



CERTIFICATE OF INSURANCE

Policy Number: GNP/UC/256952

Policy: ProRisk Mortgage and Finance Brokers Professional Indemnity Insurance Policy V01.19

The Insured: Sampathawaduge Janitha D. Silva - Universal Lending, Sampathawaduge Janitha D. Silva

Business: Mortgage Broking, Finance Broking, Mortgage Administration, Verification of Identity for Arranging Finance, Third Party Referral Services, Mentoring Brokers

Period of Insurance: From: 29th October 2019 at 4:00pm Local Standard Time
To: 29th October 2020 at 4:00pm Local Standard Time

Limit of Liability: \$2,000,000 any one claim & \$6,000,000 in the aggregate

Excess: \$5,000 each and every Loss

Policy Extensions: Loss of Documents - \$500,000 sub-limit
Emergency Defence Costs and Legal Representation Expenses - 10% of the Limit of Indemnity
Fidelity - \$50,000 sub-limit
84 Month Run Off Cover (upon application) for Insured Entity
Two Automatic Reinstatements of Limit of Liability
Fraud & Dishonesty
Complaints to ASIC approved EDRS maximum liability \$500,000 per Covered Loss.
Cyber Liability - \$25,000 sub-limit
Free legal hotline

Retroactive Date: 7 October 2017 excluding known **Claims** and/or circumstances

Security: Certain Underwriters at Lloyd's

Endorsements: As per wording

This Certificate is issued by the Coverholder shown above in accordance with the authority granted to them by certain Underwriters at Lloyd's under the Agreement referred to in the Schedule.

This certificate is not a substitute for the Policy and Schedule of Insurance issued to you. The Policy, not this certificate, details your rights and obligations and the extent of your insurance cover.

IN WITNESS WHEREOF this Certificate has been signed at Melbourne this 25th day of October 2019.

A handwritten signature in black ink, appearing to be "W. L. J.", is written over a horizontal line.

Authorised Signatory on behalf of Professional Risk Underwriting Pty Ltd 80 103 953 073
Dual Australia Pty Ltd 16 107 553 257