

Tax Invoice

People2People Recruitment (New Zealand) Limited t/a Frog Recruitment
PO Box 911147
Victoria Street West
Auckland 1142

Date 03/07/2025
GST Number 068-335-086
Invoice Number INV574716
Client Reference C107878

Insurer Vero Liability Insurance Limited
Policy Type Combined Liability
Policy Number HO-LST-6165788/HO-LEL-6165787
Period of Cover 16/07/2025 to 16/07/2026 at 4pm (**Effective Date** 16/07/2025)
Policy Description Statutory & Employers Liability incl. Defence Costs
Transaction Reason New Business

A brief summary of your cover follows. Please refer to the policy documents issued by the insurer for complete policy terms and conditions.

Please read the important notices carefully and ensure you understand your duty of disclosure. If you have any questions, please contact us.

Premium Details

Policy Charge	1,345.00
Natural Disaster Premium	0.00
Fire Emergency Levy	0.00
NHI Levy	0.00
GST	201.75
TOTAL DUE	1,546.75

DIRECT CREDIT Account Number: **06 0801 0701763 025**
Payee: **Abbott Management Ltd**
Particulars: **C107878** | Code: **INV574716** | Reference: **25747163**
Abbott Insurance Brokers Auckland Ltd has appointed and engaged Abbott Management Ltd to act as its collection agent for this invoice.

NEW BANK ACCOUNT
Our bank account
details have changed

PAYMENT IS DUE WITHIN 14 DAYS
FROM THE **EFFECTIVE DATE**

INSTALMENTS Please contact us to arrange a premium funding quotation.
Finance and administration charges apply.

\$1,546.75

Summary of Cover - Combined Liability

This is a summary of the cover provided by your policy. Please refer to the policy documents for the full terms, conditions, extensions, and exclusions relating to this insurance.

Insurer	Vero Liability Insurance Limited
Policy Wording	Vero Liability Statutory Liability VL POL PL-032022 Vero Liability Employers Liability VL POL PL-032022
Policy Number	HO-LST-6165788/HO-LEL-6165787
Period of Cover	16/07/2025 to 16/07/2026 at 4pm
Policy Description	Statutory & Employers Liability incl. Defence Costs

Insured Name

People2People Recruitment (New Zealand) Limited t/a Frog Recruitment

Business Insured - Your Occupation

Recruitment and supply of on-hire (contract and temporary) and permanent staff to corporate organisations and Government agencies

Statutory Liability

Policy Wording

Vero Liability Statutory Liability VL POL PL-032022

Policy Limit – What You Are Insured For

Limit - any one claim and in the aggregate \$1,000,000

Risk Information

Territorial/Geographical limits	New Zealand
Legal jurisdiction	New Zealand
Retroactive date	1/07/2019

Excess

Please refer to the policy documents for full details

Standard \$1,000

Health & Safety at Work Act 2015 Excess - \$2,500

Employers Liability

Policy Wording

Vero Liability Employers Liability VL POL PL-032022

Policy Limit – What You Are Insured For

Limit - any one claim and in the aggregate \$1,000,000

Risk Information

Territorial/Geographical limits	New Zealand
Legal jurisdiction	New Zealand
Retroactive date	1/07/2019

Excess

Please refer to the policy documents for full details
Standard

\$ 500

Special Terms

Cover includes Defence Costs - \$1,000,000 for underlying policies:
Statutory Liability - HO-LST-6165788
Employers Liability - HO-LEL-6165787

Important Notices

We have a duty to provide you with sound professional advice and we rely on you to keep us properly informed of changes that may affect your insurance cover(s) to carry out this duty. Please contact us if you would like more information on the matters below.

Duty of Disclosure

When you apply for insurance, you have a legal duty of disclosure to the insurer to truthfully disclose all information that is relevant and/or material to the insurer to enable it to decide whether to provide this insurance and if so, on what terms. You have this duty every time your policy renews and whenever you make changes to your policy. If you breach this duty, the insurer may elect to avoid your policy from inception or last renewal date. This means your policy will be treated as if it never existed. The duty to disclose relevant or material information is not limited to the questions listed in the proposal if a proposal form is completed. Please ask us if you are not sure whether you need to disclose information.

Fair Insurance Code

If your insurer is a member of the Insurance Council of New Zealand, it is committed to complying with the Fair Insurance Code. A copy of the Code can be found at www.icnz.org.nz

Privacy Act

We collect, use, disclose, and hold your personal information in accordance with the Privacy Act 2020 and our Privacy Policy, which is available at www.abbott.co.nz or by requesting a copy free of charge at any time.

Cancellation

If you cancel your cover prior to the policy expiring, we will refund you the insurer's net return premium, after commission plus a cancellation fee.

Your Satisfaction

We strive to provide the highest service standard. If you have a problem, concern, or complaint about any part of our service, please let us know as soon as possible so we can resolve it quickly. Our complaints handling procedure is available at www.abbott.co.nz or by requesting a copy free of charge at any time.

Terms of Business and Disclosure Documents

Your insurance has been arranged in accordance with our Terms of Business and Disclosure Documents. To download copies of these documents, please visit www.abbott.co.nz or you can request copies free of charge at any time.

Policy Documents

The Summary of Cover provides brief details about your insurance cover only. The terms, conditions, and exclusions of the insurer's policy wording and schedule will prevail at all times. Please contact us if you need copies of any policy documents.

Policy Exclusions

For the full list of exclusions and conditions that apply to your cover, please refer to the policy documents.

Insurer Financial Strength Rating

Vero Liability Insurance Limited has been given an AA- insurer financial strength rating by Standard & Poor's (S&P Global Ratings).

The rating scale in summary form is:

AAA	Extremely Strong	BBB	Good	CCC	Very Weak	D	Default
AA	Very Strong	BB	Marginal	CC	Extremely Weak	R	Regulatory Supervision
A	Strong	B	Weak	SD	Selective Default	NR	Not Rated

Ratings from 'AA' to 'CCC' may be modified by the addition of a plus (+) or minus (-) sign to show relative standing within the major rating categories.

A full description of the rating scale is available from www.standardandpoors.com.