

Professional Indemnity Insurance Certificate of Currency

This Certificate is issued for information only and confers no rights upon the holder and is only a summary of the cover provided. For full details, reference must be made to the Schedule and Policy.

The Insured Details

Policy Number:	23PW-RC27199-78023
Insured:	Cogent Advice Pty Ltd t/as Curtis Associates
Address:	Level 29, Chifely tower 2 Chifley Square Sydney 2000
Business profession:	Real Estate Agent
Professional Services:	As defined in the Policy wording.
Period of Insurance:	From 4pm 29 September 2023 To 4pm 29 September 2024 (AEST)

Policy Limits and Deductibles

Professional Indemnity Limit of Indemnity:	\$5,000,000 any one claim and two (2) automatic reinstatements.
Professional Indemnity Deductible:	\$5,000 each and every Claim (costs exclusive)

Policy Details

Retroactive Date (applicable to Professional Indemnity only):	Unlimited excluding known Claims and circumstances
Territory & Jurisdiction:	Worldwide excluding USA & Canada
Policy form:	WUA Realcover Real Estate Agents PI Wording 06_21
Endorsements:	Costs in addition Off the plan sales

This is to certify that in accordance with the authorisation granted to Woodina Underwriting Agency under Contract No B1741TWL23087 by Certain Underwriters at Lloyds, whose definitive numbers and the proportions underwritten by them, which will be supplied on application, can be ascertained by reference to the said Contract, and in consideration of the premium specified herein, the said Underwriters are hereby bound, severally and not jointly, each for his own part and not one for another, their Executors and Administrators, to insure in accordance with the terms and conditions contained herein or endorsed hereon.

Signed for and on behalf of Certain Underwriters at Lloyd's of London



**Michael Wood
Chief Executive
Woodina Underwriting Agency Pty Ltd**

Issued in:

Queensland

On:

15 August 2023



Endorsements to Policy No. 23PW-RC27199-78023

Off the plan sales

It is a condition of this Policy that the Insured has no financial interest in or additional remuneration arising from any development in which the Insured is involved in effecting off the plan sales other than the Insured's sales role and sales commission or salary.

Costs in addition

Notwithstanding Clause 8.8 (Limit of Indemnity), the Insurer agrees under this extension that, in addition to the Limit of Indemnity, the Insurer will pay the Costs and Expenses of any Claim which is the subject of indemnity under this Policy provided that;

- a) the amount of such Costs and Expenses is capped at the Limit of Indemnity;
- b) where the Insured's liability exceeds the available Limit of Indemnity, the Insurer shall only pay such proportion of Costs and Expenses as the available Limit of Indemnity bears to the Insured's liability;
- c) where the amount the Insurer has paid or incurred as Costs and Expenses exceeds the share that the Insurer is obliged to pay under Clause 2.2, the Insured shall upon demand pay to the Insurer the excess amount. Alternatively, the Insurer may deduct the excess amount from any entitlements the Insured might have at any time under this Policy.