whichever is the lesser.

Premium

Company Premium As Agreed

Employers Liability (Claims Made)

Wording

Employers Liability (Claims Made) ELC0110

QBE Line

100%

Business

Carpet and Upholstery Cleaner. Curtain Cleaning and Pest Control Services.

Territorial Limit

New Zealand

Retroactive Date

1 April 2015

Limit of Indemnity

NZD 500,000 any one Claim and in the aggregate any one Period of Insurance

Excess

NZD 1,000 any one Claim / Legal Costs and Expenses inclusive

Endorsements

R1770.02
Legal Costs and Expenses Endorsement (ELC0110)

Operative Clauses 2. and 3. are deleted.

The following is added to Limits of Indemnity

3. In addition to 1 and 2, QBE shall pay Legal Costs and Expenses incurred with the written consent of QBE in the defence or settlement of any Claim, up to the Limit of Indemnity or NZD 1,000,000, whichever is the lesser.

Definition 6. "Legal Costs and Expenses" is deleted and replaced with:

The Legal Costs and Expenses and/or defence witness costs and expenses and/or defence expert costs and expenses incurred in investigating and/or defending any Claim; including Legal Costs and Expenses incurred where, in respect of a Claim, the Insured makes an application to the Court to determine whether the Personal Injury is properly the subject of cover pursuant to the Accident Rehabilitation and Compensation Insurance Act 1992 or the Accident Insurance Act 1998 or any amending or replacement legislation.

R1000GLED
Insured :
DCB Holdings Ltd T/A Chem Dry Otago
Pure Services Limited

Premium

Company Premium As Agreed

Authorisation and Financial Strength

Issued and signed by QBE's authorised representative



Date

18 April 2016

Financial Strength

The table below outlines QBE Insurance (Australia) Limited's insurer financial strength ratings from the major rating agencies that rate QBE Insurance (Australia) Limited.

Rating agency	Entity	Rating
Standard & Poor's	QBE Insurance (Australia) Limited	A+
Fitch	QBE Insurance (Australia) Limited	A+

QBE Insurance (Australia) Limited has been given an "A+" Insurer Financial Strength Rating by Standard & Poor's (Australia) Pty Ltd.

AAA (Extremely strong)	BBB (Good)	CCC (Very Weak)	SD (Selective Default)
AA (Very Strong)	BB (Marginal)	CC (Extremely Weak)	D (Default)
A (Strong)	B (Weak)	NR (Not Rated)	R (Regulatory Action)

Plus (+) or Minus (-); The ratings from "AA" to "CCC" may be modified by the addition of a plus or minus sign to show relative standing within major rating categories.

Credit ratings issued by Standard & Poor's Ratings Services are solely statements of opinion and not statements of fact or recommendations to purchase or discontinue any policy or contract or to buy, hold or sell any security issued by QBE Insurance (Australia) Limited or make any other investment decisions. Credit ratings may be changed, withdrawn or suspended at any time. Latest ratings can be found at www.standardandpoors.com.

QBE Insurance (Australia) Limited has been given an "A+" Insurer Financial Strength Rating by Fitch Ratings Limited.

AAA (Exceptionally Strong)	BBB (Good)	CCC (Very Weak)
AA (Very Strong)	BB (Moderately Weak)	CC (Extremely Weak)
A (Strong)	B (Weak)	C (Distressed)

Plus (+) or Minus (-); may be appended to a rating to indicate the relative position of a credit within the rating category. Such suffixes are not added to ratings in the "AAA" category or to ratings below the "B" category.

An overseas policyholder preference applies to QBE Insurance (Australia) Limited ("QBE"). This means that in the event that QBE is wound up, Australian law requires that its assets in Australia are applied to satisfy its Australian liabilities, before those assets can be applied to satisfy overseas liabilities, which would include claims by policyholders in New Zealand. However, QBE is required to hold capital which meets minimum regulatory capital requirements.