

25 September 2025

Company Secretary
Creative Tiling Qld Pty Ltd Atf Markovic
5 Bellevue Tce
REDCLIFFE QLD 4020



Your insurance

Policy number

109X028173COM

Situation address

5 Bellevue Tce REDCLIFFE QLD 4020

Period of insurance

From 23 September 2025

To 4pm on 23 September 2026

Confirmation of Insurance

Dear CREATIVE TILING QLD PTY LTD ATF MARKOVIC FAMILY TRUST,

As you recently requested, please find enclosed your Confirmation of Insurance for the above Policy.

Any questions?

Please call us on 1300 494 259. We also offer a range of other insurance products – ask us for details. We'll be happy to help you.

Kind regards,



Richard Feledy
Managing Director
Allianz Australia Limited

Insurance issued by Allianz Australia Insurance Limited (Allianz) ABN 15 000 122 850 AFS Licence No. 234708. We do not provide any advice on this insurance based on any consideration of your objectives, financial situation or needs. Policy terms, conditions, limits and exclusions apply. Before making a decision, please consider the Product Disclosure Statement available by calling us.

Awards



Committed to Excellence



5 Star Claims



World's #1 Insurance Brand*

*Awarded to Allianz Group based on Interbrand's Best Global Brands Ranking 2024. Allianz Australia Insurance Limited is part of the Allianz Group.



Your Confirmation of Insurance

Policy Number
109X028173COM

Type of Policy
Allianz Business Insurance Pack

Date of Issue
25 September 2025

Policy

Insured	CREATIVE TILING QLD PTY LTD ATF MARKOVIC FAMILY TRUST
Period of Insurance	
Effective date	23 September 2025
Expiry date	4pm on 23 September 2026
Registered for GST?	No
Insurer	Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence No. 234708

This Confirmation of Insurance is a summary of the Schedule only and is not a Policy Document. It does not form part of the terms and conditions of the Policy and does not amend, extend, replace or alter the terms, conditions, definitions, limitations and exclusions of the Policy. It confirms that on the Date of Issue of this document the Policy is current for the Period of Insurance.

This Confirmation of Insurance is issued as a matter of information only and confers no rights upon its holder.

This document, is current only at the Date of Issue and the Policy may be subsequently altered or cancelled after the Date of Issue.

Please read the Product Disclosure Statement (PDS), the Schedule and any other documents that we tell You form part of the Policy for the terms and conditions of cover.

Certain words used in this document and the PDS have special meanings that are set out in the General Definitions Section of the PDS, in a particular Section of the PDS or are defined in other Policy documentation We provide You.

Your Confirmation of Insurance

Type of Policy

Allianz Business Insurance Pack

What You're insured for

To update any fields showing "Unknown" or other information, please call us on 1300 494 259.

Set out below are the details of the Sections provided. See each Section of the document for details of whether any Optional Benefits have been included.

Your Business

Situation	REDCLIFFE QLD 4020
Business	Floor and wall tiling - using ceramic, concrete an
Estimated annual turnover amount	
Number of employees including principals	2

Sections We have covered

Commercial Property	X
Flood	Not covered
Theft	X
Money	X
Glass	X
Machinery Breakdown	X
Electronic Equipment	X
Public and Products Liability	✓
Business Interruption	X
General Property	X
Management Liability	X
Directors and Officers Liability	
Employment Practices Liability	
Crime	
Tax Audit	
Goods In Transit	X
Commercial Vehicle	✓



Your Confirmation of Insurance

Type of Policy

Allianz Business Insurance Pack

Public and Products Liability

Description	Limit of Indemnity
Public Liability any one Occurrence	\$10,000,000
Products Liability any one Occurrence and in the aggregate any one Period of Insurance	\$10,000,000
Property in Your care, custody or control any one Occurrence and in the aggregate any one Period of Insurance	\$250,000

Excess(es)

Property Damage	\$500
Personal Injury	\$500

Endorsement

Maintenance work for underground mines, offshore platforms & other energy plants

The following exclusion is added to the Specific exclusions applicable to this Section.

Maintenance work at or for underground mines, offshore platforms, power, chemical and/or petrochemical plants

any maintenance work being carried out at any building, structure and/or equipment at any underground mine, offshore platform, power, chemical and/or petrochemical plant or any building, structure or equipment that You know will be used at any underground mine, offshore platform, power, chemical and/or petrochemical plant.

Discharge of hazardous waste

The following exclusion is added to the Specific exclusions applicable to this Section.

Discharge of hazardous waste

the discharge of any hazardous waste without the required permit and/or in contravention of the requirements stated in the required permit. However, this exclusion will not apply if You are in possession of the required permit and the discharge occurred unexpectedly and unintentionally from Your standpoint.

Silica Exclusion

The following exclusion is added to the Specific exclusions applicable to this Section.

Silica Exclusion

This Policy does not cover loss, destruction, liability, Personal Injury or Damage caused by, directly or indirectly arising from or in any way connected with the actual or alleged presence, ingestion, inhalation or absorption of or exposure to silica products, silica fibres, silica dust or silica in any other form.

Commercial Vehicle

You have the choice of repairer. Please refer to your PDS for details about choice of repairer.

Vehicle

Vehicle Description	[REDACTED]
Registration	[REDACTED]
Vehicle Sum Insured	Market Value
Cover Type	Comprehensive - Market Value
	This includes cover for:
	Part A - Loss or Damage to Your Vehicle
	Part C - Third Party Property Damage

Optional Benefit(s)

Hire car costs following an Accident	Insured
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Excess(es)

Basic Excess	[REDACTED]
In addition to the Basic Excess you may need to contribute the following Excesses	
Age Excess (under 21 years)	[REDACTED]
Age Excess (21 to 25 years)	\$500
Inexperienced driver*	\$500

* This Excess applies to drivers aged 25 or over who have held their Australian driver's licence for less than 2 years

Endorsement

Hire Costs Following Accident Applies

Your Confirmation of Insurance

Type of Policy

Allianz Business Insurance Pack

Hire costs following accident cover applies to this Vehicle.
