

Policy Schedule

Interior DB Limited
C/- Long Burroughs Limited

Policy No

LDC-6163059

Reference No

119999
6-1



Defence Costs

POLICY NUMBER HO-LDC-6163059

WORDING [VL POL DEFENCE COSTS-102014](#)

INSURED ORGANISATION Interior DB Limited T/as Interior Design Build

PERIOD OF INSURANCE
From 4pm: 28 February 2025
To 4pm: 28 February 2026

LIMIT OF INDEMNITY \$ 250,000 any one claim & in the aggregate over all Underlying Policies during the Period of Insurance

COVERAGE

Directors & Officers Liability	N/A
Personal Directors & Officers Liability	N/A
Trustees Liability	N/A
Associations Liability	N/A
Office Bearers Liability	N/A
Professional Indemnity	HO-LPI-6163058
Statutory Liability	N/A
Employers Liability	N/A

ENDORSEMENTS Nil

Signed for and on behalf of Vero Liability Insurance Limited

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

Authorised Officer
MJO



28 February 2025

Policy Schedule

Interior DB Limited
C/- Long Burroughs Limited

Policy No

LGE-6163060

Reference No

119999
6-1

LegalEdge^{VL}

LegalEdge

POLICY NUMBER HO-LGE-6163060

WORDING [VL POL LEGALEDGE-032022](#)

INSURED ORGANISATION Interior DB Limited T/as Interior Design Build

BUSINESS DESCRIPTION Interior Fit-outs for Residential and Commercial Sectors

PERIOD OF INSURANCE
From 4pm: 28 February 2025
To 4pm: 28 February 2026

Section 1

TERRITORY New Zealand

PRODUCTS TERRITORY New Zealand

JURISDICTION New Zealand

All Other Sections

TERRITORY New Zealand except Worldwide in respect of Crime and Third Party Internet Liability

JURISDICTION New Zealand except New Zealand/Australia in respect of Crime and Worldwide in respect of Third Party Internet Liability

		LIMIT	EXCESS	RETROACTIVE DATE
PUBLIC & PRODUCTS LIABILITY	Included	\$ 10,000,000	\$ 500	
Advertising Liability	Included	\$ 1,000,000	\$ 1,000	
Contractors or Sub-contractors	Included			
Defective Workmanship	Included	\$ 100,000	\$ 1,000	
Fire Protection Costs	Included	\$ 1,000,000	\$ 1,000	
Goods on Hook	Included	\$ 250,000	\$ 1,000	
Hazardous Substances Emergency	Included	\$ 1,000,000	\$ 1,000	
Innkeeper's Liability	Included		\$ 500	
Keys and Locks	Included	\$ 250,000	\$ 1,000	
Product Recall	Included	\$ 100,000	\$ 1,000	
Property in Care, Custody or Control	Included	\$ 500,000	\$ 1,000	
Property Owner's Liability	Included			
Service and Repair	Included	\$ 250,000	\$ 1,000	
Tenant's Liability	Included			
Trade Advice or Services	Included			
Underground Services	Included			
Unmanned Aerial Vehicles	Included	\$ 1,000,000	\$ 1,000	
USA/Canada Coverage (Products only)	Excluded			
USA/Canada Visits	Included			
Vehicles - Additional Provisions	Included			
Vehicle Inspection Certification	Included	\$ 750,000	\$ 1,000	
Vibration or Removal of Support	Included			
Welding/Gas Cutting/Burning Off/Use of Explosives	Included		\$ 1,000	
Punitive or Exemplary Damages	Included	\$ 1,000,000 any one Occurrence and \$2,000,000 in the aggregate		
EMPLOYERS LIABILITY	Included	\$ 1,000,000	\$ 500	28 February 2020
STATUTORY LIABILITY	Included	\$ 1,000,000	\$ 500 (Officers \$Nil)	28 February 2020
CRIME	Included	\$ 50,000	\$ 5,000	

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DIRECTORS & OFFICERS LIABILITY	Included	\$ 250,000	\$ 5,000 (Officers \$Nil)	28 February 2020
LAWSAFE	Included	\$ 100,000	\$ 500	28 February 2020
CONSEQUENTIAL LOSS Vero Liability Policies Excess	Included	\$ 100,000	\$ 1,000	Section 1, Section 2 & Section 3 of this LegalEdge Policy 10% of each and every claim subject to a minimum of \$1,000
THIRD PARTY INTERNET LIABILITY	Included	\$ 50,000	\$ 1,000	28 February 2020
DEFENCE COSTS	Included	\$ 250,000	\$ Nil	
EMPLOYMENT DISPUTES	Excluded			
WORK CARE	Excluded			

ENDORSEMENTS	LE5100	<p>Absolute Professional Liability Exclusion It is hereby noted and agreed that in respect of Section 1 - Public and Products Liability:</p> <p>1. Exclusion 14 - Professional Liability is deleted and replaced by the following:</p> <p>14. Professional Liability breach of the duty owed in a professional capacity by the Insured and/or persons for whose breaches of such duty the Insured may be legally liable.</p> <p>2. Memorandum 15 - Trade Advice or Services, is deleted and of no effect.</p>		
	LE50014	<p>Contract Works Exclusion It is hereby noted and agreed that in respect of Section 1 - Public and Products Liability, this Section does not apply to liability for loss of or damage to property the subject of contract works which is insured under a separate contract works or construction risks policy.</p>		
	LE50015	<p>Contractors' Own Insurance Limit It is hereby noted and agreed that in respect of Section 1 - Public and Products Liability, it is a condition precedent to indemnity under this Policy that all contractors and/or sub-contractors working for or on behalf of the Insured hold and maintain their own Public Liability Insurance of not less than \$1,000,000 any one occurrence.</p> <p>However, subject to provisions of Memorandum 2. Contractors and Sub-Contractors, this endorsement shall not apply to 'labour only' contractors and 'labour only' sub-contractors engaged by the Insured.</p>		
	LE5066	<p>Health & Safety at Work Act Excess It is hereby noted and agreed that in respect of Section 3 - Statutory Liability, the Excess in respect of the Health & Safety at Work Act 2015 (or any amendment to or re-enactment of that Act, or Regulations or other sub-ordinate legislation made under that Act) shall be \$2,500.</p>		
	BSP9999	<p>Dressmart Contract Conditions It is hereby noted and agreed that in respect of Section 1 - Public and Products Liability, the Limit of Indemnity is increased to \$20,000,000 any one Occurrence and Products in the annual aggregate in respect of the Dress Smart contract.</p> <p>Furthermore it is a condition precedent to indemnity under this Policy that all contractors and/or sub-contractors working for or on behalf of the Insured hold and maintain their own Public Liability Insurance of not less than \$10,000,000 any one occurrence for the Dress Smart Contract.</p>		

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Policy No

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Reference No

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Professional Indemnity

POLICY NUMBER HO-LPI-6163058

WORDING [VL POL PI CIVIL-0908](#)

INSURED ORGANISATION Interior DB Limited T/as Interior Design Build

PROFESSIONAL BUSINESS Advice and Design for Interior Fit-outs for Residential and Commercial Sectors, Third Party Project Management including quantity surveying

PERIOD OF INSURANCE
From 4pm: 28 February 2025
To 4pm: 28 February 2026

RETROACTIVE DATE 28 February 2020

TERRITORY New Zealand

JURISDICTION New Zealand

LIMIT OF INDEMNITY \$ 1,000,000 any one Valid Claim and in all during the Period of Insurance including Costs & Expenses
EXCESS \$ 15,000 each and every Valid Claim including Costs & Expenses

COVERAGE		SUB-LIMIT	EXCESS
Automatic Reinstatement	Included		
Consultants & Sub-Contractors	Included		
Continuous Cover	Included		
Costs of Representation	Included	\$ 100,000	
Defamation	Included		
Dishonesty of Employees	Included	\$ 500,000	
Fair Trading Act	Included		
Fiduciary Duty	Included		
Intellectual Property	Included	\$ 500,000	
Joint Venture Liability	Included		
Loss of Documents	Included		
Newly Created or Acquired Subsidiaries	Included		
Outgoing Principals, Partners & Employees	Included		
Previous Subsidiaries	Included		
Run-off Cover	Included		
Fidelity	Excluded		

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ENDORSEMENTS

PI1094

Design & Construct Exclusion

It is hereby declared and agreed that the Company will not indemnify the Insured in respect of any Claim arising directly or indirectly from:

- (a) faulty or inadequate manufacture; or
- (b) faulty or inadequate workmanship, construction or fabrication; or
- (c) faulty or inadequate supervision and/or observation of manufacture, workmanship, construction or fabrication; or
- (d) breach of any express or implied warranty arising out of the sale of goods.

It is further declared and agreed that the Company will not indemnify the Insured in respect of any Claim made against the Insured by any entity, group or interest in which the insured or the directors or principals of the Insured have a controlling interest or act as managers.

PI1092

Project Manager's Exclusion

It is hereby declared and agreed that Exclusion (p) is deleted and replaced by the following:

(p) arising directly or indirectly from:

- (i) the failure to effect or maintain insurance; or
- (ii) advice on investment, marketing, financial or tax matters; or
- (iii) the provision of finance; or
- (iv) any estimate of probable construction cost or estimate being exceeded unless such probable cost or estimate is compiled by a Registered Quantity Surveyor; or
- (v) (a) faulty or inadequate manufacture, or
(b) faulty or inadequate workmanship, construction or fabrication,
Provided this clause (v) shall not apply to claims due or allegedly due to the negligent supervision and or observation by the Insured in their professional capacity as a project manager;
- (vi) breach of any express or implied warranty arising from the sale of goods; or
- (vii) the insolvency of any party involved in any project; or
- (viii) the ownership, use, occupation or leasing of property whether real or personal by, to or on behalf of the Insured.

It is further declared and agreed that the Company will not indemnify the Insured in respect of any Claim made against the Insured by any entity, group or interest in which the insured or the directors or principals of the Insured have a controlling interest or act as managers.

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28 February 2025