



**HUTCHIES**



2023/24

# National Insurances

30 April 2024

## Certificate of Currency

This Confirmation of Insurance document has been prepared by Gallagher acting in our capacity as the appointed insurance broker to the Insured. The document is current as at the above date and lists the insurance policy, limit(s) and dates of coverage set out below:

<b>Class of Insurance</b>	Annual Third Party Liability	
<b>Named Insured</b>	J Hutchinson Pty Ltd trading as Hutchinson Builders and others as per the Policy.	
<b>Insurer</b>	<u>Primary</u> Lloyds of London (100%)	<u>Policy Number:</u> B1262PC0821923
	<u>1st Excess Liability</u> Lloyds of London (100%)	
	<u>2nd Excess Liability</u> XL Insurance Company SE (100%)	
	<u>3rd Excess Liability</u> Liberty Specialty Markets (100%)	
<b>Period of Insurance</b>	30 <sup>th</sup> April 2024 to 30 <sup>th</sup> April 2025 both days at 16:00 hours local time	
<b>Covering</b>	Legal Liability for third party bodily injury (including death) or third party property damage, arising out of the construction activities of the Named Insured	
<b>Limits of Coverage</b>	AUD \$100,000,000 any one occurrence unlimited to the number of occurrences during the period of insurance but limited to:  AUD \$100,000,000 in the aggregate during the period of insurance for occurrences arising from Completed Operations & Products Liability	
<b>Geographical Limits</b>	Anywhere in Australia but worldwide in respect of non-manual overseas visits by the Insured's directors and/or employees but not in relation to the USA or Canada.	
<b>Special Conditions</b>	Subject always to the terms, Conditions and Exclusions of the Policy	

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Should the above mentioned contract of insurance be cancelled, assigned or changed in such manner as to affect this document, no obligation to inform the holder of this document is accepted by the undersigned or by the Underwriters.

If further details are required, then this can be provided with the permission of our client.



**Darren Bryan**  
Manager Corporate



**Chris Sawyer**  
Client Manager



28 November 2024

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<b>Class of Insurance</b>	Contract Works – Material Damage
<b>Named Insured</b>	J. Hutchinson Pty Ltd trading as Hutchinson Builders and others as per the policy
<b>Insurer</b>	Swiss Re International SE, Australia Branch (Lead)      Policy Number: P201034.01-02 And others
<b>Period of Insurance</b>	30th November 2024 to 30th November 2025 both days at 16:00 local time  Maximum Construction Period (projects <\$35M): 24 months Maximum Construction Period (projects >\$35M,<\$250M): 48 months Maximum Maintenance/Defects Liability Period: 24 months Maximum Testing and/or Commissioning Period: 16 weeks
<b>Territorial Limits</b>	Anywhere in the Commonwealth of Australia
<b>Covering</b>	Physical loss or damage to Property Insured during the Period of Insurance and within the Territorial Limits arising from any cause unless limited or excluded by the policy.
<b>Sum Insured</b>	Maximum \$250,000,000 - Limit of Liability any one Occurrence  The following sub-limits are in addition to the Contract Value: <ul style="list-style-type: none"><li>- Removal of Debris 10% of Insured Contract Value, subject to a maximum of \$25,000,000</li><li>- Consultants' Fees 15% of Insured Contract Value, subject to a maximum of \$15,000,000</li><li>- Expediting Expenses 20% of Insured Contract Value, subject to a maximum of \$5,000,000</li><li>- Escalation: 15% of Insured Contract Value</li></ul> The following Extensions apply within the Sum Insured for any one Occurrence, at any one Insured Contract: <ul style="list-style-type: none"><li>- Off-site Storage \$5,000,000</li><li>- Transit \$2,500,000</li></ul>
<b>Special Conditions</b>	All the forgoing is subject to the Terms, Conditions and Exclusions of the Policy

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**Stacey Bowker**  
Client Manager

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<b>Class Of Insurance</b>	Professional Indemnity
<b>Named Insured</b>	J. Hutchinson Pty Ltd trading as Hutchinson Builders
<b>Insurer</b>	<u>Primary Layer</u> Chubb Insurance Australia Limited, 100%      Policy Number: 04PI011308
	<u>1<sup>st</sup> Excess Layer</u> Liberty Mutual Insurance Company t/as Liberty Specialty Markets, 100%      Policy Number: PL-BN-23-584523
	<u>2<sup>nd</sup> Excess Layer</u> HDI Global Specialty SE, Australia, 100%      Policy Number: 202202-14047R2
	<u>3<sup>rd</sup> Excess Layer</u> Arch Underwriting at Lloyd's (Australia) Pty Ltd, 100%      Policy Number: P0020669PI2023AU2
	<u>4<sup>th</sup> Excess Layer</u> Allied World Assurance Company Ltd, 100%      Policy Number: C075170/003
<b>Period of Insurance</b>	30th November 2023 to 30th April 2025 both days at 16:00 local time
<b>Covering</b>	Loss arising from any Claim for civil liability in respect of the conduct of the Professional Services, provided that such Claim if first made against the Insured during the Period of Insurance
<b>Limit of Liability</b>	\$50,000,000 any one Claim and in the aggregate during the period of insurance, with one automatic reinstatement
<b>Geographical Limits</b>	Worldwide, excluding USA and Canada
<b>Special Conditions</b>	Subject always to the terms, Conditions and Exclusions of the Policy

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**Darren Bryan**  
Manager Corporate



**Chris Sawyer**  
Client Manager

28 November 2024

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<b>Class Of Insurance</b>	Industrial Special Risks	
<b>Named Insured</b>	J Hutchinson Pty Ltd trading as Hutchinson Builders	
<b>Insurer</b>	Chubb Insurance Australia Limited	Policy Number: 93213977
<b>Period of Insurance</b>	30 <sup>th</sup> November 2024 to 30th November 2025 both days at 16:00 local time	
<b>Covering</b>	All tangible property both real and personal of every kind and description (except as excluded by the policy) belonging to the Insured or for which the Insured is responsible, or as assumed responsibility to insure prior to the occurrence of any damage, including all such property in which the Insured may acquire an insurable interest during the period of Insurance.	
<b>Situation</b>	Principally, 584 Milton Road Toowong QLD 4066 AUSTRALIA and any other situation/premises in Australia owned or occupied by the Insured for the purposes of the Business or elsewhere in Australia where used by the Insured or where the Insured is undertaking work or has goods or property (including where goods or property are stored, or undergoing processing, repairs, maintenance, overhaul or improvements).	
<b>Limit of Liability</b>	\$25,000,000 for 584 Milton Road Toowong QLD 4066 AUSTRALIA	
<b>Special Conditions</b>	All the forgoing is subject to the Terms, Conditions and Exclusions of the Policy	

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Client Manager

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<b>Class of Insurance</b>	Motor Fleet	
<b>Named Insured</b>	J. Hutchinson Pty Ltd trading as Hutchinson Builders	
<b>Insurer</b>	Allianz Australia Insurance Limited	Policy Number: 1411197855VFT
<b>Period of Insurance</b>	30th November 2024 to 30th November 2025 both days at 16:00 local time	
<b>Covering</b>	Motor vehicles owned or leased by the Insured	
<b>Limit of Liability</b>	Section A – Own Damage Market Value or Sum Insured, whichever is the lesser  Section B – Third Party Property Damage \$35,000,000 but limited to \$5,000,000 with respect to dangerous goods	
<b>Special Conditions</b>	All the forgoing is subject to the Terms, Conditions and Exclusions of the Policy	

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<b>Class Of Insurance</b>	Marine Cargo	
<b>Named Insured</b>	J. Hutchinson Pty Ltd trading as Hutchinson Builders	
<b>Insurer</b>	Chubb Insurance Australia Limited	Policy Number: 04MA011310
<b>Period of Insurance</b>	30th November 2024 to 30th November 2025 both days at 16:00 local time	
<b>Covering</b>	Physical loss or damage to goods and/or merchandise in transit by road, rail, aircraft and sea unless the loss is caused by an event that is excluded by the Policy.	
<b>Sums Insured / Limit of Liability</b>	Import & Exports \$5,000,000 any one conveyance  Inland Transit \$5,000,000 any one conveyance	
<b>Special Conditions</b>	Subject always to the terms, Conditions and Exclusions of the Policy	

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<b>Class Of Insurance</b>	Corporate Travel
<b>Policy Holder</b>	J. Hutchinson Pty Ltd trading as Hutchinson Builders
<b>Insurer</b>	Chubb Insurance Australia Limited                      Policy Number: 04PP010409
<b>Period of Insurance</b>	30th November 2024 to 30th November 2025 both days at 16:00 local time
<b>Covered Persons</b>	All Directors, Officers, Employees and Authorised Personnel of the Policyholder, including their Accompanying Spouse/Partner and/or Dependent Child(ren).
<b>Journey Definition</b>	Journey means a Declared Trip undertaken by the business of the Policyholder and/or authorised by the Policyholder provided such travel involves a destination fifty kilometres or more from the Covered Persons normal place of business or residence.
<b>Limit of Liability</b>	<u>Accidental Death</u>  7x Salary up to \$250,000 or \$1,000,000 (depending upon category of Covered Person)  <u>Medical, Evacuation and Additional Expenses</u>  Unlimited
<b>Special Conditions</b>	Subject always to the terms, Conditions and Exclusions of the Policy.

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<b>Class of Insurance</b>	Voluntary Workers	
<b>Named Insured</b>	J Hutchinson Pty Ltd trading as Hutchinson Builders	
<b>Insurer</b>	Chubb Insurance Australia Limited	Policy Number: 04PV010408
<b>Period of Insurance</b>	30th November 2024 to 30th November 2025 both days at 16:00 local time	
<b>Scope of Cover</b>	Cover under the Policy applies whilst a Covered Person is engaged in voluntary work on behalf of the Policyholder including necessary direct travel to and from such voluntary work. Provided always that any voluntary work is officially organised by and under the control of the Policyholder.	
<b>Covering</b>	Voluntary Workers, Work Experience Personnel, Club Directors and Committee Members, working in a voluntary capacity on behalf of the Policyholder.	
<b>Limit of Liability</b>	<u>Death &amp; Capital Benefits Sum Insured (Insured Events 1-19)</u> \$100,000 each Insured Person  <u>Insured Event 20 - Temporary Total Disablement caused by Injury</u> 85% of average gross weekly Salary to a maximum of \$500 each Insured Person (104 weeks)  <u>Domestic Help or Student Tutorial Benefits</u> \$500 per week for a maximum of 26 Weeks (non-income earners) each Insured Person  <u>Non-Medicare Medical Expenses</u> \$5,000 each Insured Person	
<b>Special Conditions</b>	Subject always to the terms, Conditions and Exclusions of the Policy	

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