

# LLOYD'S CERTIFICATE OF INSURANCE

effected through

ASR Underwriting Agencies Pty Ltd  
P.O. Box 491  
Beenleigh Qld 4207

(hereinafter called the Coverholder)

**THIS CERTIFICATE OF INSURANCE** confirms that in return for payment of the Premium shown in the Schedule, certain Underwriters at Lloyd's have agreed to insure you, in accordance with the wording attached to this Certificate.

You or your representative can obtain further details of the syndicate numbers and the proportions of this Insurance for which each of the Underwriters at Lloyd's is liable by requesting them from the Coverholder shown above. In the event of loss, each Underwriter (and their Executors and Administrators) is only liable for their own share of the loss.

In accepting this Insurance, the Underwriters have relied on the information and statements that you have provided on the Proposal Form (or Declaration) the date of which is stated in the Schedule. You should read this Certificate carefully and if it is not correct contact the Coverholder or your broker. It is an important document and you should keep it in a safe place with all other papers relating to this Insurance.

## SCHEDULE

**Policy Class:** PUBLIC LIABILITY

**The Insured:** WESTERN STAR HOTEL MOTEL

<b>Premium payable by the Insured:</b>	<b>Base Premium:</b>	\$3,850.00
	<b>U/W Levy:</b>	\$0.00
	<b>GST:</b>	\$385.00
	<b>Stamp Duty:</b>	\$381.15
	<b>Fee (Incl Survey if applicable):</b>	\$350.00
	<b>Fee (Incl Survey) GST:</b>	\$35.00
	<b>Total Amount Payable:</b>	\$5,001.15

**Period of Insurance:** From: 28/02/25 To: 28/02/26  
both days at 4pm Local Time

**Certificate Number:** 2006834R

## Renewal SCHEDULE

INSURED: IR & MM SIMPSON T/AS WESTERN STAR HOTEL MOTEL  
SITUATION: 15 ALBERT STREET WINDORAH QLD 4481  
UNDERWRITER: CERTAIN UNDERWRITERS AT LLOYD'S UNDER AGREEMENT  
NUMBER ASRGLB2025  
UNIQUE MARKET REFERENCE NUMBER: B1670ASRGLB2025

NOTE THAT IN EFFECTING THIS CONTRACT WE ARE ACTING UNDER THE AUTHORITY GIVEN TO US BY CERTAIN UNDERWRITERS AT LLOYD'S AND ARE ACTING AS AN AGENT FOR THE INSURER AND NOT THE INSURED.

### **BUSINESS**

LEGAL LIABILITY IN RESPECT TO PROPERTY OWNER & LICENSEE OF A LICENSED HOTEL

TERRITORIAL LIMITS: WORLDWIDE EXCLUDING USA AND CANADA

### **LIMITS OF INDEMNITY:**

SECTION A: PUBLIC LIABILITY:  
\$20,000,000 ANY ONE OCCURRENCE.

SECTION B: POLLUTION LIABILITY:  
\$20,000,000 ANY ONE OCCURRENCE AND IN THE AGGREGATE.

SECTION C: PRODUCTS LIABILITY:  
\$20,000,000 ANY ONE OCCURRENCE AND IN THE AGGREGATE.

EXCESS: \$ 2,500 EACH AND EVERY CLAIM BESIDES;  
\$10,000 IN RESPECT TO ASSAULT AND BATTERY  
\$25,000 WORKER TO WORKER CLAIMS

POLICY WORDING: ASR UNDERWRITING COMBINED LIABILITY  
HOTELS MOTELS BACKPACKERS/RESORTS VERSION 25/11/22

### **CONDITIONS OF COVER**

#### **\*SUBCONTRACTORS WARRANTY**

IT IS A CONDITION PRECEDENT TO LIABILITY UNDER THIS CONTRACT OF INSURANCE THAT ALL SUBCONTRACTORS HOLD THEIR OWN LIABILITY POLICIES IN FORCE, COVERING THEIR ACTIVITIES AND SERVICES FOR THE INSURED FOR PUBLIC LIABILITY LIMIT NOT LESS THAN \$10,000,000.

IT IS THE RESPONSIBILITY OF THE INSURED TO CHECK THAT SUCH COVER IS IN FORCE.

\* INCIDENT REPORTING PROCEDURES TO BE IMPLEMENTED WITHIN ONE WEEK OF INCEPTION INCLUDING PROCEDURES TO INFORM INSURERS OF ALL INCIDENTS WITHIN SEVEN DAYS ONCE FIRST NOTIFIED

\* REMITTANCE MUST BE RECEIVED IN OUR OFFICE WITHIN THIRTY (30) DAYS OF INCEPTION OF COVER.

#### **EXTENSIONS:**

CARE, CUSTODY &/OR CONTROL (LIMITED TO \$250,000);  
INNKEEPERS LIABILITY (LIMITED TO \$100,000);

**OTHER THAN AS AMENDED ABOVE, THE TERMS, CONDITIONS, INDEMNITY LIMITS AND EXCLUSIONS OF THE POLICY SHALL CONTINUE TO APPLY.**

The Insurance Council of Australia Limited has developed the General Insurance Code of Practice ("the

Code"), which is a voluntary self-regulatory code. The Code aims to raise the standards of practice and service in the insurance industry.

Lloyd's has adopted the Code on terms agreed with the Insurance Council of Australia. For further information on the Code please visit [www.codeofpractice.com.au](http://www.codeofpractice.com.au)

If you have any concerns or wish to make a complaint in relation to this policy, our services or your insurance claim, please let us know and we will attempt to resolve your concerns in accordance with our Internal Dispute Resolution procedure. Please contact ASR Underwriting Agencies Pty Ltd in the first instance:

Complaints Officer  
ASR Underwriting Agencies Pty Ltd  
Email: [complaints@asruw.com.au](mailto:complaints@asruw.com.au)  
Telephone: (07) 3442 3333  
PO Box 491 Beenleigh QLD 4207

We will acknowledge receipt of your complaint and do our utmost to resolve the complaint to your satisfaction within 10 business days.

If we cannot resolve your complaint to your satisfaction, we will escalate your matter to Lloyd's Australia who will determine whether it will be reviewed by their office or the Lloyd's UK Complaints team. Lloyd's contact details are:

Lloyd's Australia Limited  
Email: [idraustralia@lloyds.com](mailto:idraustralia@lloyds.com)  
Telephone: (02) 8298 0783  
Post: Suite 1603 Level 16, 1 Macquarie Place, Sydney NSW 2000

A final decision will be provided to you within 30 calendar days of the date on which you first made the complaint unless certain exceptions apply.

You may refer your complaint to the Australian Financial Complaints Authority (AFCA), if your complaint is not resolved to your satisfaction within 30 calendar days of the date on which you first made the complaint or at any time. AFCA can be contacted as follows:

Telephone: 1800 931 678  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Post: GPO Box 3 Melbourne VIC 3001  
Website: [www.afca.org.au](http://www.afca.org.au)

Your complaint must be referred to AFCA within 2 years of the final decision, unless AFCA considers special circumstances apply. If your complaint is not eligible for consideration by AFCA, you may be referred to the Financial Ombudsman Service (UK) or you can seek independent legal advice. You can also access any other external dispute resolution or other options that may be available to you.

The Underwriters accepting this Insurance agree that:

- (i) if a dispute arises under this Insurance, this Insurance will be subject to Australian law and practice and the Underwriters will submit to the jurisdiction of any competent Court in the Commonwealth of Australia;
- (ii) any summons notice or process to be served upon the Underwriters may be served upon:

*Lloyd's Underwriters' General Representative in Australia  
Suite 1603  
Level 16  
1 Macquarie Place  
Sydney NSW 2000*

who has authority to accept service on the Underwriters' behalf;

- (iii) if a suit is instituted against any of the Underwriters, all Underwriters participating in this Insurance will abide by the final decision of such Court or any competent Appellate Court.

In the event of a claim arising under this Insurance immediate notice should be given to:

ASR Underwriting Agencies Pty Ltd  
PO Box 491 Beenleigh QLD 4207  
Telephone: (07) 3442 3333  
Email: [enquiries@asruw.com.au](mailto:enquiries@asruw.com.au)

Website: [www.asruw.com.au](http://www.asruw.com.au)

The amount of Premium specified herein is the amount due to the Underwriters and any commission allowed by them is to be regarded as remuneration of the Broker/Coverholder placing this Insurance.

This Certificate is issued by the Coverholder shown above in accordance with the authority granted to them by certain Underwriters at Lloyd's under the Agreement referred to in the Schedule.

**IN WITNESS WHEREOF** this Certificate has been signed at Beenleigh

on 24 February 2025 by

A handwritten signature in black ink, appearing to be 'H. H. H.', written over a horizontal line.

**Coverholder**

**LMA3160**

17 May 2021