

# Certificate of Currency

This document certifies that the 360 Professional & Financial Risks policy referred to below is in force as at the issue date.

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Issue Date:	26 Feb 2026
Policy Type:	Professional Indemnity
Policy Wording:	360PFRPIV123_AE
Policy Number:	30A060997PID
Insurer:	QBE Insurance (Australia) Limited
Insured Name:	DIRECT ERGONOMICS PTY LTD
Period of Insurance:	<b>From:</b> 1 Mar 2026 at 4.00pm <b>To:</b> 1 Mar 2027 at 4.00pm Both days inclusive Local Standard Time at the address of the Insured

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## In Respect of:

Insured's Profession:	Interior Architecture Design Service	
Retroactive Date:	Unlimited	
Professional Indemnity Section		
Civil Liability Cover	Limit	Deductible
Limit of indemnity, any on claim	\$5,000,000	\$1,000 Each and every claim
Limit of indemnity, in the aggregate	\$10,000,000	
State / Territory Breakdown		
NSW	80%	
VIC	0%	
QLD	0%	
SA	0%	
WA	0%	
TAS	0%	
NT	0%	
ACT	20%	
Overseas	0%	



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## Endorsements:

### **GOODS SOLD/PRODUCTS LIABILITY EXCLUSION (AMENDED)**

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It is agreed that Section 4: Exclusions, Goods Sold/Products Liability is deleted in its entirety and replaced with the following exclusion;

#### Products Liability

We shall not be liable under this Policy to provide indemnity in respect of any Claim made against You directly or indirectly based upon, attributable to, or in consequence of any product designed, manufactured or distributed by You. Specifically, Our liability to indemnify You shall not extend to;

1. any defect in any product, material or goods;
2. the costs of any product recall; or
3. any indirect or consequential loss.

For the purposes of this exclusion 'product' means any goods, plant, machinery, equipment or any component of such products.

All other terms and conditions of the Policy remain unchanged.

### **MATERIAL ALTERATION TO RISK (AMENDED)**

It is agreed that Section 6: General Conditions, Material Alteration to Risk is deleted in its entirety and replaced with the following general condition:

You shall give Us written notice as soon as practicable of any material alteration during the Period of Insurance to the risk as disclosed to Us at the commencement or renewal of this Policy or in the Policy Schedule, including but not limited to:

1. You going into voluntary bankruptcy, receivership, liquidation or any other form of external administration or You failing to pay debts or breaching any other obligation giving rise to the appointment of a receiver or bankruptcy or winding-up proceedings;
2. any material change in the nature of the professional services offered by You as specified on the Policy Schedule under Your Profession;
3. if You obtain an Australian Financial Services Licence (AFSL);
4. losing Your entitlement to practice in Your Profession; or
5. any cancellation of Your registration to practice Your Profession or restrictions placed on Your licence. Where such notice is given or where there is any material alteration to the risk, We shall be entitled to cancel this Policy in accordance with the Insurance Contracts Act 1984 (Cth).

All other terms and conditions of the Policy remain unchanged.

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This Certificate of Currency does not reflect in detail the policy terms and only provides a summary of the insurance that is in existence at the date this certificate was issued. To obtain details of what's covered, what's not covered, what to do when a loss occurs and how claims are settled, please refer to the policy.

In arranging this certificate, **360 Professional & Financial Risks** does not guarantee that the insurance outlined will continue to remain in force for the policy period as the policy may be cancelled or altered by either party to the contract at any time in accordance with the terms and conditions of the policy or in accordance with the terms of the Insurance Contracts Act 1984.

**360 Professional & Financial Risks** accepts no responsibility or liability to advise any party who may be relying on this Certificate of Currency.

