

# PSC WSC Insurance Brokers Pty Ltd

ABN 82 619 631 579

AFS No. 342385

CAR No. 001255492

Level 1, 80 Cronulla Street  
CRONULLA NSW 2230

Tel: 1300 733 476  
Email: info@wscbrokers.com.au

## CERTIFICATE OF INSURANCE

**From:** Jennifer Jane

We hereby confirm that we have arranged the insurance cover mentioned below:

Inception Video Production  
73 Palmerston Cr  
TAPPING WA 6065

**Date:** 19/08/2025

**Our Reference:** INCEPTION

Page 1 of 4

**Class of Policy:** Zurich Public Liability Scheme  
**Insurer:** Zurich Australia Insurance Limited  
5 Blue North Sydney NSW 2060  
ABN: 13 000 296 640  
**The Insured:** Inception Video Production Pty Ltd

**Policy No:** 78PHOTOWA LIA 408  
**Invoice No:** 0057376  
**Period of Cover:**  
From 27/08/2025  
to 27/08/2026 at 4:00 pm

### Details:

See attached schedule for a description of the risk insured

### IMPORTANT INFORMATION

The Proposal/Declaration:

- is to be received and accepted by the Insurer  
 has been received and accepted by the Insurer


The total premium as at the above date is:

- to be paid by the Insured  
 part paid by the Insured  
 paid in full by the Insured  
 paid by monthly direct debit

Premium Funding

- This policy is premium funded

Please note that the policy defined above is subject to the receipt of the Proposal Declaration and acceptance by the Insurer (if not already completed and accepted) and subject to the full receipt and clearance of the total premium payable by the insured.

Signature:   
On behalf of: PSC AMGI WSC Pty Ltd

## Schedule of Insurance

<b>Class of Policy:</b> Zurich Public Liability Scheme	<b>Policy No:</b> 78PHOTOWA LIA 408
<b>The Insured:</b> Inception Video Production Pty Ltd	<b>Invoice No:</b> 0057376
	<b>Our Ref:</b> INCEPTION

**Insured:** Inception Video Production Pty Ltd

**Address:** 73 Palmerston Crescent  
TAPPING WA 6065

**Business Activities:** Events, Wedding & Corporate Video Production including the use of Sub 2kg Remotely Piloted Aircraft (RPA)

**Territorial Limits:** As described in clause 4.28 of this *policy*

**Period of Insurance:** From 27.08.2025 at 4.00pm  
To 27.08.2026 at 4.00pm

### General Conditions:

Combined General Liability Policy (LMUS-021378-2023). The limitations, exclusions, definitions and conditions specified in the Policy apply, except to the extent they are modified by endorsement(s) which are shown in full at the end of the respective cover.

### Important Note

If this policy contains an Act of Terrorism exclusion, then subject to all other terms and conditions of the policy, cover hereunder is amended to the extent provided by the Terrorism Insurance Act 2003.

## Covers Applicable

### Combined General Liability Insurance

#### Limit(s) of Liability

\$20,000,000 any one *occurrence*, limited in respect to *products* to \$20,000,000 any one *occurrence* and in the aggregate for all *occurrences* during the *period of insurance*.

#### Deductible

\$250 any one *occurrence*

\$1,000 any one occurrence for all claims arising out of the use of Remotely Piloted Aircrafts

#### Proviso(s) Basis of Premium Adjustment

In accordance with Standard Conditions 6.18 of this Policy, the premium is flat and non-adjustable.

## Endorsements

Endorsements attaching to and forming part of the Zurich Combined General Liability Insurance Policy Wording

### Molestation Exclusion (LIB 04N)

Zurich will not be liable under this policy in respect of any liability of whatsoever nature directly or indirectly caused by, in connection with or contributed to by or arising from molestation of any person, whether actual or alleged.

**Class of Policy:** Zurich Public Liability Scheme  
**The Insured:** Inception Video Production Pty Ltd

**Policy No:** 78PHOTOWA LIA 408  
**Invoice No:** 0057376  
**Our Ref:** INCEPTION

### **Use of Drones / UAVs or Remotely Controlled Aircraft**

Notwithstanding Exclusion 5.3 'Aircraft, watercraft, hovercraft', coverage is extended to include liability arising out of the use or operation of any drone / UAVs or remotely controlled *aircraft* subject to the following:

1. The drone or remotely controlled *aircraft* is used for commercial purposes by the *insured* or *insured's employees* as part of the *business*.
2. The drone or remotely controlled *aircraft* is not used in violation of Civil Aviation Safety Authority (CASA) regulations and the equivalent law of any country, including invasion of privacy or any flight in a restricted area where the use of drones or remotely controlled aircraft is forbidden by law.
3. The maximum weight of the drone or remotely controlled *aircraft* in flight including any camera equipment does not exceed five kilograms (5kg).
4. The drone or remotely controlled *aircraft* does not fly more than 400 feet above ground level at any time.
5. The drone or remotely controlled *aircraft* is not used
  - a. at professional sporting events
  - b. for inspection of electricity generating, transmission or distribution assets
  - c. in or around live rail infrastructure
  - d. in or around renewable energy farms

### **Contractors and / or Sub-Contractors Exclusion**

This insurance does not provide indemnity to contractors and / or subcontractors for their legal liability.

It is a condition of the Policy that all contractors and / or subcontractors have the appropriate insurances in place and is recommended that you obtain evidence of this in the form of a certificate of currency prior to work commencing.

Contractors or subcontractors means anyone engaged by You to provide goods or perform a service.

### **Total Defamation, Libel, Slander Exclusion**

Zurich will not be liable under this policy in respect of any liability of whatsoever nature directly or indirectly caused by, in connection with or contributed to by or arising from defamation, libel or slander.

For the purpose of this Exclusion part 4.21.4 of Definition 4.21 'Personal injury' is deleted.

**Class of Policy:** Zurich Public Liability Scheme  
**The Insured:** Inception Video Production Pty Ltd

**Policy No:** 78PHOTOWA LIA 408  
**Invoice No:** 0057376  
**Our Ref:** INCEPTION

### **Professional Liability Exclusion (Except First Aid)**

Exclusion 5.16 'Professional liability' is deleted and replaced as follows:

any liability of whatsoever nature directly or indirectly caused by, in connection with or contributed to by or arising from the rendering of or failure to render professional advice or services by the *insured*, or any error or omission in connection therewith.

This Exclusion does not apply the rendering or failure to render professional advice by any *employee* to provide first aid or other medical services at the *insured's* premises.

Medical services excludes advice or services provided by a qualified medical practitioner, nurse or first aid attendant.

### **4.28 Territorial limits**

4.28.2 is deleted and replaced by the following:

4.28.2 business visits to North America by the insured normally resident in the Commonwealth of Australia or New Zealand but not where they perform manual work in North America.

### **BINDER AUTHORITY**

Professional Photographers Insurance Brokers (PPIB) as a division of PSC AMGI WSC Pty Ltd t/as PSC WSC Insurance Brokers (ABN 82619637579, AFSL 342385) acts under a binding authority given to it by the Insurer to administer and issue policies, alterations and renewals, and acts on behalf of the insurer and as agent of the insurer, not as your agent.

### **GENERAL ADVICE WARNING**

We are required to advise you that we are providing a general advice service to you. This means whilst we may generally recommend the products we distribute, we do not consider whether the product is appropriate for your own personal objectives, financial situation and needs in making the recommendation.

You need to consider the appropriateness of the information we have given you, having regard to your own personal situation, before acting on our advice or buying any product. Where the information relates to a particular financial product, you should obtain and consider the relevant product disclosure statement before making any decision to purchase that financial product.