



MARINE
PROTECT

MARINE
INDUSTRY
LIABILITY
INSURANCE
POLICY

This is an important document. If you cannot read and understand English please use an interpreter to explain this document before you enter into this contract of insurance.

Insurance products are provided by National Transport Insurance, a joint venture of the insurers Insurance Australia Limited trading as CGU Insurance ABN 11 000 016 722 AFSL 227681 and AAI Limited Trading as Vero Insurance ABN 48 005 297 807 AFSL 230859 each holding a 50% share.

National Transport Insurance is administered on behalf of the insurers by its manager NTI Limited ABN 84 000 746 109 AFSL 237246.

NTI275 (01/12/2020)

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INTRODUCTION

Important Things You Should Know

Welcome to National Transport Insurance.

Please ensure You read this document thoroughly before You enter into this contract of insurance.

You must also ensure that all details as shown in Your Policy Schedule are correct. Let Us know immediately if You need any changes.

If You do not understand any part of the Policy, please ask Us to explain it to You or contact Your insurance broker or Our authorised representative for an explanation.

To properly understand the significant features, benefits and risks of this insurance You need to carefully read:

- about the available type of Cover, benefits and exclusions in the Policy (the standard Cover provided can be affected by the following);
- the rest of this "Introduction" Section - this sets out the basis on which We insure You, the duty of disclosure You need to meet before We insure You, Our privacy information, Our dispute resolution procedures and other important information;
- the "Definitions" - this sets out what We mean by certain words used in the Policy. These words begin with a capital letter throughout this document;
- the general Conditions and Claims responsibilities sections - these set out certain general rights and obligations that You and We have and other Cover restrictions;
- the "Exclusions" set out the general exclusions and limitations that apply to the Cover and benefits;
- all of the documents that make up the Policy, including the Policy Schedule and any endorsements or other written changes to the Cover We issue You with - these contain specific details relevant to You and can affect the Cover. Your Policy Schedule may also specify Policy Excesses and other limitations on Your Cover.

Headings are provided for reference only and do not form part of Your Policy for interpretation purposes.

Insurers

Insurance products are provided by National Transport Insurance, a joint venture of the insurers Insurance Australia Limited trading as CGU Insurance ABN 11 000 016 722 AFSL 227681 and AAI Limited Trading as Vero Insurance ABN 48 005 297 807 AFSL 230859 each holding a 50% share.

'We', 'Us', 'Our', 'NTI' means National Transport Insurance, administered on behalf of the Insurers by its manager NTI Limited ABN 84 000 746 109 AFSL 237246.

National Transport Insurance (NTI)

Marine Protect is powered by NTI, is Australia's specialist insurer with over 40 years of experience in the insurance industry. With an award winning claims service, You can count on NTI to protect You and Your business. Two of Australia's leading general insurers - Insurance Australia Limited trading as CGU Insurance and AAI Limited trading as Vero Insurance, back NTI - so You can rest assured that You are in safe hands.

INTRODUCTION

Features

The table below is summary of some of the major Coverage benefits available in the Policy.

Exclusions, limits and conditions apply so please refer to the full Policy wording in the following pages for full details.

Marine Industry Liability Insurance Policy	
Cover	Cover for Your liability to third parties for Personal Injury, Property Damage or Advertising Liability as a result of an Occurrence during the Period of Insurance in connection with Your Business Activities.
Territorial Limits	Anywhere in Australia
Automatic Extensions	Cover provided: Cross Liability and Acquired Companies
Optional Extensions	Optional Cover provided for an additional Premium: Fines and penalties, Faulty Workmanship and Warranty / Guarantee Obligations

Your duty of disclosure

Before You enter into an insurance contract, You have a duty under the Insurance Contracts Act 1984 (ICA) s.21 and the Marine Insurance Act 1909 (MIA) s. 24,25 and 26 (whichever is applicable) to tell Us pursuant to the ICA: anything that You know, or could reasonably be expected to know, which may be relevant to Our decision to insure You and on what terms; or, pursuant to the MIA: every material circumstance which is known to You or which ought to be known to You which would influence Us in fixing the Premium or determining whether to accept the risk.

You have this duty until We agree to insure You. You have the same duty before You renew, extend, vary or reinstate an insurance contract.

You do not need to tell us anything that:

- reduces the risk We insure You for; or
- is common knowledge; or
- We know or should know as an insurer; or
- We waive your duty to tell Us about.

If you do not tell us something

Where the Insurance Contract Acts applies: if You do not tell us anything You are required to, We may cancel Your contract or reduce the amount We will pay you if You make a claim, or both.

If Your failure to tell Us is fraudulent, We may refuse to pay a claim and treat the contract as if it never existed.

Where the Marine Insurance Act 1909 applies: if You fail to comply with Your duty of disclosure, We may avoid the contract from its beginning.

Who must tell Us?

Everyone who is insured under the Policy is required to comply with the duty of disclosure, including Your broker or agent.

INTRODUCTION

Privacy policy

We are committed to safeguarding Your privacy. In complying with the Australian privacy principles We will collect and use Your personal information:

- Only for the purpose of providing and administering Our products and services, including keeping You up to date with Our products and services;
- Only for the purpose for which it was collected, which may include disclosing it to third parties with whom We have arrangements to protect Your privacy.

You may choose not to provide this information; however, NTI may not be able to process Your request.

We will take all reasonable steps to make sure that personal information that We hold about You is accurate, complete, and up to date and that it is protected from misuse, loss or unauthorised access, modification or disclosure. If any information is inaccurate You must contact Us to update Your records. You can request access to Your personal information, by phoning or writing to Us. Information security protocols are in place to minimise the risk of unauthorised access to Your personal information.

In special circumstances, We may decline to release the information but We will not do so unreasonably. In these circumstances, We will give You reasons and You will have the right to request Us to review Our decision using Our complaints handling procedures. We will provide Our reasons in writing upon request.

If You need to make a complaint regarding how We handle Your personal information or make a complaint about a privacy breach You can do so by phoning Us on (07) 3292 9800 or by writing to PO Box 13550 George Street QLD 4003.

A copy of NTI's privacy policy statement and privacy complaint process can be obtained by visiting NTI's website at www.nti.com.au.

Resolving Your Complaints

What You do and who You contact if You have a complaint or dispute involving us:

If You have a complaint about Your insurance policy, decisions on Your claims or any of the services You have received from Us or one of Our representatives, You may access Our Complaints process.

The first step is to contact Your closest NTI office or You can contact Us by calling 1300 308 080. Your call will be directed to an appropriate person who can assist You. NTI's details can also be obtained by visiting www.nti.com.au and a brochure on Our Dispute Resolution System is available from all NTI offices.

Complaints

Once You contact Us, Our staff will help You in every way they can.

We will acknowledge receipt of Your complaint promptly or as soon as practicable. We will communicate Our response taking into consideration Your preferences of communicating with Us.

If You are not satisfied with the outcome, Your complaint will be referred to the staff member's supervisor who will deal with Your complaint promptly.

Internal Dispute Resolution

If You are still not satisfied Your complaint can be handled through Our Internal Dispute Resolution service by a different employee who has appropriate experience, knowledge and authority to conduct a full review. We will provide You with details of Our dispute service and will refer You to a Supervisor or Manager to manage Your complaint. Your complaint will then be treated as a dispute.

We have 30 calendar days to respond from the date that Your complaint is received. Our response will include:

- a. reasons for Our decision;
- b. information about how to access Our External Disputes Resolution (EDR) Scheme; and
- c. notify You of the time frame within which You must register Your dispute with the EDR Scheme, (usually within two years of Our final decision).

INTRODUCTION

External Dispute Resolution

Our Internal Dispute Resolution Service is designed to seek to resolve any complaints or disputes that may arise. However, if We are unable to resolve Your dispute to Your satisfaction within 30 days, We will inform You of the reasons for the delay and that You can take Your dispute to Our EDR scheme, administered by the Australian Financial Complaints Authority (AFCA), even if We are still considering it (and provided Your dispute is within AFCA Terms of Reference). We are a member of AFCA which is an ASIC approved external dispute resolution scheme and it may be able to resolve Your dispute. You may be entitled to assistance from the AFCA, however this is subject to the claim circumstances and the AFCA eligibility criteria.

Before the end of that 30 day period We will inform You that You have this right and details of how to access Our EDR Scheme.

AFCA is responsible for monitoring compliance with the General Insurance Code of Practice. It is available to customers and third parties who fall within its Terms of Reference and is an impartial body that is completely independent of Us. AFCA will initially determine whether Your dispute falls within its Terms of Reference and will notify You whether it may proceed to review Your dispute.

Your dispute must be lodged with AFCA within two years of the date of Our final decision.

Where AFCA Terms of Reference do not extend to Your dispute We will advise You to seek independent legal advice or give You information about other external dispute resolution options, if any, that are available to You.

The contact details for AFCA are:

Australian Financial Complaints Authority
National Toll Free number 1800 931 678
GPO Box 3 Melbourne VIC 3001
Email: info@afca.org.au Web: www.afca.org.au

A brochure on Our Dispute Resolution Service is available from all NTI offices which includes information about the IDR and EDR Services.

General Insurance Code of Practice

We are committed to raising standards of service to Our customers. This Code sets out the minimum standards We will uphold in the services We provide to You and is a practical demonstration of Our commitment to providing a high level of service to Our customers.

If You are interested in obtaining more information about this important industry initiative, You can contact the Insurance Council of Australia or access the Code directly at: www.codeofpractice.com.au.

The Code aims to:

- describe standards of good practice and service to be met by participating insurers; promote disclosure of information relevant and useful to consumers so as to allow them to make an informed choice and compare one product with another;
- facilitate the education of consumers about their rights and obligations with insurance contracts;
- promote informed and effective relationships between consumers, insurers and authorised representatives; and
- ensure insurers have fair procedures for resolution of disputes between consumers and insurers or consumers and authorised representatives.

More information about the Code can be obtained from Us direct or Our website www.nti.com.au or contacting the Insurance Council of Australia ("ICA") directly (the ICA has an office in most capital cities) or via their website at www.insurancecouncil.com.au.

DEFINITIONS THAT APPLY TO THIS POLICY

Except where the context otherwise requires it, when reading this document:

- a. In this Policy, certain words have special meanings. They have the same meanings wherever they appear.
- b. the singular includes the plural and the plural includes the singular;
- c. if a word or phrase is defined, its other grammatical forms have a corresponding meaning; and,
- d. words importing a gender include every other gender.

Word	Meaning
Advertising Liability	means: <ol style="list-style-type: none">a. defamation;b. infringement of copyright or of title or slogan;c. piracy or unfair competition or idea misappropriation under an implied contract;d. invasion of privacy, committed or alleged to have been committed during the Period of Insurance in any advertisement, publicity article, broadcast or telecast and arising out of the Your advertising activities or any advertising activities conducted on Your behalf, in the course of advertising Your Products, goods or services.
Aircraft	means any vessel, craft or thing made or intended to fly or move in or through the atmosphere or space, or without contact with the ground or water.
Business Activities	means the business services in which You are engaged as stated in the Policy Schedule and shall include the services of Your canteen, social and/or sports club or Your first aid, medical, fire or ambulance services.
Contractor	includes subcontractor and means any person (who is not an Employee) engaged: <ol style="list-style-type: none">a. in any aspect of Your Business Activities;b. in any aspect of Your Business Activities whilst employed by an employment agency, placement agency, labour hire company or any other company or person whose business is or includes the supply and/or provision of labour.
Cover	means the benefit and protection provided by this Policy and specified in Your Policy Schedule.
Employee	means any person engaged in Your Business Activities under a contract of service or apprenticeship, or so deemed at law (other than as specified under clause 2. of Definition of You, Your, Yours, Insured).
Excess	means the amount specified in Your Policy Schedule You must pay as the first part of any claim unless otherwise stated under the provisions of any applicable product.
GST	has the meaning given in the A New Tax System (Goods and Services Tax) Act 1999.
Headings	when used in Your Policy, are purely descriptive in nature and are not intended to be used for interpretative purposes.
Input Tax Credit	has the meaning given in the A New Tax System (Goods and Services Tax) Act 1999.

DEFINITIONS THAT APPLY TO THIS POLICY

Word	Meaning
Incidental Contracts	<p>means:</p> <ul style="list-style-type: none"> a. any written rental agreement or lease of real or personal property not requiring an obligation to insure such property or be strictly liable regardless of fault; b. any written contract with any authority or entity responsible for the supply of electricity, fuel, gas, natural gas, air, steam, water, sewerage reticulation control systems, waste disposal facilities, telephone and communication services or other essential services, except those contracts in connection with work done for such authorities or entities <p>any written contract with any railway authority for the loading, unloading and / or transport of products, including contracts relating to the operation of railway sidings.</p>
Insurance Proposal	<p>means the particulars of insurance completed by You, as Your application for insurance, and submitted to Us either in writing or electronically on which We rely to determine whether to provide You with a Policy, and if so, upon what terms and conditions.</p>
Internet Operations	<p>means:</p> <ul style="list-style-type: none"> a. use of electronic mail systems by Your Employees, including part-time and temporary staff, and others within Your organisation; b. access through Your network to the world wide web or a public internet site by Your Employees, including part-time and temporary staff, and others within Your organisation; c. access to Your intranet (meaning internal company information and computing resources) which is made available through the world wide web for Your customers or others outside Your organisation; and, d. the operation and maintenance of Your web site.
Limit of Indemnity	<p>means the amount specified in Your Policy Schedule, which is the maximum amount payable by Us in respect of all types of claims under all parts of the Policy for any one loss or series of losses due to or arising out of one Occurrence, and which is inclusive of all Optional Extensions for which Cover is provided under the Policy and subject to any Sub-Limit of Indemnity and the application of any Excess.</p>
Marina	<p>means the location specified in the Policy Schedule from which You conduct the Marina Operator Activities.</p>
Marina Operator Activities	<p>means:</p> <ul style="list-style-type: none"> a. Ownership or management of a Marine Installation b. care, custody and control of Vessels including whilst such a Vessel is being relocated under Your control within the Marina and up to a 25 mile radius of the Marina; c. hauling out and launching of a Vessel by use of a slipway, ramp, travel lift, forklift, crane, trailer or other lifting device, including placing and securing of a Vessel in or removal of a Vessel from dry storage and the like; d. provision of Marina berths and other mooring spaces which are leased or rented to third parties, for Vessels to moor up to and third parties to board or alight from; e. provision of floating fuel pumps and fueling of Vessels, including liability for fuel sold
Marine Installation	<p>Means:</p> <p>Floating pontoons, connecting access walkways and/or ramps (from pontoon to point of connection with the walkway and/or ramps with the land), including fixtures, fittings and associated structures designed for mooring, standing or storing Vessels.</p>

DEFINITIONS THAT APPLY TO THIS POLICY

Word	Meaning
Mobile Plant	<p>means:</p> <ul style="list-style-type: none"> a. a backhoe, bulldozer, endloader, forklift, industrial crane, travel lift or hoist, other mobile machinery/ equipment, agricultural implement; or, b. a non-motorised machine or implement, and is not a Motor Vehicle.
Motor Vehicle	<p>means:</p> <ul style="list-style-type: none"> a. any type of machine designed for use on land only, but not a tramway vehicle, locomotive and rolling stock (but this does not exclude a road going Motor Vehicle with 'wind down' rail wheels that may traverse railway lines); or, b. a trailer, <p>and is not Mobile Plant.</p>
National Transport Insurance (NTI)	<p>means National Transport Insurance, a joint venture of the insurers Insurance Australia Limited trading as CGU Insurance ABN 11 000 016 722 AFSL 227681 and AAI Limited Trading as Vero Insurance ABN 48 005 297 807 AFSL 230859 each holding a 50% share.</p>
Occurrence	<p>means any event, including continuous or repeated exposure to substantially the same general conditions, which results in Personal Injury, Property Damage or Advertising Liability, neither expected nor intended by You. All events of a series consequent on or attributable to one source or original cause will be deemed one Occurrence.</p>
Optional Extension	<p>means benefit/s shown under the heading 'Optional Extensions of Cover to this Policy' which are only provided by this Policy if:</p> <ul style="list-style-type: none"> a. You have specifically requested the benefit; and b. We have agreed to provide the benefit; and c. You have paid any additional Premium; and d. the benefit/s are noted as being covered in the Policy Schedule. <p>otherwise, such Cover is excluded.</p>
Period of Insurance	<p>means the period between and includes the dates in Your Policy Schedule shown as 'Insured From/To' during which We provide insurance under Your Policy.</p> <p>Your Policy expires on the date specified in Your Policy Schedule as the 'To' date at 4.00pm Local Standard Time (L.S.T.) of the State or Territory within the Commonwealth of Australia in which Our office issuing Your Policy is located.</p>
Personal Injury	<p>means:</p> <ul style="list-style-type: none"> a. bodily injury, death, sickness, disability, disease, shock, fright, mental injury, mental anguish or loss of consortium resulting from any of them; and b. <ul style="list-style-type: none"> i. false arrest, false imprisonment, malicious prosecution, wrongful eviction, wrongful detention and humiliation; ii. libel, slander, defamation of character; iii. invasion of right of privacy; iv. wrongful entry or wrongful eviction or other invasion of the right of private occupancy; v. assault and battery committed by You for the purpose of preventing or eliminating danger to a person or property to the extent permitted by law.
Policy	<p>means this document, Your Policy Schedule, the Insurance Proposal, any declarations and statements You make to Us and any other notice We give You in writing, all to be read together.</p>

DEFINITIONS THAT APPLY TO THIS POLICY

Word	Meaning
Policy Schedule	means the most current insurance details and attachments to them, issued to You by Us. It sets out Your Policy number, the Policy applying, Excess and any special conditions, endorsements and limits which apply to Your Policy.
Premium	The amount payable by You for this insurance Policy. This does not include any government charges, taxes or duties.
Product	means any goods, product or property (including any components, packaging or container) described in Your Policy Schedule (after they have ceased to be in Your possession or under Your control) manufactured, grown, extracted, produced, processed, assembled, constructed, erected, installed, repaired, serviced, treated, sold, supplied or distributed in or from Australia or its external territories by You, or are deemed by Australian law to have been manufactured, in the course of Your Business Activities, and includes directions, markings, instructions, warnings given or omitted advice in connection with such Products, but does not include the design, formula or specification of such Products.
Product Liability	means Personal Injury or Property Damage: <ol style="list-style-type: none"> caused by any defect, or the harmful nature of any of Your Products resulting from any defect or deficiency in any direction or advice given at any time or intended to be given by You concerning the use or storage of Your Products
Property Damage	Means: <ol style="list-style-type: none"> physical damage to or loss or destruction of tangible property including financial loss resulting from such damage, loss or destruction. loss of use of tangible property which has not been physically injured or destroyed or lost which is caused by physical injury to or destruction or loss of other tangible property which occurs during the Period of Insurance.
Public Liability	means liability Covered by this Policy but does not include Product Liability.
Sub Limit of Indemnity	means the maximum amount we will pay under a particular part of Your Policy, and will either be specified in the Policy Schedule or within the Policy Wording in respect of that Cover.
Territorial Limits	means anywhere in the world but does not apply to, or insure, any liability or claims arising from or in respect of: <ol style="list-style-type: none"> the Business Activities carried on by You at or from any premises situated outside Australia; or any contract entered into by You under the terms of which work is to be performed outside Australia, other than in respect of the carriage of goods.
Terrorism	means an act, including but not limited to the use of force or violence (or the threat of force or violence), of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or governments(s), committed for political, religious, ideological ethnic or similar purposes including the intention to influence any government and/or to put the public, or any Section of the public in fear.
Use As A Tool Of Trade	means use for excavating, digging, grading, scraping, drilling, lifting, pumping, spraying, vacuuming, suction, or like circumstance. It does not include: <ol style="list-style-type: none"> transit on a designated road to or from a work site; or use for road transport or road haulage.

DEFINITIONS THAT APPLY TO THIS POLICY

Word	Meaning																										
Vessel	means any ship, boat, water craft or other description of Vessel or structure which is a private pleasure craft or commercial vessel used or intended to be used for navigation on or under water and which is not owned, leased, rented, chartered or hired by You.																										
Watercraft Services	<p>means any of the following services which are related to a Vessel or Marine Installation, and which are Covered as part of the operation of Your Business Activities, if specifically shown on Your Policy Schedule:</p> <table border="0"> <tr> <td>a. Marina Operator Activities;</td> <td>n. premises occupier;</td> </tr> <tr> <td>b. repairs and alterations;</td> <td>o. maintenance of premises;</td> </tr> <tr> <td>c. maintenance work;</td> <td>p. car park provider;</td> </tr> <tr> <td>d. installation work;</td> <td>q. hot work / welding / heating;</td> </tr> <tr> <td>e. fit-out and refurbishment;</td> <td>r. storage;</td> </tr> <tr> <td>f. painting and anti-fouling;</td> <td>s. landlord;</td> </tr> <tr> <td>g. rigging;</td> <td>t. provision of utilities;</td> </tr> <tr> <td>h. detailing, cleaning and water blasting;</td> <td>u. brokerage and / or agency;</td> </tr> <tr> <td>i. hauling and / or lifting, operator of lifting / carrying equipment;</td> <td>v. retailer of chandlery and boating equipment;</td> </tr> <tr> <td>j. slipping, slipway / dry dock operator</td> <td>w. Chartering;</td> </tr> <tr> <td>k. launching and sea trials;</td> <td>x. provision of weather and boating information;</td> </tr> <tr> <td>l. fuelling;</td> <td>y. bar, club and restaurant operator;</td> </tr> <tr> <td>m. berth / mooring owner / provider and occupier;</td> <td>z. catering; or,</td> </tr> </table> <p>any other additional services which are specifically noted on Your Policy Schedule.</p>	a. Marina Operator Activities;	n. premises occupier;	b. repairs and alterations;	o. maintenance of premises;	c. maintenance work;	p. car park provider;	d. installation work;	q. hot work / welding / heating;	e. fit-out and refurbishment;	r. storage;	f. painting and anti-fouling;	s. landlord;	g. rigging;	t. provision of utilities;	h. detailing, cleaning and water blasting;	u. brokerage and / or agency;	i. hauling and / or lifting, operator of lifting / carrying equipment;	v. retailer of chandlery and boating equipment;	j. slipping, slipway / dry dock operator	w. Chartering;	k. launching and sea trials;	x. provision of weather and boating information;	l. fuelling;	y. bar, club and restaurant operator;	m. berth / mooring owner / provider and occupier;	z. catering; or,
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We/Our/ Ours/Us/ NTI	means National Transport Insurance, administered on behalf of the Insurers by its manager NTI Limited: ABN 84 000 746 109; AFSL 237246.																										
You/ Your/ Yours/ Insured	<p>for the purposes of this policy means:</p> <ol style="list-style-type: none"> <ol style="list-style-type: none"> the client (person or company) named in Your Policy Schedule whose place of residence or if a company, whose place of incorporation, is within Australia or its external territories; all Your subsidiary companies (now or hereafter constituted) whose place of incorporation is within Australia and whose business falls within the definition of Business Activities; any personal representatives in the event of the death of a client but only in respect of liability incurred by the client; any office-bearer, committee member or member of the client's own canteen sports social and child care facilities or welfare organisations and any member (not being a qualified medical practitioner) of the client's own fire, first aid medical or ambulance service; or any director, partner, executive officer or shareholder of the client or any Employee but only for liability in respect of which the client would have been entitled to indemnity if the claim had been made against the client. <p>but only in respect of any liability incurred as part of Your Business Activities.</p> any party who has entered into a contract or agreement with You for the performance of work or services in connection with Business Activities; but only: <ol style="list-style-type: none"> for an Occurrence for which You would be liable in the absence of the contract or agreement; and to the extent that the contract or agreement requires You to indemnify the party in relation to the Occurrence. 																										

THE COVER

Our Agreement With You

Based on the information in Your Insurance Proposal, and the statements and declarations that You have made in support of Your application for insurance and provided that You have paid the Premium by the due date, We will indemnify You for the Cover specified in Your Policy Schedule, subject to the terms, conditions and exclusions that are set out in this Policy.

Your Policy consists of:

- a. this Policy document, which sets out the conditions of Cover, exclusions and the terms and conditions that apply to the Policy or level of Cover You have chosen;
- b. the Policy Schedule is a separate document and shows the insurance details that are relevant to Your insurance;
- c. any endorsements noted on Your Policy Schedule or otherwise notified by Us to You in writing; and,
- d. Your Insurance Proposal, the declarations and statements that were made when You applied for Cover from Us and every other matter which You subsequently declare or state to Us when You replace, vary, extend or reinstate Your Policy.

They are all to be read as if they are the one document.

Important Note: Cover only provided by one Section of this Policy

Where both Sections 1 and 3 apply:

To the extent that Section 1 Covers any compensation, loss, damage, liability, cost or expense which is also covered under any of the Covers under Section 3 (Optional Extensions), then any claim shall not be covered under Section 1 and shall instead be covered only under Section 3, as applicable.

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SECTION 1 - LIABILITY

What You are insured for by this Policy

1. Compensation

Subject to the Limit of Indemnity specified in Your Policy Schedule, We will indemnify You in respect of all sums which You will become legally liable to pay as compensation for:

- a. Personal Injury;
- b. Property Damage; and,
- c. Advertising Liability

as a result of an Occurrence in the Period of Insurance within the Territorial Limits and in connection with Your Business Activities or Occurring as a result of Your Products, less the Excess amount specified in Your Policy Schedule as applicable to this Policy.

2. Legal costs/solicitors fees/ claimants costs

In addition We will pay:

- a. all charges, expenses and legal costs incurred by Us and/or You provided that such charges, expenses and legal costs were incurred with Our written consent in the settlement or defence of any claim for compensation for which You may be liable under this Policy;
- b. Your legal costs of representation at any coroner's inquest or inquiry incurred with Our prior written consent;
- c. all charges, expenses and legal costs recoverable from You resulting from any Occurrence giving rise to legal liability under this Policy;
- d. all expenses incurred by You for first aid to others at the time of Personal Injury (other than payment of medical expenses which are prohibited by law);
- e. pay reasonable expenses incurred by You for temporary repairs, shoring up or protection of property of others which has been damaged; and,
- f. reasonable costs and expenses incurred by You for removal, salvage or recovery of any Vessel that has sunk, or is wrecked, disabled or destroyed during the Period of Insurance when ordered by a maritime, port or harbour authority.

All of these costs, expenses or charges must be incurred in connection with claims for compensation which if sustained would be indemnified under Section 1 of this Policy.

However;

In relation to any claim in respect of Personal Injury, Property Damage and Advertising Liability occurring in any country on the continent of North America or in States or Territories incorporated in or administered from or by those countries, Our liability to pay any of the costs, expenses or charges set out in this Policy will be included within the Limit of Indemnity specified in Your Policy Schedule.

With respect to Products Liability and Advertising Liability, Our liability to pay any of the costs, expenses or charges set out in this Policy will be included within the Limit of Indemnity specified in Your Policy Schedule under Products Liability or Advertising Liability.

3. Products and Advertising Liability aggregate limit

Our total liability to You under paragraphs 1 and 2 above, for all Occurrences occurring in the Period of Insurance is the Limit of Indemnity specified in Your Policy Schedule under Products Liability or Advertising Liability. This means that We will not indemnify You for more than this amount, either for one claim or for a series of claims that together add up to more than the Limit of Indemnity specified in Your Policy Schedule.

SECTION 2 – AUTOMATIC EXTENSIONS OF COVER TO THIS POLICY

Important Note: The Cover provided by any of the following Automatic extensions is included within the Limit of Indemnity and is not payable in addition to it.

Subject to the Policy terms, exclusions and limitations, and either the Limit of Indemnity, or any applicable Sub Limit of Indemnity, whichever is the lesser, We will provide You with the following benefits:

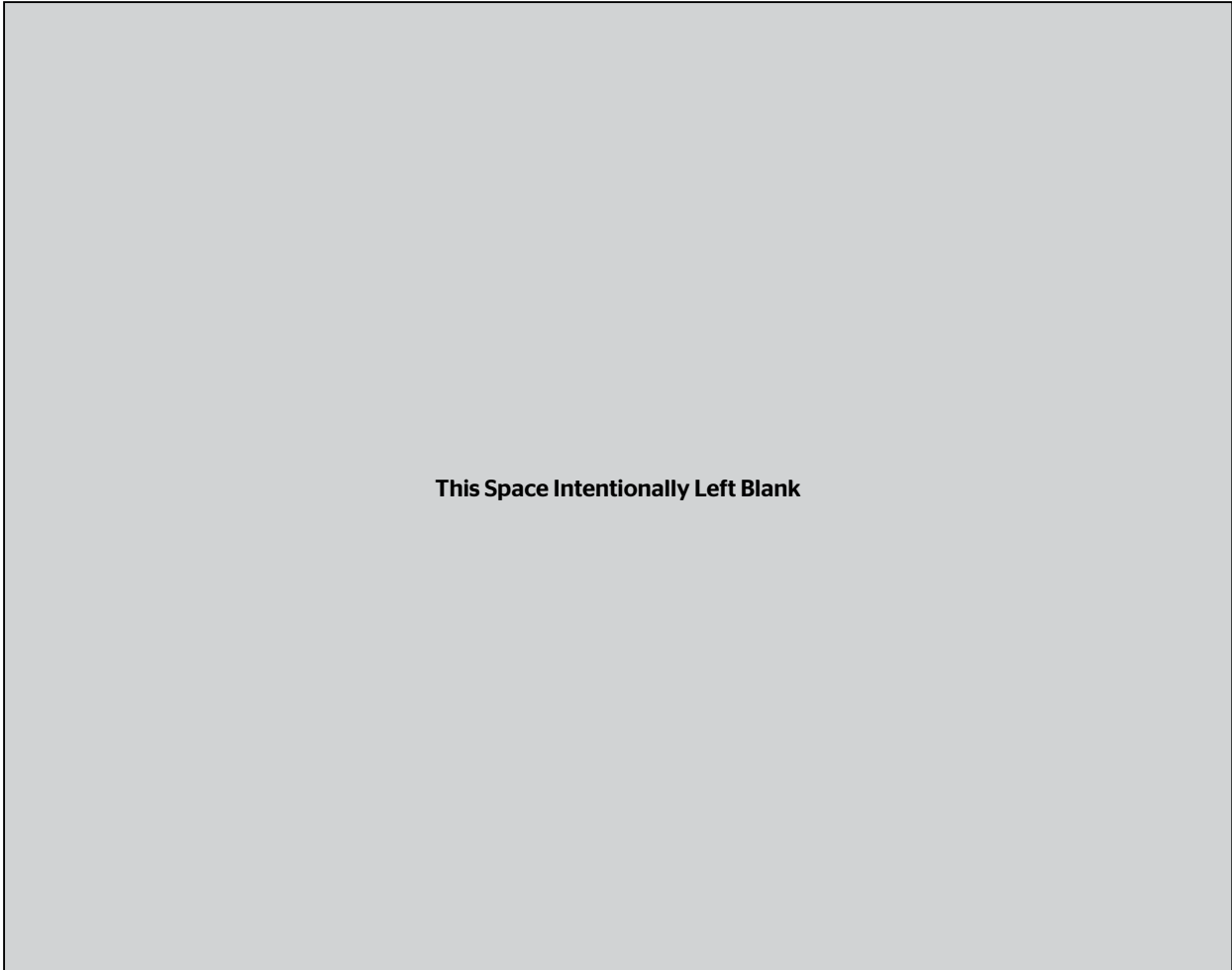
1. Cross Liability

Where more than one person or party comprises You as defined in this Policy, each person or party will be treated as if a separate Policy had been issued to each of them. Any such person or party making a claim will be treated as though they are insured separately under this Policy. We waive all rights of subrogation or action which We may have or acquire against any such party arising out of any Occurrence in respect of which any claim is made under this Policy. Nothing contained in this clause operates to increase our Limit of Indemnity or any sub-Limit of Liability.

2. Acquired companies

We will Cover any company formed or purchased by You during the Period of Insurance, subject to the terms and exclusions and limits of liability of this Policy, provided that You:

- a. have a controlling interest in such company;
- b. provide details to Us of the company within thirty days of formation or purchase;
- c. We agree in writing to Cover those formed or purchased companies; and
- d. You pay such additional Premium as determined by Us by the date advised to You.



SECTION 3 - OPTIONAL EXTENSIONS OF COVER TO THIS POLICY

The following Optional Extensions are not automatically provided and will only apply when shown in Your Policy Schedule.

Any Cover provided by the following Optional Extensions is subject to all other terms, conditions and exclusions of this Policy.

Optional Extensions are included within the Limit of Indemnity shown in Your Policy Schedule and are not payable in addition to such limit.

1. Fines and penalties

Notwithstanding Policy exclusion 16. Fines and penalties, We will pay all sums which You shall become legally liable to pay resulting from an Occurrence during the Period of Insurance and arising out of Your Business Activities, imposed by a government or authority, in relation to:

- a. a fine, penalty or fiscal charge, or
- b. loss arising from confiscation of any property of any person, including Your equipment
provided that liability under this Optional Extension arises from an unintentional breach of any law, statute or regulation relating to workplace safety, pollution, security and anti-Terrorism, by or on Your behalf, but specifically excludes:
 - i. any law, statute or regulation relating to freight tariffs, fair trading or anti-competitive behaviour;
 - ii. any law, statute or regulation relating to a Motor Vehicle which is registered or required to be registered for use on a public road, unless it is in Use As A Tool of Trade;
 - iii. any law, statute or regulation relating to overloading of a Motor Vehicle, lifting device, rail / cradle, dry dock or carrying equipment, unless in respect of workplace safety regulations;
 - iv. reckless, deliberate or wilful conduct;
 - v. to the extent that a competent court or tribunal determines it is illegal or contrary to public policy to be insured against such loss or liability;
 - vi. any amount that would have been payable in the normal course of Business Activities, notwithstanding any breach of law, statute or regulation; or,
 - vii. pollution, except where such pollution is:
 1. neither reasonably expected nor intended by You;
 2. is the consequence of a sudden and instantaneous cause, which cause takes place at one clearly identifiable point in time during the Period of Insurance; and,is not the consequence of a failure to maintain plant and equipment in sound functional order (unless such condition could not be readily detectable by You), or the consequence of prolonged wear and tear.

The maximum amount We will pay under this Optional Extension of Cover for any one claim or series of claims caused by or arising out of any one Occurrence, and for all claims during the Period of Insurance is the Sub Limit of Indemnity specified in Your Policy Schedule under this Optional Extension.

2. Faulty workmanship

Notwithstanding Policy exclusion 12. Faulty workmanship, and in addition to any indemnity provided elsewhere in this Policy in respect of resultant damage, We will pay for the rectification of faulty workmanship consequent upon resultant damage, limited to:

- a. the wholesale cost of any parts; and,
- b. the net labour cost;

required to perform or re-perform work, in whole or in part, on any property on which:

- i. You had contracted to perform work, repairs, maintenance or service prior to the Occurrence causing the resultant damage, and,
- ii. the performance or re-performance of the work is made necessary by the same Occurrence causing the resultant damage.

SECTION 3 - OPTIONAL EXTENSIONS OF COVER TO THIS POLICY

The maximum amount We will pay under this Optional Extension of Cover for any one claim or series of claims caused by or arising out of any one Occurrence, and for all claims during the Period of Insurance is the Sub Limit of Indemnity specified in Your Policy Schedule under this Optional Extension.

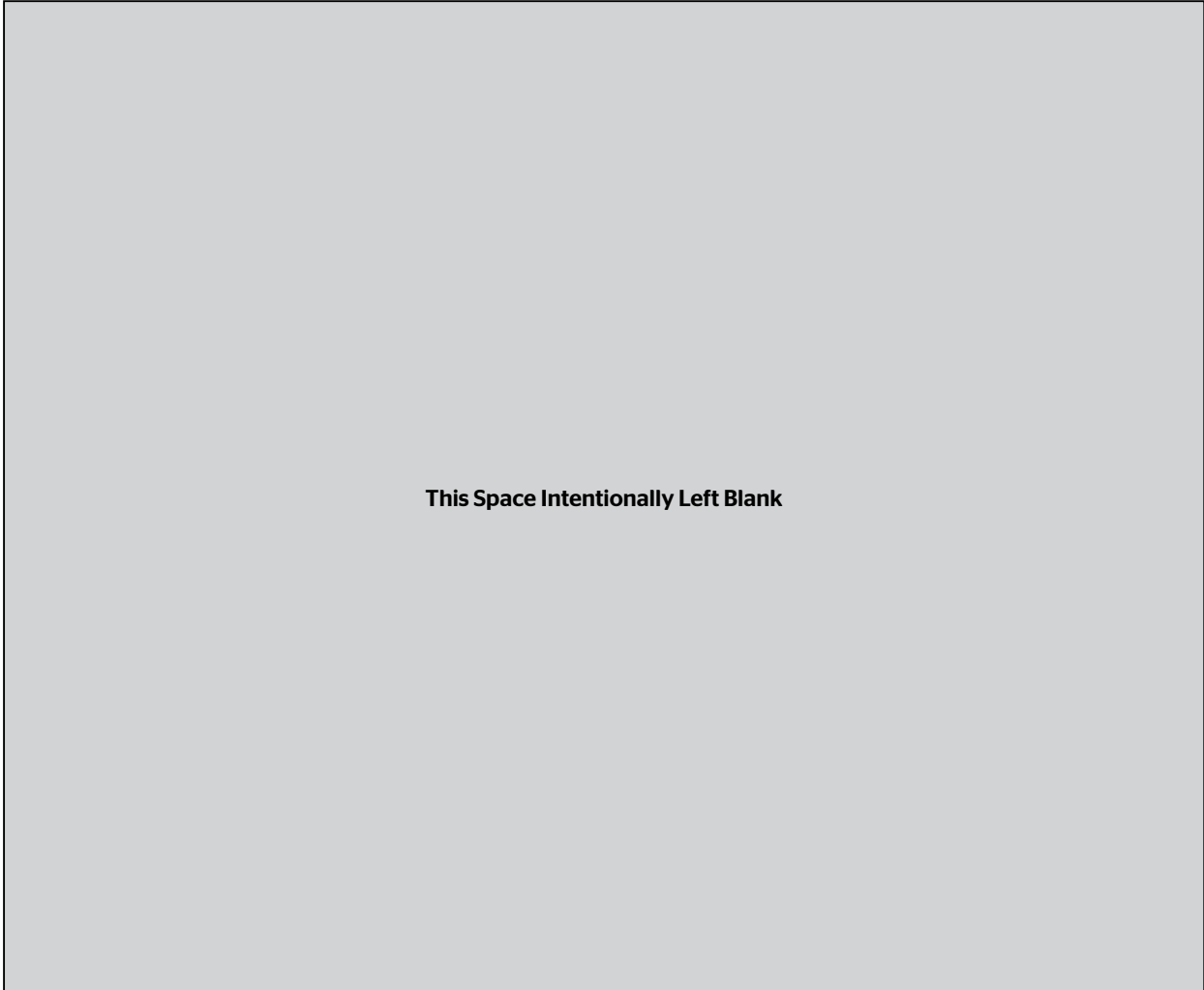
3. Warranty, guarantee obligations

Notwithstanding Policy exclusion 6. Contractual Liabilities and exclusion 16. Fines and penalties, We will pay for Your contractual obligations provided under warranties or guarantees which relate to a failure of Your Products or services to meet the level of performance, quality, fitness or durability expressly warranted or guaranteed up to a maximum period of 12 months from the date of providing or completing such Products or service;

Provided that:

- a. the warranty or guarantee is contained in a contractual agreement and complies with the requirements as stipulated in Conditions that apply to this Policy clause 1. Standard terms and conditions; and,
- b. the Person or organisation entitled to enforce the warranty or guarantee has complied with all requirements as set out in the applicable warranty or guarantee; or,
- c. in respect of Your Products, where these were originally obtained from suppliers or manufacturers, You must first exhaust any warranty or guarantee that was originally provided by such supplier or manufacturer.

The maximum amount We will pay under this Optional Extension of Cover for any one claim or series of claims caused by or arising out of any one Occurrence, and for all claims during the Period of Insurance is the Sub Limit of Indemnity specified in Your Policy Schedule under this Optional Extension.



CONDITIONS THAT APPLY TO THIS POLICY

1. Standard terms and conditions

It is a condition of this Cover that You should take all reasonable steps to incorporate contractual terms and conditions (including but not limited to standard terms and conditions, storage agreements, berthing and mooring agreements, as appropriate) into Your agreements with parties to whom You provide services as part of Your Business Activities as stated in the Policy Schedule, in terms pursuant to which Your liability will be excluded and limited in so far as permissible by law.

Your contractual terms and conditions (excluding Incidental Contracts): should be approved by Us in writing or You should adopt standard terms published or recommended by recognised industry bodies or similar organisations which have been approved by Us in writing and in either event such terms and conditions should be incorporated into each agreement entered into by You prior to providing the business services.

If reasonable steps have been taken by You to incorporate contractual terms and conditions into Your agreements, but You are held (either by a court or Our assessment) to be unable to rely on any exclusions and / or limitations contained within Your agreements, the Policy will respond notwithstanding the inability to enforce such exclusions and / or limitations.

In the event that You knowingly elect for commercial or any other reasons not to incorporate contractual terms and conditions, or operate without any contractual terms and conditions, and fail to obtain Our written approval, it is at Our discretion, in the event of a claim under this Policy, to limit and / or exclude indemnity to You, as if such contractual terms and conditions were properly incorporated.

2. Your duty of disclosure

Before You enter into an insurance contract, You have a duty to tell Us anything that You know, or could reasonably be expected to know, which may affect Our decision to insure You and on what terms.

You have this duty until We agree to insure You.

You have the same duty before You renew, extend, vary or reinstate an insurance contract.

You do not need to tell Us anything that:

- reduces the risk We insure You for;
- is common knowledge;
- We know or should know as an insurer; or
- We waive Your duty to tell Us about.

Before You enter into an insurance contract, You have a duty under the Insurance Contracts Act 1984 (ICA) s.21 and the Marine Insurance Act 1909 (MIA) s. 24,25 and 26 (whichever is applicable) to tell Us pursuant to the ICA: anything that You know, or could reasonably be expected to know, which may be relevant to Our decision to insure You and on what terms; or, pursuant to the MIA: every material circumstance which is known to You or which ought to be known to You which would influence Us in fixing the Premium or determining whether to accept the risk.

If You do not tell Us something

If You do not tell Us anything You are required to, We may cancel Your contract or reduce the amount We will pay You if You make a claim, or both.

If Your failure to tell Us is fraudulent, We may refuse to pay a claim and treat the contract as if it never existed.

Where the Marine Insurance Act 1909 applies;

if You fail to comply with Your duty of disclosure, We may avoid the contract from its beginning.

Who must tell Us

Everyone who is Covered under the Policy is required to comply with the duty of disclosure, including Your broker or Your agent.

CONDITIONS THAT APPLY TO THIS POLICY

3. Due observance

If You fail to comply with any provision of Your Policy, We may reduce or refuse to pay a claim, but in any event Our rights will be subject to the Insurance Contracts Act 1984 (Cth) or the Marine Insurance Act 1909 (Cth), whichever is applicable.

4. Premiums and declarations

The Premium payable under this Policy is based on the estimated gross revenue and information provided by You in the Insurance Proposal or declaration for the Period of Insurance in relation to the extent of Your Business Activities.

Unless otherwise agreed:

- a. if the deposit premium is \$5,000 or less, the deposit premium will be regarded as the minimum Premium for the Period of Insurance shown in the current Policy Schedule and no adjustment or declaration of actual figures is required;
- b. If the deposit premium is more than \$5,000 You must supply a declaration of gross revenue within thirty (30) days of the expiry of the Period of Insurance. An adjustment will be made to the deposit premium, based on rates agreed at the beginning of the Period of Insurance. If the adjusted Premium exceeds the deposit premium, You must pay the difference to Us.

Your declaration of gross revenue must be Your total gross earnings, including amounts paid or payable, in relation to Your Business Activities during the Period of Insurance, and must include the value of all services, products and parts supplied by You as part of those Activities.

5. Inspection of books and operations

We shall be permitted but not obligated to inspect Your property and operations at any time. Neither Our right to make inspections nor the making thereof nor any report thereon shall constitute an undertaking on behalf of or for the benefit of You or others, to determine or warrant that such property or operations are safe.

You are required to keep accurate records of all gross earnings, including amounts paid or payable, from Your marine contractors activities and on request provide Us with an audited copy of these records.

If We request an audited copy of these records and this is not available, We may appoint an auditor, at our discretion, and You must make all relevant records available to the auditor.

The fees for such an audit are payable by Us but where the audit reveals misrepresentation of the required figures, whether or not the misrepresentation is intended, You will reimburse Us for the auditor's fees.

6. Alteration of risk

You must provide Us with immediate written notice of:

- a. every change which materially varies any of the facts or circumstances existing at the commencement of this Policy that comes to Your knowledge, which will also be deemed to include the knowledge of any Person whose knowledge would in law be Your knowledge; and
- b. if You do not provide such notification before an Occurrence giving rise to a claim under this Policy then, subject to either the Insurance Contracts Act 1984 (Cth), or the Marine Insurance Act 1909 (Cth), We may refuse to pay a claim, either in whole or in part.

7. Cancellation

- a. You may cancel Your Policy at any time by giving Us written notification;
- b. We may cancel only when the law allows Us to do so, and We will allow three business days' notice for You to seek alternative insurance or as otherwise required under the Insurance Contracts Act 1984 (Cth), or the Marine Insurance Act 1909 (Cth);
- c. Where You represent more than one person or entity, We will only carry out Your request for cancellation where a written notification to cancel is received from all parties named in Your Policy Schedule;

CONDITIONS THAT APPLY TO THIS POLICY

Premium adjustment as a result of cancellation:

- d. Where cancellation is to be effected, You are required to provide Us with a declaration of Your actual gross revenue (referred to in clause 4: "Premium and declarations") from the commencement of the Period of Insurance to the proposed cancellation date of the Policy.
- e. If the adjusted Premium for the period prior to the cancellation date is less than the annual deposit Premium, We will refund the difference between the adjusted Premium and the annual deposit Premium, subject to the minimum Premium as shown in Your Policy Schedule applying. At our sole discretion, we may elect to waive the application of any agreed minimum premium, in which case We will refund premium for each day of the unexpired Period of Insurance. That premium will be calculated by dividing the premium by the number of days of the Period of Insurance.
- f. If the adjusted Premium for the period prior to the cancellation date exceeds the annual deposit Premium, You must pay that difference to Us. That additional Premium payable owed to us is payable by the date advised to You.
- g. If the cancellation is due to insolvency or the takeover of Your company, consideration will be given to reducing the minimum Premium depending on the circumstances, claims, and Our exposure during the Period of Insurance, but this consideration remains at Our absolute discretion.

In providing any refund of Premium some government taxes and duties are not refundable. If this applies to Your Policy, then no refund of such taxes and duties will be made.

8. Goods and Services Tax

- a. The amount of Premium paid by You for Your Policy includes an amount for GST on the Premium. As You are a commercial entity, You must inform Us of the extent to which You are entitled to an input tax credit for that GST amount each time that You make a claim under Your Policy;
- b. No payment will be made to You for any GST liability that You may incur on the settlement of a claim if You do not inform Us of Your entitlement or correct entitlement to any input tax credit;
- c. Despite the other provisions of this insurance (including provisions in the wordings, Your Policy Schedule or any endorsement) Our liability to You will be calculated taking into account any input tax credit to which You are entitled for any acquisition which is relevant to Your claim, or to which You would have been entitled were You to have made a relevant acquisition; and if the Sum Insured is not sufficient to Cover Your loss, We will only pay any GST (less any relevant input tax credit) that relates to Our proportion of Your loss.

9. Government taxes and duties

You must pay all levies, taxes, imposts and/or charges, including but not limited to stamp duty and other similar charges which may be payable to or required to be paid to any government in Australia whether acting through any agency, instrumentality or otherwise in relation to Your Policy.

10. Law & jurisdiction

This Policy is subject to Australian law and practice. Either the Marine Insurance Act 1909 (Cth) or the Insurance Contracts Act 1984 (Cth) may apply to this Policy.

Each party agrees to submit to the jurisdiction of any court of competent jurisdiction within Australia and to comply with all requirements necessary to give such court jurisdiction. All matters arising under this Policy will be determined in accordance with the law and the practice of such courts.

11. Notices

Where there is more than one of You, any notice given by Us under Your Policy to any one of You will be deemed to be notice given to all of You.

12. Other Insurances

You must give Us written notice of any policies of insurance already effected, or which may be subsequently effected, covering either in whole or in part the subject matter of the various parts of the Policy. Subject to either the Insurance Contracts Act 1984 (Cth), or the Marine Insurance Act 1909 (Cth), We reserve the right to seek contribution from such other insurers.

CONDITIONS THAT APPLY TO THIS POLICY

13. Causing or contributing to loss

We may refuse to pay a claim, or may reduce the amount payable under a claim, to the extent that Your breach of any condition of Your Policy causes or contributes to loss, damage or liability or prejudices Our interests or rights, in respect of that claim.

14. Reasonable care

At Your own expense You and any person acting for You or on Your behalf must exercise reasonable care and take precautions and use all due diligence to:

- a. prevent loss or damage to and ensure the safety and security of any item or thing which is the subject of the Cover provided under any part of Your Policy;
- b. employ only competent Employees;
- c. comply with all statutory obligations and by-laws or regulations and recognised standards imposed by any public authority;
- d. prevent Personal Injury or Property Damage ;
- e. employ safe work practices; and
- f. maintain Your property, accessories, Mobile Plant and equipment, machinery, implements and everything used in Your Business Activities in proper repair and sound condition.
- g. prevent the manufacture, sale or supply of defective Products and take reasonable action to trace, recall or modify any Products containing any defect, or deficiency that You have knowledge of, or have reason to suspect exist.

15. Subrogation

Upon the payment of any claim under this Policy and subject to any restrictions imposed by the Insurance Contracts Act 1984 (Cth) or the Marine Insurance Act 1909 (Cth) We will be subrogated to all Your rights and remedies arising out of such claim against any Person or organisation whatsoever and if there is any recovery by way of subrogation that includes both Our loss and Your loss, then We and You will be entitled to Our individual pro-rata proportions of the recovered amount (that includes any interest component) subject to any such legislation. For the purposes of this clause, loss includes any legal and administrative costs incurred by either party in the recovery.

16. Right of recovery

Where another Person other than a Person exempted by law, is liable to compensate You for any loss or damage covered by the Policy, but You have agreed with, or given an undertaking to, that Person without Our written authority, either before or after the loss or damage occurred, that You would not seek to recover any moneys from that Person, We will not Cover You under Your Policy for any such loss or damage.

17. Other interested parties

- a. Your Policy does not provide Cover in respect of the interest of any Person or entity not named in Your Policy Schedule. We will however recognise a government agency or Your personal representative in the event of Your death or incapacity whether temporary or permanent.
- b. All Persons entitled to any benefit under Your Policy will be bound by the terms of Your Policy.

18. Assignment of interest

No change in, or modification of, or assignment of interest under this Policy will be effective except when made by written endorsement to this Policy and signed by Us.

CONDITIONS THAT APPLY TO THIS POLICY

19. Fraudulent disclosure or misrepresentation

You must not make any disclosures or misrepresentations that are fraudulent when proposing Your insurance to Us. Subject to the Insurance Contracts Act 1984 (Cth) or the Marine Insurance Act 1909 (Cth) , We may in certain circumstances cancel the Policy or declare it never existed because it was not properly entered into due to Your fraudulent misrepresentation or disclosure. If We are not entitled to avoid the contract from the beginning, We may be entitled to reduce Our liability under the contract in respect of a claim.

20. Prohibited by law

Where this Policy provides any indemnity to You which is prohibited by law, this Policy will be varied by operation of this clause so that this Policy does not respond to the extent that the indemnity is prohibited by law.

21. Payment of Limit of Indemnity

We may at any time pay to You the appropriate Limit of Indemnity (after deducting any sum or sums already paid) or any lesser amount for which a claim or claims may be settled and thereupon We will relinquish the conduct and control of and will be under no further liability in connection with such claim or claims except for those costs and expenses incurred prior to the date of such payment.

22. Contribution to costs

If We have not exercised Our rights under clause 21: Payment of Limit of Indemnity (above), Our liability to pay costs and expenses, where any sum or sums exceeding the appropriate Limit of Indemnity have to be paid to dispose of a claim or claims, will be limited to such proportion of the said costs and expenses as such Limit of Indemnity bears to the amount actually so paid, or to be paid.

23. Medicare notification

We will notify Medicare under the Health and Other Services (Compensation) Act 1995, where any payment is due or claim for compensation is lodged under that Act. If a Commonwealth issued 'Notice of Charge' deems that an amount is due to the Commonwealth, that amount will be paid to the Commonwealth prior to and nett of any further compensation payment being made.

24. Unintentional breach or non-compliance

We agree that any breach or act of non-compliance by one party insured by this Policy will not prejudice the rights of any other party Covered by the Policy, provided that such other party was not aware of, and did not participate in or condone, such breach or non-compliance.

CLAIMS RESPONSIBILITIES THAT APPLY TO THIS POLICY

When You suffer loss, damage, liability or expense claimable under this Policy, You, or anyone acting for You or on Your behalf must:

- a. take all reasonable measures to avoid or minimise any further loss, damage, liability or expense;
- b. not make any admission, offer, promise, payment or indemnity without Our written consent;
- c. tell Us all the details of the loss immediately either by submission of a claim form or by providing the information required by **NTI ACCIDENT ASSIST** on **1800 684 669**, and in no case more than 30 days after the loss damage, liability or expense occurred. This information should be provided to Us with any written documentation, for example, a letter of demand from a claimant, a writ, summons or process received from any third party claimant. The obligation to provide this information is ongoing;
- d. pay the Excess to Us at the time of lodgement of claim;
- e. give Us all information and assistance We require in the prosecution, defence or settlement of any claim or any action or any claim made by You for benefits under Your Policy;
- f. notify Us of any other insurance that also provides insurance for any claim under Your Policy;
- g. in the event of loss caused by burglary, theft and/or malicious damage, notify the police immediately and provide to them all assistance to apprehend the offending party;
- h. not make any false declaration or statement in support of any claim under Your Policy; and
- i. allow Us to exercise Our rights to possession of the damaged or recovered property where We have paid Your claim.

When You claim under this Policy:

- i. We may take over any right that You may otherwise have had against any Person who may be held responsible for the loss, damage, liability or expense and to take recovery action in Your name against those responsible; and
- ii. We may take over and conduct in Your name the defence or settlement of any claim or prosecute in Your name for Our benefit, any claim for indemnity or damages or otherwise and will have full discretion in the conduct of any proceedings and in the settlement of any claim.

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EXCLUSIONS THAT APPLY TO ALL SECTIONS OF THE POLICY

We will not be liable for any loss, damage, liability, cost or expense, including without limitation compensation or costs, directly or indirectly caused or contributed to by, or in connection with, or arising from:

1. Sanction Limitation and Exclusion Clause 1.6.11

This exclusion shall be paramount and shall override anything contained in this Policy that is otherwise inconsistent.

any claim or benefit hereunder to the extent that the provision of such Cover, payment of such claim or provision of such benefit would expose Us to any sanction, prohibition or restriction under United Nations resolutions or trade or economic sanctions, laws or regulations of Australia, the European Union, United Kingdom or United States of America.

2. Radioactive contamination, chemical, biological, bio-chemical and electromagnetic weapons exclusion

This exclusion shall be paramount and shall override anything contained in this Policy that is otherwise inconsistent.

- a. ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel.
- b. the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof.
- c. any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.
- d. the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusion in this Sub-Clause d. does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes.
- e. any chemical, biological, bio-chemical, or electromagnetic weapon.

3. Asbestos

or aggravated by or in any way involving asbestos, asbestos fibres, asbestos products or by-products or derivatives of asbestos, including, but not limited to:

- a. mining, processing, transport, distribution and / or storage of asbestos;
- b. manufacture of asbestos;
- c. processing of asbestos;
- d. installation, removal, cleaning up, decontamination, control or treatment of asbestos;
- e. the inhalation of, or fears of the consequences of exposure to or the inhalation of asbestos;
- f. any Property Damage (including the resultant loss of use of such property).

4. Pollution

- a. Personal Injury or Property Damage (or fines and/or penalties related thereto) caused by or arising directly or indirectly out of the actual, alleged or threatened discharge, dispersal, release or escape of smoke, vapours, soot, fumes, acids, alkalis, toxic chemicals, toxic liquids or toxic gases, waste materials or other irritants, contaminants or pollutants into or upon any property, land, the atmosphere or any watercourse or body of water (including groundwater) unless such discharge, dispersal, release or escape:
 - i. is neither reasonably expected nor intended by You;
 - ii. is the consequence of a sudden and instantaneous cause, which cause takes place at one clearly identifiable point in time during the Period of Insurance; and
 - iii. is not the consequence of a failure to maintain plant and equipment in sound functional order (unless such condition could not be readily detectable by You), or the consequence of prolonged wear and tear;

EXCLUSIONS THAT APPLY TO ALL SECTIONS OF THE POLICY

- b. any costs or expenses incurred in preventing, removing, nullifying or cleaning-up any discharge, dispersal, release or escape as described in Exclusion 4.a. above, unless:
 - i. such costs or expenses are consequent upon an unexpected, unintended, sudden and instantaneous cause which takes place at a clearly identifiable point in time during the Period of Insurance; and
 - ii. results in Personal Injury or Property Damage neither of which is otherwise excluded by Your Policy;
- c. the actual, alleged, or threatened discharge, dispersal, release or escape of smoke, vapours, soot, fumes, acids, alkalis, toxic chemicals, liquids or gases, waste materials or other irritants, contaminants or pollutants in North America or in any country to which the laws of North America apply,

Our total aggregate liability during any one Period of Insurance in respect of:

- 1. all claims arising from such Personal Injury or Property Damage;
- 2. all claims for such costs or expenses; and
- 3. all other claims indemnifiable under this Policy as a result of that same Occurrence,

regardless of which Section of this Policy under which they are indemnifiable, will not exceed the Limit of Indemnity specified in Your Policy Schedule under pollution limit.

5. Aircraft

- a. the ownership, possession, operation, chartering, use or legal control by You of any Aircraft; or
- b. the selling, leasing, hiring or manufacture and/or supply of parts and/or products that are used with Your knowledge in Aircraft or any aerial device.

6. Contractual liabilities

You assuming any liability under any contract or agreement unless such liability:

- a. would have attached in the absence of such agreement;
- b. is specifically approved by Our written endorsement;
- c. is assumed to the extent that the agreement is subject to Your standard terms or the standard terms published or recommended by recognised industry bodies or similar organisation approved by Us in writing;
- d. is implied by law in respect of the merchantability, quality, fitness or care of Your Products; or
- e. is assumed under Incidental Contracts.

7. Marine Cyber Endorsement - LMA5403 11/11/19

- 1. Subject only to paragraph 3 below, in no case shall this insurance cover loss, damage, liability or expense directly or indirectly caused by or contributed to by or arising from the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus, computer process or any other electronic system.
- 2. Subject to the conditions, limitations and exclusions of the policy to which this clause attaches, the indemnity otherwise recoverable hereunder shall not be prejudiced by the use or operation of any computer, computer system, computer software programme, computer process or any other electronic system, if such use or operation is not as a means for inflicting harm.
- 3. Where this clause is endorsed on policies covering risks of war, civil war, revolution, rebellion, insurrection, or civil strife arising therefrom, or any hostile act by or against a belligerent power, or terrorism or any person acting from a political motive, paragraph 1 shall not operate to exclude losses (which would otherwise be covered) arising from the use of any computer, computer system or computer software programme or any other electronic system in the launch and/or guidance system and/or firing mechanism of any weapon or missile.

EXCLUSIONS THAT APPLY TO ALL SECTIONS OF THE POLICY

8. Electronic data

Your Internet Operations;

however this exclusion does not apply to Personal Injury or Property Damage arising out of any material which is already in print by the manufacturer in support of its product, including but not limited to product use and safety instructions or warnings, and which is also reproduced on its site.

9. Dishonesty

any fraudulent, dishonest, criminal or malicious act or omission on Your part or any person for whose conduct You are responsible.

10. Divers

Personal Injury to any divers of any description.

11. Explosives

the ownership or use of explosives by You or on Your behalf.

12. Faulty Workmanship

damage to that part of any property upon which;

- a. You are or have been working; or
- b. repairing, correcting or improving any work undertaken by You or on Your behalf but not excluding any Cover that You may have under the Policy for resultant Personal Injury or Property Damage arising from such work.

13. Faulty design

liability to pay compensation for physical injury to or destruction or loss of, or the cost to repair, replace or modify Your Products or arising out of them or any part of them by reason of faulty design.

14. Product recall

liability to pay compensation for damages claimed for the withdrawal, recall, inspection, repair, replacement or loss of use of Your Products because of a known, alleged or suspected defect or deficiency.

15. North America Product Liability

Your Product where the liability occurs in any country on the continent of North America, or in States or Territories incorporated in or administered from or by such country.

16. Fines and penalties

- a. any amount imposed on You in respect of any fines or other penalties by any local, State or Federal Government or other Authority.
- b. any fines, penalties, liquidated damages, punitive damages, exemplary damages, or aggravated damages and any additional damages arising from the multiplication of compensatory damages.

17. Hot Work, heat application welding and cutting

hot work, welding, heating and cutting, unless noted on Your Policy Schedule. Where such work is noted on Your Policy Schedule this exclusion shall not apply, but only when such work is carried out in accordance with Australian Standard AS1674 Safety in Welding and allied processes - Fire precautions and its amendments.

EXCLUSIONS THAT APPLY TO ALL SECTIONS OF THE POLICY

18. Defamation

the publication or utterance of a libel or slander or other defamatory or disparaging material:

- a. made prior to the commencement of the Period of Insurance; or
- b. made by You at Your direction which You knew or suspected to be false

19. Lifting capacity

exceeding the registered or rated capacity of any lift device, slipway, travel lift, forklift, floating dock, marine railway or dry dock.

20. Navigation liability

any collision, towage or navigation of any Vessel when on, under or in water and in which You have an interest as owner, charterer, lessor, lessee, or financier or in which You otherwise have a legal or equitable interest, whether or not it is used in connection with Your Business Activities.

21. Vessels

- a. the ownership, hire or charter of any Vessel by You;
- b. the use, operation, movement or delivery of a Vessel in Your care custody and control. Provided that this exclusion does not apply to incidental movements, trial trips or sea trials of a Vessel when it is necessary to perform Your Business Activities and which occur within 100 nautical miles of Your premises or port where services are performed.

22. Vessel construction, reconstruction or conversion

- a. the building or construction of any new Vessel by You as principal builder;
- b. any work on any Vessel that involves any structural change or any change to the dimension, tonnage or type of the Vessel, unless We agree to Cover such work and it is noted in Your Policy Schedule.

23. Other Insurance

any claims which are, or would be but for the existence of this Policy, insured by any other insurance effected by You or on Your behalf. This exclusion will not apply in respect of any difference in Cover, sum insured or Excess.

24. Overseas actions

any action brought or instituted against You or any judgment obtained in any country other than the Commonwealth of Australia, although this exclusion will not apply to the extent that an order is made by an Australian Court in respect of a judgment obtained in a country other than the Commonwealth of Australia.

25. Ownership or control

any Person or organisation who lawfully destroys, or assumes ownership or control of, any property.

26. Performance

- a. a delay or lack of performance by You or on Your behalf of any contract or agreement; or
- b. the failure of Your work to meet the level of performance, quality, fitness, suitability or durability expressly or impliedly warranted or represented by You. Provided that this exclusion does not apply to the loss of use of other tangible property resulting from the sudden and accidental physical damage to or loss or destruction of Your Products subsequent to being put to use by any party other than You.

EXCLUSIONS THAT APPLY TO ALL SECTIONS OF THE POLICY

27. Personal Injury to Employees

- a. Personal Injury to any Employee arising out of or in the course of his/her employment;
- b. Personal Injury to any Person who is, pursuant to any legislation relating to workers' or workmen's compensation or seaman's compensation, deemed to be Your employee or worker;
- c. Any liability in respect of which You are entitled to seek indemnity under any policy of insurance required to be taken out pursuant to any legislation relating to worker's or workman's compensation or seaman's compensation including any Commonwealth legislation or legislation of any State or Territory and whether or not You are party to such contract of Insurance; or
- d. any liability imposed by the provisions of any Workers' or Workmen's compensation legislation, Seaman's compensation legislation or any Accident compensation legislation or any industrial award or agreement or determination.

28. Professional liability

the rendering of or failure to render professional advice or service by You, or error or omission connected therewith, but this exclusion does not apply to advice which is not provided by You for a fee, or the rendering or failure to render professional medical advice by medical persons employed by You to provide first aid and other medical services on Your premises.

29. Statutory obligations

the failure to comply with any legal and/or statutory obligations or regulations imposed by any government, local or public authority, where such failure to comply is a direct or indirect cause of the loss.

30. Terrorism

- a. Terrorism; and / or
- b. steps taken to prevent, suppress, control or reduce the consequences of any actual, attempted, anticipated, threatened, suspected or perceived Terrorism.

31. Unlawful activities

Your participation in an unlawful trade, or unlawful venture, or unlawful act.

32. Underground / underwater services

underground or underwater services, cables or pipes of any kind.

33. Motor Vehicles

the ownership, possession, operation, driving or use by You of any Mobile Plant or Motor Vehicle:

- a. which is registered;
- b. which is required under any legislation to be registered; or
- c. in respect of which insurance is required to be effected by You or on Your behalf by or under any legislation, including legislation of any State or Territory of Australia, whether or not such insurance is effected.

However this Exclusion will not apply to Personal Injury or Property Damage which arises out of:

- i. delivering goods away from, or collecting goods to convey to, any Motor Vehicle where such Personal Injury or Property Damage occurs beyond the limits of any carriageway or thoroughfare, and such liability does not arise out of the operation of loading or unloading the goods directly onto or off the Motor Vehicle;
- ii. the loading or unloading of, or the delivery or collection of goods to or from any Motor Vehicle not in Your physical or legal control but which is used in work undertaken by You or on Your behalf;
- iii. Use As A Tool of Trade either on any site where You are undertaking work or at Your Premises; or

EXCLUSIONS THAT APPLY TO ALL SECTIONS OF THE POLICY

iv. caused by or arising from the operation or use of any Motor Vehicle or Mobile Plant which is designed primarily for lifting, lowering, loading, unloading within the confines of a work site, and whilst operated by You or on Your behalf,

but not for such liability that arises in circumstances for which indemnity would be provided under any form of insurance which is required to be effected by You or on Your behalf by or under any legislation, including legislation of any State or Territory of Australia, whether or not such insurance is effected.

34. War

- a. war, civil war, revolution, rebellion, insurrection, invasion, act of foreign enemy, hostilities (whether war be declared or not), insurrection or the use of military or usurped power, any act by or against a belligerent power or civil strife arising from any such cause;
- b. mines, torpedoes, bombs, rockets, shells, explosive or other similar weapons of war, except for liabilities, costs or expenses which arise solely by reason of the transport of such weapons either as a result of government order, or with Our written consent, where the reason for such transport is the avoidance or mitigation of liabilities, costs or expenses which would otherwise fall within the Cover given under this Policy;
- c. confiscation, nationalisation, requisition or any Property Damage as a result of any order of any government, public or local authority.

35. Strikes

arising from any strike, lockout, labour disturbance, riot, civil commotion or act of any Person taking part in any such activity.

36. Silica

the inhalation of, or exposure to silica in any form whatsoever.

37. Property owned, leased or rented

Property Damage to property owned by or leased or rented by You. Provided that this exclusion shall not apply to liability for Property Damage to:

- a. personal property of any director, executive officer, employee, partner or visitor of Yours;
- b. premises (including landlord's fixtures, fittings and contents) which are leased or rented by You for the purpose of Your Business Activities;
- c. premises (including landlord's fixtures, fittings and contents) temporarily occupied by You for the purposes of carrying out work in connection with the Business Activities;
- d. Motor Vehicles (not belonging to or used by or on You behalf) in Your physical or legal control where such property damage occurs whilst any such Motor Vehicle is in a car park owned or operated by You provided that You do not operate the car park for reward; or
- e. equipment hired or leased in the course of Your Business Activities for a continuous period not exceeding 120 days.

Notwithstanding a. to e. above, no Cover is provided under this Policy in respect to liability assumed by You under any contract or agreement which requires You to effect material damage insurance on premises, property or goods.

38. Spray painting

the overspray of paint or other substance resulting in Property Damage due to You failing to erect a purpose built spray booth or implement similar protective measures.

39. Advertising Liability

Advertising Liability arising from:

- a. offences committed prior to the Period of Insurance;
- b. offences made at Your direction or with Your knowledge of the illegality or falsity thereof;

EXCLUSIONS THAT APPLY TO ALL SECTIONS OF THE POLICY

- c. breach of contract, other than misappropriation of advertising ideas under an implied contract;
- d. incorrect description of the price of Your Products, goods or services;
- e. infringement of trade mark, service mark or trade name by use thereof as the trade mark, service mark or trade name of Your Products, goods or services sold, offered for sale or advertised, but this exclusion does not apply to titles or slogans;
- f. failure of Your Products, goods or services to conform with advertised performance, quality, fitness or durability; or
- g. related to publishing, advertising, broadcasting or telecasting activities conducted by You or on Your behalf.

40. Damage to Your Products

- a. physical injury to or destruction or loss of Your Products or any part of those Products arising out of them or any part of them; or
- b. loss of use of any tangible property caused by physical injury to or destruction or loss of Your Products or any part of those Products arising out of them or any part of them, other than that which arises subsequent to being put to use by any party other than You.

This exclusion does not apply to those Products repaired, serviced or treated by You after such Products were originally sold, supplied or distributed by You.

41. Directors and officers liability

Your functions and duties as a director and/ or officer of the client listed in the Policy Schedule or any legal entity, corporation or other incorporated body.

42. Molestation

sexual and/or child assault, abuse, molestation or any attempt thereof, regardless of whether that claim arises as a result of the actions of You, Your employees, contractors or sub-contractors.

43. Communicable or Infectious Disease

- a. The infection of property, humans, animals or other living creatures by infectious matter or parasite, or the spreading or releasing thereof whether accidentally, knowingly, wilfully, maliciously or otherwise; or,
- b. any losses caused by a disease listed in the Biosecurity Act 2015 (including consequential amendments and transitional provisions) or similar; or,
- c. Any disease in any way related to any form of Coronavirus, SARS, Avian Flu, Swine Flu or similar disease; or,
- d. any disease directly or indirectly caused by or in connection with negatively stranded RNA virus or viruses belonging to the Influenza A genus of the family: Orthomyxoviridae.



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