

General Public & Product Liability Insurance

PRODUCT DISCLOSURE STATEMENT AND POLICY WORDING

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About Ansvr

Insurance from one of Australia's specialist insurers

General Public and Product Liability Insurance for your organisation from one of Australia's specialist insurers.

Our liability insurance policy has been specifically designed to protect your organisation against liability claims for personal injury and property damage.

ABOUT ANSVAR

With 60 years of experience in the Australian insurance industry, Ansvr has become a leading specialist provider of insurance and risk management solutions for the Care Services, Community Services (Not for Profits), Education and Learning, Faith Communities, Arts, Culture and Heritage and Commercial Property Owner sectors.

A highly respected and ethical insurer, Ansvr is owned by the Benefact Group, a leading insurer of heritage, religious and charitable organisations in the UK. Established in 1887, the Benefact Group gives all available profits to good causes. In recent years, the Benefact Group has given €100m to good causes and has committed to giving back €250m to good causes by 2025, truly making a real difference to the world we live in.

GIVING BACK

For over 25 years, Ansvr has played a small part in making a positive impact on the world through our Community Education Program (CEP). As part of our mission to give back to the community, Ansvr will continue to donate a percentage of our profits to organisations that provide valuable support to improve and enrich the lives of disadvantaged young Australians, so that they may contribute positively to the community in which they live.

Since starting in 1994, Ansvr's Community Education Program has provided a range of grants contributing over \$15 million to help fund over 100 different charities and not for profit organisations with a focus on supporting the education and life skill development needs of disadvantaged young Australians. Through a program focussed on Empowerment and Education and Outreach and Support, Ansvr has reached and made a genuine difference to the lives of thousands of young Australians in need.

OUR APPROACH

As a sector specialist, Ansvr has developed a deep understanding of clients' needs, the risks and challenges they face and the complex environments in which they operate. We understand that fully protecting our clients requires a holistic approach and that being protected isn't simply about insuring against events that might happen but where possible taking steps to prevent or minimise the

impact of those events in the first place. Ansvr has a dedicated team of risk management specialists that can assist brokers and clients in assessing effectiveness of current approaches to risk management and guide opportunities for improvement.

With our sector expertise and knowledge combined with a flexible underwriting approach, Ansvr offers tailored insurance solutions to provide the right cover to suit the unique needs of clients within our core sectors. We believe however that the real moment of truth is in the way we respond to claims. Ansvr has a dedicated team of claims specialists focused on quickly solving the problems of our clients and going the extra mile to ensure the client is looked after in the best way possible. With a compassionate and strong ethical approach, our claims team is well experienced and knowledgeable in handling both sensitive and intricate claims.

About this Product Disclosure Statement (PDS) and Policy Wording

This product disclosure statement (PDS) and policy wording contains two sections:

1. Important Information

Provides general information about your General Public and Product Liability Insurance policy.

2. The Contract between you and Ansvr Insurance

Details the terms and conditions of your General Public and Product Liability Insurance policy.

The financial product offered in the PDS is provided by Ansvr Insurance Limited.

The Table of Contents provides a summary of the content of the PDS. The purpose of this PDS is to assist you to understand your insurance policy and enable you to make an informed choice about your insurance requirements.

The General Public and Product Liability Insurance policy in conjunction with the Certificate of Insurance and any endorsements we issue upon acceptance of your proposal, provide a full description of the terms, conditions and limitations of the insurance cover.

You will need to read the entire PDS for a full understanding of these terms, conditions and limitations including the benefits, risks and information about how the insurance premium is calculated.

Please read this PDS before you apply for this insurance.

This PDS was prepared in May 2022.

CONTACT US

Ansvr Insurance Limited (Ansvr Insurance), ABN 21 007 216 506, is the issuer of this insurance policy. The registered office of Ansvr Insurance is Level 5, 1 Southbank Boulevard, Southbank, Victoria. The Ansvr Insurance Australian Financial Services Licence number is 237826.

Call us on 1300 650 540, email us at insure@ansvar.com.au or visit us at www.ansvar.com.au

Important information

CHANGES TO THE PDS

The information in this PDS and policy wording was current at the date of preparation. We may update some of the information in the PDS, that is not materially adverse to you from time to time, without needing to notify you. You can find out if we have updated the PDS and obtain a copy of any updated information by contact us on 1300 650 540 or visiting our website at ansvar.com.au. We will be pleased to provide you a free paper copy of any updates if you request them.

If it becomes necessary, we will issue a supplementary or replacement PDS.

CLAIMS MADE

Automatic Extension 2 - Indemnifiable Fines and Penalties, Optional Extension 1 – Sexual Abuse and Optional Extension 4 - Retroactive Liability operate on a 'claims made' basis, which means that you are covered under these sections for:

- a) claims first made against you and notified to us during the period of insurance provided that you were not aware at any time prior to the start of the period of insurance of any fact, situation, event or circumstance which could lead to a claim being made against you; and
- b) claims first made against you after the period of insurance, provided that the facts that gave rise to the claim are facts you first became aware of during the period of insurance and you notified us in writing of those facts during the period of insurance.

The cover provided is in respect of claims arising out of acts, errors, failure to act, conduct, events or circumstances that occur after any retroactive date shown in the certificate of insurance and notified to us during the period of insurance.

After expiry of the policy and the extended notification period, no new claim can be made or circumstances notified under the policy even though the event giving rise to the claim may have occurred during the period of insurance, except where allowed by law.

CODE OF PRACTICE

The General Insurance Code of Practice (the Code) was developed by the Insurance Council of Australia to further raise standards of practice and service across the insurance industry.

You can obtain information on the Code and how it assists you by contacting us on 1300 650 540.

The Code Governance Committee is an independent body that monitors and enforces insurers' compliance with the Code. For more information on the Committee please go to the following website insurancecode.org.au.

COOLING OFF PERIOD

You have 21 days from the commencement date of this insurance policy to determine if the policy meets your needs. During this time, you may return the policy via your broker or directly to us via the email address or postal address shown under the 'Contact Us' section on page 3.

Any refund of premium may be reduced by the deduction of non-refundable tax or duty, and/or the deduction of reasonable administration costs.

No refund of premium is payable if you have made a claim or intend to claim under the policy.

You may also be able to cancel the policy after the cooling off period. Please refer to the terms of the policy relating to cancellation.

COSTS

The premium payable by you for this insurance policy is shown in your certificate of insurance.

The premium payable will be determined considering factors such as those listed below.

Your premium may alter if you make changes to your insurance cover or your circumstances change during the period of insurance.

Premiums and fees are subject to Commonwealth and State taxes and levies which include Goods and Services Tax and Stamp Duty. All are shown in your certificate of insurance.

RELEVANT RATING FACTOR	FACTORS WHICH MAY INCREASE YOUR PREMIUM	FACTORS WHICH MAY DECREASE YOUR PREMIUM
Limit of liability	Higher limit of liability	Lower limit of liability
Excess	Low excess	High excess
Extent of activities	High number of hazardous activities	Low number of hazardous activities
Location of operations	Locations in other countries	Locations in Australia
Number of locations	The higher the number of locations	The lower the number of locations
Claims history	Adverse previous claims	Low number of previous claims
Size of Operation	High numbers of employees, members and volunteers within the organisation	Low numbers of employees, members and volunteers within the organisation
Turnover	Higher turnover or income of your activities	Lower turnover or income of your activities

Important Information

COSTS (continued)

RELEVANT RATING FACTOR	FACTORS WHICH MAY INCREASE YOUR PREMIUM	FACTORS WHICH MAY DECREASE YOUR PREMIUM
Use of sub-contractors	High usage of subcontractors	Low usage of subcontractors
No. of Years in Operation	New business venture with minimal history	Well established business operations with documented history

CRITICAL DOCUMENTS

It is important to read/retain the following documents and keep them in a safe and convenient place:

- this document;
- your current certificate of insurance;
- any endorsements.

Remember to regularly review your insurance policy, particularly at renewal to ensure your insurance policy provides the cover that you currently need.

ENGAGEMENT OF THIRD PARTIES

(Contractors/Subcontractors)

Where engaging third parties (contractors/subcontractors) to perform activities on your behalf, those third parties must carry their own insurance. As part of your risk management, we recommend you sight the certificate of currency as proof this cover is in place. A valid certificate of currency needs to display the Insurer's name, the Policy Number, the Period of Insurance and the Limit of Liability.

GOODS AND SERVICES TAX (GST)

This insurance policy has provision for payment of Goods and Services Tax:

- by you in relation to premiums;
- by us in relation to claims.

RESOLVING COMPLAINTS AND DISPUTES

Ansvar is committed to resolving any complaints in relation to our products, services or handling of personal information.

Our process has three key stages.

1. Talk to us

Discuss your complaint with us by calling 1300 650 540 or sending an email outlining your concerns to insure@ansvar.com.au and one of our team members will assist you. We will acknowledge receipt of your complaint within one business day. The team member will refer you to a manager if they are unable to resolve the matter for you. If you are not satisfied with the response, please go to step 2.

2. Contact our service centre

You may request a review of your complaint by our Dispute Resolution Committee.

Contact us on 1300 650 540, or by email: insure@ansvar.com.au or post: Ansvar Disputes Resolution GPO Box 1655, Melbourne, Victoria 3001. Our service team will contact you if they require further information and they will provide you with an outcome within 30 calendar days of us receiving notice of the complaint. Please ensure you provide us with your preferred contact details.

3. Refer for external dispute resolution

If we are unable to resolve your complaint you may seek advice from the Australian Financial Complaints Authority (AFCA).

Website: afca.org.au

Phone: 1800 931 678 (free call)

RETENTION OF DOCUMENTS

IMPORTANT: a special note relating to record keeping.

Incidents which may be claimable under the policy sometimes only come to light after a long period of time, in some cases many years.

The long-term security of relevant documents including your Risk Management Procedures, any employment records and your Liability Insurance policy and endorsements and the certificate of insurance can be of crucial importance should allegations arise in future years. All such documents should be securely retained for many years to ensure that they are available in the event of any allegations arising. (We recommend a period of 50 years).

The individuals mentioned in the documents should be notified that information about them may be held for a long period of time as part of a client protection risk management programme. This may be best handled by use of a general statement in employment contracts and your published customer information literature.

In addition, storage provisions for all such documents should be arranged in the event the organisation ceases operations. Generally acceptable methods of storage in these circumstances would be at the office of a solicitor, accountant or at a professional secure storage company.

SIGNIFICANT FEATURES AND BENEFITS

Cover is available under this insurance policy for events happening during the period of insurance, and on payment of the appropriate premiums and up to the limits of liability which are shown in the policy and the certificate of insurance and any endorsements we issue.

The cover provided under the policy is summarised below but it is a summary only of the type of cover available and does not form part of the terms of your insurance.

You need to read the full terms and conditions contained in this document to make sure this insurance matches your needs and expectations.

Important Information

SIGNIFICANT FEATURES AND BENEFITS – TABLE

COVER AVAILABLE	SUMMARY OF COVER
General Public and Products Liability Insurance	<p>This policy covers you for your legal liability (including legal liability arising out of your products) to pay compensation for property damage, personal injury (occurring to a third party, other than an employee) or advertising injury caused by an occurrence happening in connection with your operations during the period of insurance.</p> <p>A number of optional extensions are also provided.</p>

TERRORISM

This policy excludes cover as a result of terrorism.

In the event that bodily injury occurs and is linked to an event declared a terrorism incident by the responsible Government Minister, then you may be afforded protection within the limits of indemnity of this policy by virtue of the Terrorism and Cyclone Insurance Act 2003 (Cth), including any subsequent amendment, re-enactment, replacement or successor legislation, and any regulations made there under.

A more detailed explanation of the operation of the Terrorism and Cyclone Insurance Act 2003 (Cth) can be obtained at www.arpc.gov.au.

YOUR DUTY OF DISCLOSURE

Before you enter into an insurance contract, you have a duty of disclosure under the Insurance Contracts Act 1984. If we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions.

You have this duty until we agree to insure you.

You have the same duty to disclose these matters to us 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

If you do not tell us anything you are required to tell us, 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.

YOUR PRIVACY

Ansvar places the highest priority on protecting the privacy of your personal information.

Why we collect personal information

The information we collect is used to assist us to provide our products and services, including to process and settle claims; to manage our relationship with you; and to meet our legislative obligations as an insurer.

If you do not provide the personal information we require, we may not be able to provide you with our products and services.

How we collect personal information

Information is generally collected from you or your insurance broker when you are applying for or enquiring about our insurance products, or when making a claim. We may also collect your personal information from people who are involved in a claim, or assist us in investigating or processing claims.

Who we disclose your personal information to

At times we rely on third party suppliers (agents, lawyers, other insurance companies, assessors, investigators, loss adjusters, market research and mailing houses) to perform specialised activities for us. Your personal information may be provided to them so that they can carry out their agreed activities. They are bound by confidentiality agreements and are prohibited from using the information for any other purpose. These service providers are aware of their obligations under the Privacy Act 1988 (Cth) and the General Insurance Code of Practice.

We are unlikely to provide your personal information to overseas recipients.

The Policy: General Public & Products Liability Insurance

The contract between you and Ansvar Insurance

In consideration of payment of your premium, we will insure you under this policy, as shown in your certificate of insurance. Your insurance commences from the time we accept your proposal or variation and premium and concludes at 4.00pm local standard time on the dates shown in the certificate of insurance.

If the terms of this policy are not observed, cover may be reduced or cancelled to the extent that the non-compliance prejudices our interests.

Definitions applicable to the policy

Certain words and phrases that appear in this policy in **bold** have special meanings as set out below

Where used in this **policy**:

Act of Parliament shall mean any Act of the Parliament of the Commonwealth of Australia or of any State or Territories of Australia, including any subordinate or delegated legislation or regulation made under and any amendment, consolidation or re-enactment of any of those Acts.

advertising injury means:

- libel, slander, defamation; or
- infringement of any patent, copyright, title, logo, slogan, design, or trademark; or
- unfair competition, misappropriation of advertising ideas, passing off or style of doing business; or
- any breach of the misleading or deceptive conduct provisions of the Competition and Consumer Act 2012 (Cth) or any Fair Trading or similar legislation; or
- invasion of privacy

committed or alleged to have been committed during the **period of insurance** in any advertisement, publicity, broadcast, telecast, electronic mail, internet, or exhibit and arising out of **your** advertising or promotional activities or any activities conducted on behalf in the course of advertising or promoting **your products**, goods or services.

aggregate limit of liability means the amount shown in the **certificate of insurance** which is the maximum amount of **compensation** we will pay for all **occurrences** in any **period of insurance** or other period indicated.

aircraft means any vessel, craft or thing made or intended to fly, glide or move in or through the atmosphere or space, or over water, and includes hovercraft.

asbestos means asbestos, asbestos fibres or any derivatives of asbestos including any **product** containing any asbestos, asbestos fibres or any derivatives of asbestos.

certificate of insurance means the **certificate of insurance** attaching to this wording or any **certificate of insurance** subsequently issued during the period of insurance.

claim means any writ, summons, application, or other originating legal or written demand or arbitral proceedings, cross claim or counter-claim alleging any liability from an **occurrence** issued against and served upon **you** or any **official**, who is entitled to indemnity under this **policy**.

Client Protection Policy means **your** written **policy** for the prevention, reporting and investigation of injury to **your** clients including **sexual abuse** in **your operations**.

committee means any committee established by **you**, for the internal running of **your operations**, including any auxiliary committee, foundation, trust (other than a superannuation trust), or fundraising committee, or disciplinary, examining or research body or committee, or sporting or social club committee.

compensation means monies paid or agreed to be paid (including damages) by judgment, award or settlement (including all legal costs and interest and all other costs, expenses and charges recoverable from **you**) for any **claims** covered by this **policy**.

counselling services means the giving or provision of counselling or advice, to a client in connection with **your operations**.

cyber-attack means a set of instructions that are designed to modify, alter, damage, destroy, delete, record or transmit electronic data without **your** authorisation including those instructions that are self-replicating or self-propagating and are designed to contaminate other computer programs or electronic data, consume computer resources or usurp the normal operation of internet activities causing undesired program or computer operation.

defence costs means all reasonable costs and expenses (other than regular or overtime wages, salaries or fees of any **official** or **employee**) incurred by **us** or by **you** with **our** prior written consent (such consent not to be unreasonably withheld), including costs incurred by **us** or by **you** for legal representation in defending, investigating, attending or monitoring any claim or proceedings, **official** investigations, examinations, inquiries and the like, or for any subsequent appeals, together with all reasonable costs of bringing such appeals.

discrimination means any actual or alleged breach of the Age Discrimination Act 2004 (Cth) or any other State or Federal discrimination law.

electronic data means facts, concepts and information converted to a form usable for communications, display, distribution, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programs, software and other coded instructions for such equipment.

employee means any person who is under a contract of service or apprenticeship:

- with **you**; or
- with another employer but seconded to work for **you**; or
- with **you** under a work experience scheme; or
- is deemed under workers **compensation** legislation to be in **your** employ.

The Policy: General Public & Products Liability Insurance

excess means the amount **you** must contribute towards each and every **claim** under this **policy** and is shown in the **certificate of insurance** or any endorsement.

foster care shall mean a service provided by the State for children who cannot live with their families or when a child is placed in the home of a carer(s) who is/are receiving a payment for caring for the child irrespective of the length of time such placement occurs.

geographic limits means anywhere in the World subject to exclusion 9.

Infectious Diseases means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- a) The substance or agent includes but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, where deemed living or not; and
- b) The method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms; and
- c) The disease, substance or agent can cause or threaten bodily injury, illness, damage to human health, human welfare or property.

limit of liability means the amount shown in the **certificate of insurance** which is the maximum amount **we** will pay for any one **claim**.

location(s) means the place(s) where you carry out **your operations** as stated in the **certificate of insurance**.

medical practitioner means an individual who:

- is defined as a Medical Practitioner under the National Law or regulations made under the National Law; and
- is registered under the National Law to practice that profession.

National Law means the Health Practitioner Regulation National Law established under the Health Practitioner Regulation National Law Act 2009 (as amended or replaced) or equivalent legislation enacted in any state or territory of Australia.

occurrence means an event or series of events, including continuous or repeated exposure to substantially the same general conditions, which results in **personal injury** or **property damage** or **advertising injury** neither expected nor intended from **your** standpoint. All **personal injury** or **property damage** attributable to one source or original cause shall be deemed to be the result of one occurrence. All **advertising injury** arising out of the same injurious material or act, regardless of the frequency or repetition thereof, the number and kind of media used or the number of claimants, shall be deemed to be the result of one **occurrence**.

official means any past, present or future director, trustee, office bearer, executive, **committee** member or manager of **yours** or other person elected by **you** to represent **your** organisation and act on behalf of **your** governing body in directing, managing or supervising **your operations**. **Official** does not include a liquidator, external auditor, receiver, receiver and manager, **official** manager, administrator, registrar, trustee or person administering a compromise or scheme of arrangement of the operations or any **employee** of such person.

operations means the **operations**, activities or services specified in the **certificate of insurance** and includes:

- work undertaken for **your** benefit or the benefit of any organisation or entity specified in the definition of you, by **your** employees, volunteers or **officials**;
- the organisation by **you** of working bees;

- the provision by **you** or on **your** behalf of fire and security services maintained only for the protection of **your locations** and property belonging to **you** or for which you are responsible;
- the provision by **you** of catering and first aid services for **your officials, employees, volunteers**, residents in **your** care and/or visitors;
- any activities involving parents or residents **committees** and/or similar support groups for **your** benefit;
- the ownership and/or occupation of **location(s)** used solely in connection with the activities and services specified in the **certificate of insurance**;
- the repair or maintenance of commercial **location(s)** belonging to **you** or for which **you** are responsible;
- any activities or services **we** have specifically agreed in writing.

Out-of-home-care (OoHC) means a temporary, medium or long-term living arrangement for individuals unable live in their own home for whatever reason. Out-of-home-care does not mean licensed residential aged care or retirement living facilities.

penalty shall mean any monetary sum payable by **you** and required by an order of a court of competent jurisdiction, to any regulatory authority pursuant to any Act of Parliament but excluding:

- any amounts payable as **compensation**;
- any compliance, remedial, reparation or restitution costs;
- any amounts payable for income tax, customs duties, excise duty, stamp duty, sales tax or any other State or Federal tax or duty;
- any exemplary or punitive damages;
- liabilities that are not insurable at law;
- any legal and other costs directly attributed to the penalties levied on **you**; and
- any consequential or economic loss.

period of insurance means the time and date cover under this **policy** starts to the time and date cover under this **policy** expires as shown in the **certificate of insurance**.

personal injury means:

- bodily injury (which expression includes death, disease or illness), disability, shock, fright, mental anguish or mental injury);
- assault or battery committed by **you** or at **your** direction but only when reasonably necessary for the purpose of preventing or eliminating danger to persons or property;
- the publication or utterance of defamatory or disparaging material, after the commencement of this **policy**;
- wrongful entry upon, wrongful eviction from or other invasion of right to private occupancy of property;
- invasion of privacy;
- false arrest, wrongful detention, false imprisonment, malicious prosecution or humiliation.

policy means this contract of insurance entered into between **you** and **us**.

pollutants means the discharge, dispersal, release or escape of any solid, liquid, gaseous or thermal irritant or contaminant of any type whatsoever including but not limited to smoke, vapour, soot, acids, alkalis, chemicals, fumes, radioactivity from nuclear material or any other toxic or harmful waste (waste includes material to be recycled, reconditioned or reclaimed).

The Policy: General Public & Products Liability Insurance

product(s) means anything (after it has ceased to be in **your** physical custody or control) which is or is deemed by law to have been manufactured, constructed, grown, extracted, produced, processed, assembled, altered, imported or exported, sold, supplied, distributed, installed, erected, serviced, repaired, or treated by **you** in the course of **your operations** (including **your** predecessors in the **operations** for which **you** are responsible) and includes:

- the labels, packaging and containers of any product;
- the design, formula or specification of any product;
- directions, markings, instructions, warnings or advice given or omitted to be given in connection with any product.

property damage means:

- physical loss of or damage to tangible property including loss of use resulting therefrom;
- loss of use of tangible property which has not been damaged or destroyed where such loss of use is caused by an **occurrence** not excluded by the **policy**, happening during the **period of insurance**.

Registered Health Professional means a person who:

- a) is defined as a registered health professional under the **National Law** or regulations made under **National Law**; and
- b) is registered under **National Law** to practice that profession.

senior counsel means a barrister in active practice who is entitled to use the post-nominal's Q.C. or S.C. in any one or more superior courts in Australia or New Zealand.

sexual abuse means any assault or abuse of a sexual nature, sexual molestation, indecent exposure, sexual harassment or intimidation, whether such act is the subject of criminal investigation or not.

subsidiary means any organisation or other incorporated entity which by law is either directly or indirectly under **your** control and over which **you** exercise active management and whose accounts are consolidated with **your** accounts in accordance with the relevant accounting standard.

terrorism act means any act, or preparation in respect of action, or threat of action designed to influence the government de jure or de facto of any nation or any political division of that nation, or in pursuit of political, religious, ideological, ethnic or similar purposes or reasons to intimidate the public or a section of the public of any nation, by any person or groups of persons whether acting alone or on behalf of or in connection with any organisation or government de jure or de facto, and which:

- involves force or violence against one or more persons, or threat thereof; or
- involves damage to property or injuries to persons; or
- endangers life of persons other than that of the person committing the action; or
- creates a risk to health or safety of the public or a section of the public; or
- is designed to interfere with or disrupt an electronic or computer system.

tool of trade means in the case of a **vehicle** fitted with an item of mechanical, hydraulic and/or pneumatic plant, use of the plant for the purpose for which the item was designed, devised or constructed and not being use of the **vehicle** solely as a mode of conveyance.

vehicle means any type of machine on wheels or on self laid tracks including trains made or intended to be propelled other than by manual or animal power and any trailer intended to be drawn by such machine. **Vehicle** does not mean mowers, garden implements and mobility aids.

volunteer means any person who is engaged by **you** to work or to provide services to **you** or on **your** behalf for **your** benefit in the carrying out of **your operations** and who receives no remuneration or **compensation** in money or any other benefit for carrying out their duties for **you**.

watercraft means any vessel, craft or thing made or intended to float on or in or travel on or through water.

we, us, our means Ansvr Insurance Limited ABN 21 007 216 506 AFS Licence No 237826.

wrongful act means any actual or alleged breach of duty, breach of trust, neglect, error, misstatement, misleading statement, failure to act, breach of warranty of authority or other act wrongly committed or attempted by you in the discharge of **your** duties or any liability asserted against **you** while acting in the course of **your** duties in **your** individual or collective capacities.

you, your, yours means:

1. the persons, entities or organisations named as the insured in the **certificate of insurance**
2. all **subsidiaries** of the **insured** designated in 1, both existing at the commencement date of the **period of insurance** and disclosed to us at the time of entering into the **policy**;
3. any new **subsidiary** of the **insured** designated in 1 above acquired or created by you during the **period of insurance** through consolidation, merger or purchase of its assets or shares or in respect of which **you** assume effective control during the **period of insurance** provided:
 - 3.1 such company, organisation or entity is carrying on substantially the same **operations** as the **insured** designated in 1 above;
 - 3.2 such acquisition or assumption of control increasing the assets under management of the **insured** designated in 1 above by more than 10% is reported to **us** within 90 days after it is effected; and
 - 3.3 **we** confirm continuation of cover for such new **subsidiary** company, organisation or entity by endorsement of this **policy**.
4. the **officials, employees** and **volunteers** of the **insured** designated in 1, 2 or 3 above but only whilst acting within the scope of their duties in such capacity;
5. any **official**, member or **volunteer** of:
 - 5.1 **social** and **sporting clubs**;
 - 5.2 canteen and welfare **organisations**;
 - 5.3 **first aid**, fire and **security services**;
 - 5.4 **residents associations**; or
 - 5.5 **committee**,which is incidental to your **operations**, formed with the consent of and operating under the control and supervision of the **insured** designated in 1, 2 or 3 above but only whilst such **official**, member or **volunteer** is performing duties or activities in connection with such clubs, organisations, services, **committees** or associations.

you, your, yours means: (continued)

6. every principal in respect of the liability of such principal arising out of the performance of the **insured** designated in 1, 2, or 3 of this clause of any contract or agreement for the performance of work for such principal, but limited to the scope of the work required by the contract or agreement and subject always to the extent of coverage and provided by this **policy**.
7. any permanent resident of an aged care facility owned or managed by an **insured** designated in 1,2 or 3 above, but only if they do not have a separate insurance policy covering their liability for any **personal injury** or **property damage** caused by them other than fire damage to the aged care facilities.
8. the **committee** and members for the time being of an unincorporated association named in the **certificate of insurance**.

Conditions applicable to the policy

The following conditions apply to this **policy**.

ADDITIONAL PARTIES

Where this **policy** insures more than one party, legal entity or person, it shall apply to each party in the same manner as if a separate **policy** had been issued to each of them, provided that, in so doing, **our limit of liability** or the **sum insured** shown in the **certificate of insurance** in respect of any one event or **claim** (and any **aggregate limit of liability** that may be applicable) for the **period of insurance** shall not be increased.

Any:

- failure by one party to comply with the duty of disclosure under Section 21 of the Insurance Contracts Act 1984 (Cth), which is set out in the Product Disclosure Statement; or
- failure by one party to comply with any obligation under this **policy**; or
- misrepresentation by one party to **us** before this **policy** commences; or
- dishonest, fraudulent, criminal or malicious conduct by one party,

shall not prejudice the right of the remaining party or parties to indemnity under this **policy** provided that such remaining party or parties did not have prior knowledge of any such failure, non-compliance, misrepresentation and/or conduct and shall, as soon as practicable after becoming aware of any such failure, non-compliance, misrepresentation and/or conduct advise **us** in writing of all relevant circumstances.

We agree to waive all rights of subrogation or action which we may be entitled to against any party to whom cover under this **policy** extends.

ADJUSTMENT OF PREMIUM

Where cover under any section of this **policy** is arranged on an adjustable basis, **you** must keep accurate records and make declarations to **us** so that the necessary adjustment of premium may be applied, subject to **us** retaining **our** minimum premium.

ALLOCATION OF COSTS

In the event of a liability **claim** for which the **limit of liability** under this **policy** is insufficient or which is only partly covered by this **policy**, **we** will use our best efforts to ensure a fair and proper allocation of the **claim** and **defence costs** between insured and uninsured portions.

AUTHORISATION CLAUSE

The person(s) authorised to accept this **policy** of insurance on behalf of **you** and **your officials** and other persons or entities insured by this **policy**, agrees to act on their behalf with respect to the giving and receiving of any notice of cancellation, the payment of premiums, the receiving of any return premiums that may become due and the acceptance of endorsements or other notices.

The Policy: General Public & Products Liability Insurance

CANCELLATION

You may cancel this **policy** at any time by notifying **us** in writing. **You** may be required to pay a cancellation fee if **you** cancel this **policy** mid-term, unless cancellation occurs within 21 days of its commencement.

We can cancel this **policy** in accordance with the Insurance Contracts Act 1984 (Cth). **We** will be entitled to retain premium for the period during which this **policy** has been in force.

We may also retain any government taxes or duties **we** cannot recover.

In the event that **you** have made a **claim** under this **policy** and **we** have paid or agreed to pay any part of the **claim** under this **policy**, no premium will be refunded

CHANGES

You must tell **us** as soon as reasonably practicable of **you** becoming aware of any changes to **your operations** or **products** which significantly or materially affect the risk insured by this **policy** (including the unoccupancy of any building used in connection with **your operations** for more than 60 consecutive days).

We will advise **you** in writing if **we** agree to accept the material changes based on **our** business guidelines and **you** must agree to pay any additional premium **we** may require.

If **you** do not tell **us** of any material changes, or if **we** do not agree to accept the material changes, or if **you** do not pay **us** any additional premium **we** require, then in all such cases, **we** will not be liable to indemnify **you** for any liability to pay **compensation**, caused by or contributed to by the material changes.

DEFENCE COSTS

We agree that in relation to any **claim** for which indemnity may be available under this **policy**,

- where indemnity has been confirmed in writing by us, based on **our** assessment of the **claim** or the findings from an independent review **we** may reasonably require, **we** will meet the **defence costs** as they are incurred;
- where indemnity has been confirmed in writing by **us we**, after taking into consideration **your** interest and preference, retain the right to take over and conduct the defence and settlement of the **claim**;
- where **we** have not confirmed indemnity and **we** elect to take over and conduct the defence or settlement of any **claim** while reserving **our** rights on indemnity under this **policy**, **we** will pay reasonable **defence costs** to which **we** have consented as they are incurred;
- where **we** have not confirmed indemnity and **we** elect not to take over conduct of the defence or settlement of any **claim**, **we** will pay reasonable **defence costs** which have been incurred at **our** direction.

Provided always that advancement of **defence costs** is at **our** discretion after taking into consideration **your** interest and preference, and

- in the event that the **claim** is withdrawn or that indemnity under this **policy** is subsequently withdrawn or denied, **we** shall cease to advance **defence costs**; and
- **we** reserve the right to recover any **defence costs** paid by **us** under this **policy** from **you** or the insured person severally according to the respective interests, in the event and to the

extent that it is subsequently established by judgment or other final adjudication, that there was no entitlement to indemnity under this **policy**.

ESTATE AND LEGAL REPRESENTATIVES

This **policy** will provide cover for the estate or legal representatives of any natural person insured under this **policy** in the event of their death or legal incapacity, to the extent to which such person would have been entitled to indemnity under this **policy** had such death or legal incapacity not occurred and provided always that such estate and legal representatives shall observe and be subject to all the terms of this **policy** so far as they can apply.

EXCESS

The **excess** payable by **you** in respect of each and every **claim** under this **policy** is shown in the **certificate of insurance** or any endorsement. The **excess** is the amount payable by **you** towards the cost of any covered **claim** for indemnity under this **policy**. It does not form part of any **limit of liability**.

The **excess** also applies to any amount expended by **us** for **defence costs**.

Additional **excesses** may be payable for the following types of **claims** as detail in the **certificate of insurance**.

- **personal injury claims** for contractors/subcontractors
- **personal injury claims** for volunteers
- others as applied by **us**.

GOODS AND SERVICES TAX

You must inform **us** of the extent to which **you** are entitled to an Input Tax Credit (ITC) for the premium each time that a **claim** is made under this **policy**. No payment will be made to **you** for any GST liability that **you** may acquire on the settlement of a **claim** if **you** have not informed **us** of **your** entitlement or correct entitlement to an ITC.

Notwithstanding anything contained in this **policy**, **our** liability in respect of a **claim** under this **policy** will be calculated taking into account any Input Tax Credit (ITC) to which **you** are entitled for any acquisition relevant to a **claim**, or to which **you** would have been entitled if **you** were to have made the relevant acquisition.

If the **limit of liability** is not sufficient to cover **your** loss, **we** will only pay GST (less any relevant ITC) that relates to **our** proportion of **your** loss. **We** will pay the GST amount in addition to the **limit of liability**, sub **limit of liability** or any **sum insured**.

For the purposes of this General condition, 'GST', 'ITC', 'acquisition' and 'supply' have the meaning given in the A New Tax System (Goods and Services Tax) Act 1999 (as amended or replaced).

HEADINGS

In this **policy**, unless the context otherwise requires, headings are merely descriptive and not to aid interpretation.

GOVERNING LAW AND JURISDICTION

This insurance **policy** shall be governed by and construed in accordance with the laws of the Commonwealth of Australia and the State or Territory where the policy was issued. Any disputes shall be exclusively subject to determination by the courts of that State or Territory or of the Commonwealth of Australia.

The Policy: General Public & Products Liability Insurance

MONTHLY INSTALMENTS

You may pay **your** premium by monthly instalments direct from a financial institution or from **your** credit card. **You** should note that this may incur an additional cost. However, if any monthly instalment is dishonoured by **your** financial institution this **policy** may not operate. **We** may refuse to pay a **claim** in whole or in part if, at the date of a loss or **claim**, any monthly instalment has remained unpaid for at least 14 days, unless **we** have agreed otherwise in writing.

If **we** settle **your claim** by paying the full **limit of liability** of this **policy**, **we** will deduct any outstanding instalments from the amount **we** pay on **your** behalf.

Should the financial institution holding **your** account return or dishonour a direct debit payment due to lack of funds in **your** account, **we** will charge **you** for any direct or indirect costs which **we** incur arising from the payment being returned or dishonoured.

NON ACCUMULATION

Where a party insured under this **policy** is also entitled to indemnity under another insurance **policy** issued by **us**, the respective limits of liability of the policies shall not be increased by virtue of the existence of such other insurances and, in the event of a **claim** arising, **our** maximum **limit of liability** shall be equivalent to the highest **limit of liability** under the respective policies.

PRECAUTIONS BY YOU

You are required to take reasonable and practicable:

- a) measures to ensure that **your location(s)**, not being used or occupied for extended periods of time, are maintained in a reasonable condition of upkeep;
- b) precautions to prevent loss, damage or injury to third parties;
- c) measures to comply with all statutory obligations, regulations and safety requirements imposed by any authority;
- d) actions at **your** own expense to trace, recall or modify any of **your products** containing any defect or efficiency of which **you** have knowledge or have reason to suspect, including any such **products** subject to government or statutory ban.

SANCTIONS

We shall not be required to perform any transaction to pay any **claim** or provide any benefit hereunder to the extent that the execution of such transaction would contravene any sanction, prohibition or restriction applicable to **Us** under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, New Zealand, United States of America, European Union or United Kingdom. This clause shall not in any way limit our ongoing liability to pay such a claim or provide such benefit, if and when such sanction, prohibition or restriction is lifted and/or altered and the transaction may be performed without contravention of same.

SERVICE OF LEGAL PROCESS

You may effect service of any legal process on **us** in connection with this **policy** by delivering that process by hand or by post to the address for service stated in the **certificate of insurance** and such service shall be deemed to be personal service upon **us**.

THIRD PARTY INTERESTS

You cannot transfer interests in this **policy** without **our** written consent.

All persons entitled to any benefit under this **policy** are bound by the terms of this **policy**.

We insure those interests **you** notify to **us** when **we** issue cover or which are notified to **us** during the currency of this **policy** and which **we** agree to insure or which are imposed by law.

Claims conditions applicable to this policy

The following conditions (**claims** conditions) apply to all sections of this **policy**.

YOUR RESPONSIBILITY WHEN MAKING A CLAIM

Following any event which results in **personal injury, property damage** or **advertising injury**, and which may or is likely to give rise to a **claim** under this **policy**, it is **your** responsibility to advise **us** by telephone, email, internet, letter or in person as soon as reasonably possible and promptly provide any information **we** request.

A **claim** form may be sent to **you** to provide the information **we** may require. **You** must complete and return this form as soon as reasonably practicable. Alternatively, **we** may appoint a loss adjuster, lawyer or investigator to make enquiries on **our** behalf and **you** must provide reasonable cooperation with any such appointee.

LETTERS OF DEMAND, OTHER PROCEEDINGS

You must as soon as reasonably practicable:

- a) forward to **us** every letter of demand, writ, summons, or legal process of any description upon receipt or service thereof; and
- a) inform **us** in writing of any prosecution, inquest or fatal accident inquiry of which **you** are given notice.

You are required at **your** expense:

- to take all reasonable steps to prevent or minimise any **personal injury, property damage, or advertising injury** or from any other liability to pay **compensation** covered by this **policy** and to prevent further **claims** arising out of the same or similar conditions;
- to use **your** reasonable endeavours to preserve and make available for **our** testing and inspection any of **your** property, **products**, appliances, plant, machines, equipment, computers, files, notes, memoranda, or other documents or any other things which might prove necessary or useful by way of evidence in any way connected with any **claim**; and
- so far as may be reasonably practicable, with due regard to safety, to permit no alteration or repair to any building, fencing, machinery, furnishings, fittings, appliances or plant without **our** consent. Such consent shall not be unreasonably withheld.

SETTLEMENT OF CLAIMS

We may take legal action in **your** name against any person, other than any person entitled to cover under this **policy**, to recover any payment which **we** have made or may make to **you** or on **your** behalf under this **policy** whether or not **we** have fully indemnified **you** for the loss or damage which gave rise to the **claim**. **We** will be entitled to conduct and settle any **claim** brought in **your** name. **You** must give **us** all information and assistance that **we** may require in conducting or settling any such **claim**.

We shall be entitled to attend any inquest or fatal accident inquiry in respect of which there may arise any **claim** under this **policy**.

If **you** refuse to consent to any settlement recommended by **us** and elect to contest or continue any legal proceedings in connection therewith, **our** liability for the **claim** shall not exceed the amount for which the **claim** could have been settled, less the applicable **excess**, plus costs and expenses incurred with **our** prior consent up to the date of such refusal.

If at the time any **claim** arises under this **policy**, there is other insurance in force covering the same liability, **you** must promptly notify **us** of the full details of such other insurance, including the identity of the insurer and the **policy** number, and such further information as **we** may reasonably require.

In the event of a dispute between **us** and you, or between **us** and any **official** about whether legal proceedings should be contested, a **senior counsel** (mutually agreed upon by **us** and **you** or the **official** or, in default of such agreement, selected by the chairperson or president of the local Bar Council) will be retained to advise on whether such proceedings should be contested. In formulating his or her advice, **senior counsel** shall take into consideration the economics of the matter, having regard to the damages and costs which are likely to be recovered by the plaintiff, the likely **defence costs** and the prospects of **you** or the **official** successfully defending the action.

The costs of such **senior counsel's** opinion shall, for the purpose of this section, be regarded as part of the **defence costs**. In the event that counsel advises that, having regard to all the circumstances, the matter should not be contested but settled within certain limits which, in **senior counsel's** opinion, are reasonable, then **you** or the **official** shall not object to any such settlement and shall co-operate with **us** to effect such settlement in accordance with this **policy**.

FRAUDULENT CLAIMS

As a protection for all insurance policyholders, **we** will take legal action against any person who makes a fraudulent **claim**.

Coverage: General Public & Products Liability Insurance

WHAT IS COVERED

We will cover you against your legal liability to pay **compensation** in respect of:

1. **personal injury**; and/or
2. **property damage**; and/or
3. **advertising injury**,

happening within the **geographic limits** and caused by an **occurrence** in connection with **your operations** or **your products** during the **period of insurance**.

The costs of any first aid rendered to persons who suffer **personal injury**, at the time of an **occurrence** will also be covered

WHAT IS NOT COVERED

We will not cover you under this **policy**, including under any Automatic Extension or Optional Extension, for any **liability to pay compensation** directly or indirectly caused by or contributed to by or resulting from or arising out of or in connection with:

1. Aircraft

- 1.1 the ownership, possession, manufacture, maintenance, repair, operation or use by **you** of any **aircraft**;
- 1.2 the operation of any **aircraft** landing pad or strip, airfield or airport;
- 1.3 the use of **your products** with **your** knowledge:
 - 1.3.1 as **aircraft** component parts used for maintaining an **aircraft** in flight or moving upon the ground;
 - 1.3.2 for incorporation into the hull, controls or machinery of any **aircraft**;
- 1.4 the fuelling or refuelling of any **aircraft** by **you** or on **your** behalf.

2. Advertising Injury

advertising injury caused by or resulting from:

- 2.1 any statements or publication, including those which are defamatory or malicious, made by **you** or at **your** direction with knowledge of the falsity thereof;
- 2.2 any mistake in the advertised price of **your products** or services;
- 2.3 any failure of **your products** or services to conform with advertised or represented performance, quality, fitness or durability;
- 2.4 any incorrect description of **your products** or services;
- 2.5 any deliberate breach of copyright, infringement of any trademark, service mark, or trade name on any of **your products** or services, including any passing off of **your products** or services as those of a third party;
- 2.6 any conduct, activity or failure to act by any insured organisation or entity whose principal business is advertising, broadcasting, publishing or telecasting;
- 2.7 any breach of contract, but this exclusion shall not apply to misappropriation of advertising ideas under an implied contractual term.

3. Asbestos

asbestos in whatever form or quantity but this exclusion shall not apply to any claim for **personal injury** or **property damage** which is unrelated to the inherently hazardous nature of **asbestos**.

WHAT IS NOT COVERED (continued)

We will not cover **you** under this **policy** for any liability to pay **compensation** directly or indirectly caused by or contributed to by or resulting from or arising out of or in connection with:

4. Building Demolitions or Construction Work

demolition or construction work (including additions or alterations to or erection of buildings), except demolition, construction, alterations and additions not exceeding 12 metres in height and/or not exceeding \$500,000 or any other such amount specified in the **certificate of insurance** for the total cost of the job or project.

5. Contractual Liability

- 5.1 any liability or obligation assumed by **you** under any contract, warranty or agreement unless such liability or obligation;
- a) would have attached to **you** in the absence of such contract, warranty or agreement;
 - b) arises under any written rental, lease or hiring agreements of real or personal property, other than with respect to any term or condition contained in such rental, lease or hiring agreement that requires **you** to insure such property;
 - c) arises under a warranty of fitness of **your products** implied by law;
 - d) arises under any written contract with any authority or entity responsible for the supply of electricity, fuel, gas, natural gas, air, 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;
 - e) arises under any contract, warranty or agreement to indemnify or not to seek contribution, recovery or indemnity from a Statutory Authority, Government Agency or Government Department, provided the agreement relates to the provision of goods, services, facilities and/or funding relating to **your operations**;
- 5.2 any liability or obligation assumed by **you** under any contract, warranty or agreement to indemnify or not to seek contribution, recovery or indemnity from a Statutory Authority, Government Agency or Government Department irrespective of any negligent acts, negligent failure to act or negligent defaults of the third party except where cover is provided under Optional Extension 5 of this **policy** and **you** paid any additional premium;
- 5.3 any liability or obligation assumed by **you** under any other contract, warranty or agreement not mentioned in 5.1e above unless specified in the **certificate of insurance** as having been agreed by **us**.

6. Employer's Liability and Employment Practices

- 6.1 any personal injury to any **employee** in respect of which **you**, or any other entity that falls within the definition of **you**, are or would be entitled to indemnity under any policy of insurance, fund, scheme or self-insurance pursuant to or required by any legislation relating to workers compensation or accident compensation whether or not such policy, fund, scheme or self-insurance has been effected;
- 6.2 any liability imposed by the provisions of any industrial award or agreement or determination or any contract of employment or workplace agreement where such liability would not have been imposed in the absence of such industrial award or agreement or determination or contract of employment or workplace agreement;
- 6.3 any mental anguish suffered by any **employee** arising out of or in the course of his/her employment by **you**;
- 6.4 any **personal injury** arising out of the harassment, libel, slander, defamation or humiliation of, victimisation of, or **discrimination** against, any **employee** whilst in **your** employment;
- 6.5 the hiring, promotion, alleged wrongful or unfair dismissal, misleading representation, or advertising, demotion of, or **discrimination** against an **employee**.

7. Exclusion for Foster Care and Other Out-of-home Care Programs

Physical or sexual abuse or general neglect or denial of opportunity regarding the physical, emotional, mental and educational development of any person in your **foster care** or other **out-of-home care programs** by whatever name they may be known.

8. Exports to and Goods Manufactured in the United States of America and/or Canada your products if they are:

- 8.1 manufactured, constructed, installed, erected, assembled, maintained, amended, enhanced, altered or otherwise processed, serviced, repaired or treated by you in the United States of America and/or Canada; or
- 8.2 sold, supplied or distributed in the United States of America and/or Canada;
- provided that exclusion 8.2 shall not apply to any **claims** in connection with **your products** exported to the United States of America and/or Canada without **your** knowledge

WHAT IS NOT COVERED (continued)

We will not cover **you** under this **policy** for any liability to pay **compensation** directly or indirectly caused by or contributed to by or resulting from or arising out of or in connection with:

9. Faulty Workmanship

- 9.1 the performing, completing, correcting, modification, repairing, re-doing, replacing, reinstallation or improving of any work or service undertaken by **you** or on **your** behalf. This exclusion shall not apply to liability to pay **compensation** for damage to other property resulting from such work or service;
- 9.2 the adjustment, disposal, repair, reconditioning, removal or replacement of **your products** or in making any refund on the price paid for any of **your products**.

10. Fines and Penalties

any fines, penalties, punitive, exemplary, aggravated, liquidated or multiplication of compensatory damages, taxes, levies, imposts or duties imposed by a court of law or under any statute, regulation or other legislation except to the extent that cover is provided under Automatic Extension 2 of this **policy**.

11. Geographic Limits

- 11.1 any **claim** made and/or legal action or proceeding instituted within the United States of America and/or Canada or any other territory coming within the jurisdiction of the courts of the United States of America and/or Canada;
- 11.2 any **claim** made and/or legal action or proceeding to which the laws of the United States of America and/or Canada apply;
- 11.3 any **claim** made and/or legal action or proceeding instigated within any country, state or territory outside Australia that require insurance to be arranged or secured with an insurer or organisation licensed in that country, state or territory to grant such insurance.

Provided that exclusion 9.1 and 9.2 shall not apply to any **claim(s)** in connection with **your products** exported to the United States of America and/or Canada without **your** knowledge.

Provided that these exclusions 9.1, 9.2 and 9.3 shall not apply to such **claim** and/or legal action or proceeding arising from the temporary presence outside Australia of any person who is not performing any manual or supervisory work whatsoever whilst in the United States of America and/or Canada or any other territory coming within the jurisdiction of the courts of the United States of America and/or Canada.

12. High Risk Activities

- 12.1 any of **your operations** or any other activities organised by **you** which involve any of the following: motor races, motor rallies, motor speed tests, canyoning, caving, rifle/firearms, shooting, abseiling, hang gliding, parachuting, para gliding, white water canoeing/kayaking/rafting (above class 2 rapids), scuba diving, dune buggies, vertical and horizontal bungee jumping, hot air ballooning, gladiator games, unsupported rock climbing, go karts, motocross, martial arts or boxing activities.

Provided that this exclusion 10.1 shall not apply to such of the above activities that **we** have agreed by endorsement to this **policy** to cover subject always to the terms and conditions of the endorsement and the terms, conditions and exclusions of this **policy** and to the **limit of liability** specified in the **certificate of insurance**.

- 12.2 any of **your operations** or any other activities organised by **you** which involve the use of mechanical amusement devices or rides involving animals or fireworks.

Provided this exclusion 10.2 shall not apply to **your** vicarious liability arising from the hire and use of such devices or animals from other parties or engagement of third party pyrotechnicians that **you** have obtained certificates of insurance confirming such parties hold valid liability insurance policies covering them for a minimum of \$20,000,000 any one **occurrence**.

Provided this exclusion 10.2 shall not apply to model railways used for amusement rides or coin operated amusement rides that are fitted to the ground surface, operate at low speed, are designed for young children and used under adult supervision.

WHAT IS NOT COVERED (continued)

We will not cover **you** under this **policy** for any liability to pay **compensation** directly or indirectly caused by or contributed to by or resulting from or arising out of or in connection with:

13. High Hazard Products

any of **your products** that are:

- 13.1 veterinary **products** which are required to be prescribed and administered by a qualified veterinarian;
- 13.2 fire works, ammunition, fuses, cartridges, gun powder, nitroglycerin or any explosives other than the sale or supply of fertiliser, fuel, or ammonium nitrate provided it is incidental to **your** main operation;
- 13.3 medicines which are required to be prescribed by a registered **medical practitioner**;
- 13.4 herbicides, insecticides, defoliants or stock feed;
- 13.5 tobacco;
- 13.6 blood and/or blood components as defined within the Therapeutic Goods Act 1989 (Cth);
- 13.7 second-hand electrical goods unless appropriately tested and certified as complying with any applicable legislation, regulations or standards.

14. High Hazard Operations

any of **your operations** that involve:

- 14.1 the manufacture, storage, filling, breaking down or transport of fireworks, ammunition, fuses, cartridges, gun powder, nitroglycerine or any explosives unless purely incidental to **your** main **operations**;
- 14.2 the manufacture, storage, filling, breaking down or transport of gases and/or air under pressure in containers, other than the storage and transport of:
 - butane or other cooking gases when contained in low pressure containers; and
 - medical gases used in health care facilities or by organizations that provide assisted living care subject to the storage and transport of medical gases being compliant with Australian safety standards.
- 14.3 the manufacture, importing or exporting of **vehicles**.

15. Information Technology

- 15.1 **your** use or design of computer systems or programs but this exclusion shall not apply to liability to pay **compensation** arising out of:
 - a) **your** normal everyday use of the internet for email, intranet and associated activity;
 - b) any material on **your** website in support of **your products** or services;
- 15.2 any damage to any computer, **electronic data**, programs or storage media involving the use or provision by **you** or on **your** behalf of:
 - 15.1 any computer hardware or software;
 - 15.2 any computer or telecommunications services;
 - 15.3 any computer hardware or software of any third party, whether authorised or unauthorised, including any damage caused by any **cyber-attack**

16 Infectious Diseases

- 16.1 Highly pathogenic avian influenza in humans; or
- 16.2 Any disease(s) determined to be a listed human disease pursuant to subsection 42(1) of the Biosecurity Act 2015 (Cth), or any subsequent amendment, replacement or successor legislation of the Commonwealth of Australia, including delegated legislation; or
- 16.3 Any mutation of the diseases described in 16.1 and 16.2 inclusive.
Including any fear or threat thereof (whether actual or perceived) or action taken by a competent public authority in controlling, preventing or suppressing such disease

WHAT IS NOT COVERED (continued)

We will not cover **you** under this **policy** for any liability to pay **compensation** directly or indirectly caused by or contributed to by or resulting from or arising out of or in connection with:

17. Intentional Acts, Improper Benefit

- 17.1 any intentional or wilful act or failure to act, or any fraudulent or dishonest act by **you, your officials, employees** and volunteers except as where specifically provided for; or
 - 17.2 any **official** having improperly benefited from securities transactions as a result of information that was not available to other sellers and/or purchasers of such securities; or
 - 17.3 any **official** having gained any personal advantage to which he/she was not legally entitled;
- provided this exclusion shall only apply to the extent that the **officials** relevant conduct has been established by a judgment or other final adjudication, and the act was conducted with **your** knowledge, approval and consent.

18. Loss of Use

Loss of use of tangible property which has not been physically damaged or destroyed resulting from:

- 18.1 a delay in or lack of performance by **you** or on **your** behalf of any contract or agreement;
 - 18.2 the failure of **your products** to meet the level of performance, quality, fitness or durability expressly or impliedly warranted or represented by **you**;
- provided that this exclusion 18.2 shall not apply to the loss of use of other tangible property resulting from the sudden, unexpected and unintended physical damage to or destruction of **your products** after such **products** have been put to use by any person or organisation other than **you**.

19. Nuclear

- 19.1 ionising radiations or contamination by radioactivity from any nuclear waste or from the combustion of nuclear fuel. For the purposes of this exclusion only, combustion shall include any self-sustaining process of nuclear fission;
- 19.2 nuclear weapons materials.

20. Pollution

- 20.1 the discharge, dispersal, release, seepage, migration or escape of pollutants into or upon land, the atmosphere, or any water course or body of water;
 - 20.2 the removal, nullification or cleaning up of **pollutants**;
 - 20.3 the prevention of the escape of **pollutants**.
- provided that these exclusions shall not apply to liability to pay **compensation** which arises from a sudden, identifiable, unintended and unexpected event referred to in 18.1, 18.2 or 18.3 which takes place in its entirety at a specific time and place within one **period of insurance** outside the United States of America and/or Canada.

21. Product Defect

property damage to **your products** if the damage is directly or indirectly caused by or contributed to by or resulting from or arising out of or in connection with:

- 21.1 any defect contained within **your products**;
- 21.2 **your products'** harmful nature or unsuitability for intended purpose;
- 21.3 **your products'** inherent ineffectiveness;

provided that this Exclusion shall not apply to any resultant damage to third party goods caused by **your products** that are found to be defective, harmful, unsuitable or ineffective.

22. Product Recall

the withdrawal, recall, inspection, repair, replacement or loss of use of **your products** or any property of which they form a part, if such **products** or property are withdrawn from the market or from use because of any known or suspected defect, deficiency, inadequacy or dangerous conditions in them.

WHAT IS NOT COVERED (continued)

We will not cover **you** under this **policy** for any liability to pay **compensation** directly or indirectly caused by or contributed to by or resulting from or arising out of or in connection with:

23. Professional Liability

- 23.1 the rendering of or failure to render professional advice or service by any Medical Practitioner, midwife or **Registered Health Professional** who is required to have Professional Indemnity Insurance in order to be registered as defined by the **National Law** or any **claim** made against any such person;
provided that exclusion 23.1 shall not apply to **your** vicarious liability arising from the appointment or engagement of such **Medical Practitioner**, midwife or **Registered Health Professional**.
- 23.2 the rendering of or failure to render professional advice or service by **you** or any error or failure to act connected therewith, except to the extent that cover is provided under Automatic Extension 1 of this **policy**;
- 23.3 the rendering of or failure to render counselling services by **you** or by anyone appointed or authorized by **you**, or any error or failure to act connected therewith, except as provided in Automatic Extension 1 of this **policy**.

24. Property in Physical or Legal Control

any **property damage** to:

- 24.1 property owned by **you**;
- 24.2 property undergoing any process or being worked on by **you**; or;
- 24.3 property in **your** physical or legal control.

Provided that this exclusion shall not apply to **property damage** to:

- a) leased or rented **location(s)** (including fixtures and fittings) not owned by **you**;
- b) **location(s)** at which **you** are undertaking work in connection with **your operations** and the content of such **location(s)** which are in **your** physical or legal control;
- c) **vehicles** (including spare parts and accessories thereon) not belonging to or used by **you** in connection with **your operations** whilst within a car park belonging to or under **your** control, provided the car park is not used for any commercially operated carpark where a fee is charged or motor trade purposes;
- d) property belonging to any persons authorised to be on **your location(s)** for the **limit of liability** as specified in **your certificate of insurance**;
- e) any other property not mentioned in clauses a) to d) above which is in **your** physical or legal control and in which case **our limit of liability** for any one **claim** arising from any one **occurrence** and in the aggregate for all such **claims** in any one **period of insurance** will be limited to \$250,000 or any other such amount specified in **your certificate of insurance**.

25. Public Demonstrations, Rallies or Protests

property damage and/or **personal injury** caused by participants in any public demonstration rally or protest organised or attended by **you**.

26. Sexual Abuse

any actual or alleged **sexual abuse**, except where cover is provided under Optional Extension 1 of this **policy** and **you** have paid the required additional premium.

27. Specific Medical/Dental Procedures

- 27.1 the performance of any tracheostomy, provided this exclusion shall not apply to the activities associated with tracheostomy care;
- 27.2 the provision of general anaesthesia;
- 27.3 the performance or recommendation of any operation to produce sterility, unless pathologically indicated;
- 27.4 the use of drugs for weight reduction; or
- 27.5 the performance by dentists and dental surgeons of any procedure carried out under general anaesthetic.

28. Terrorism

means any **act of terrorism**, as defined herein, regardless of any other cause or event contributing concurrently or in any other sequence to the loss, or any action taken in controlling, preventing, suppressing, retaliating against, responding to or any way relating to a terrorism act.

WHAT IS NOT COVERED (continued)

We will not cover **you** under this **policy** for any liability to pay **compensation** directly or indirectly caused by or contributed to by or resulting from or arising out or in connection with:

29. Vehicles

the ownership, possession, maintenance, operation or use by **you** of any **vehicle**:

- 29.1 which is registered or required to be registered by virtue of any legislation (whether or not such registration has been effected or renewed); or
- 29.2 in respect of which compulsory statutory liability or accident **compensation** indemnity insurance is required by virtue of any legislation (whether or not such insurance has been effected or renewed or its terms and conditions complied with); provided always that these exclusions shall not apply to:
 - a) liability for **personal injury** where such compulsory statutory liability or accident **compensation** indemnity insurance scheme:
 - i) does not indemnify **you** for such liability;
 - ii) does not provide indemnity for such liability for reasons that do not involve a breach by **you** of the relevant legislation or **your** failure to lodge a claim against the particular scheme;
 - b) liability arising out of the loading or unloading of goods to or from a **vehicle**;
 - c) use of a **vehicle** as a **tool of trade**;
 - d) liability which attaches to **you** by reason of the operation or use of a **vehicle** belonging to **you** by any person without **your** consent and for which **you** have no indemnity under any other **policy** of insurance;
 - e) for **property damage** arising out of the movement by **you** of any **vehicle** not belonging to **you** which is interfering with access to or from **your** location or any site where **you** are carrying out work.

30. Watercraft

the ownership, possession, manufacture, maintenance, repair, operation or use by **you** of any **watercraft**, other than **your** liability arising out of the use of:

- 30.1 **watercraft** operated and owned by others and used by **you** for business entertainment;
- 30.2 yachts, pleasure-craft and non-motorised **watercraft** provided they do not carry passengers for hire or reward;

31. War, Confiscation

- 31.1 war, civil war, invasion, act of foreign enemy, hostilities (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power;
- 31.2 confiscation, lawful seizure, nationalisation, requisition of, or damage to, property by or under the order of any government or public or local authority (other than damage caused in the process of preventing or diminishing imminent damage covered by this **policy** to any insured property).

HOW MUCH WE WILL PAY

Limit of Liability

Except where **we** agree otherwise in writing, the cover **we** provide under this **policy** shall not exceed the applicable **limit of liability** shown in the **policy** or in the **certificate of insurance** or any endorsement for any one **occurrence**.

For legal liability arising out of **your** products, Automatic Extensions and Optional Extensions, the maximum **we** will pay in respect of any one **claim** or series of **claims** arising out of any one **occurrence** and in the aggregate for all such **claims** during any one **period of insurance** is the **limit of liability** specified in the **policy** or in the **certificate of insurance**.

Additional Payments

We will make the following additional payments in addition to the **limit of liability** or any sub **limit of liability** applicable under this **policy**:

1. All reasonable **defence costs** incurred with **our** prior consent even if any of the allegations of such claim or suit is groundless, false or fraudulent. Such costs may include but are not limited to:
 - 1.1 the legal costs incurred by **you** with **our** consent for representation at any Coronial Inquiry, any proceedings in any court or tribunal, any Royal Commission or Government Inquiry arising out of any alleged breach of statutory duty, or other similar judicial inquiry into circumstances relating to any **occurrence, claim** or potential **claim** which would be the subject of indemnity under this insurance.
 - 1.2 loss of salaries or wages net of taxable income because of **your** attendance at hearings or trials at **our** request, subject to such loss not be recoverable from any other source.
2. All expenses incurred by **you** for emergency first aid rendered to third parties at the time of an **occurrence** covered by this **policy**.
3. The expenses incurred by **you** associated with purchasing and/or hiring and/or erection and dismantling of hoarding, barriers, fences and any other form of temporary protection, including such protection which **you** must provide in compliance with the requirements of any Government, Local Government or other Statutory Authority required to avoid further injury or damage as a result of an **occurrence** covered by this **policy**.

Provided always that:

- where the amount required to settle a claim exceeds the **limit of liability** or applicable sub **limit of liability**, **our** liability to make the Additional payments will be limited to that proportion of the Additional payments as the **limit of liability** or sub **limit of liability** bears to the amount required to settle the **claim**;
- the additional payments made in connection with **claims** and/or actions instituted against **you** in the United States of America and/or Canada or to which the laws of the United States of America and/or Canada apply will form part of the **limit of liability** or applicable sub **limit of liability** and will not be additional to the **limit of liability** or applicable sub **limit of liability**.

Automatic Extensions

WHAT IS COVERED

1. Counselling Services

Your legal liability to pay **compensation** in respect of **personal injury** caused by any act, error or failure to act committed or alleged to have been committed during the **period of insurance** by anyone appointed or authorised by **you** to provide **counselling services** in connection with **your operations**.

This extension covers any persons appointed or authorised by **you** to provide **counselling services** separately in the same manner and to like extent as though cover under this extension had been issued in their separate names but subject always to the terms and conditions of this **policy** and **our** sub **limit of liability** not being increased.

For the purposes of this extension:

- 1.1 all causally connected or interrelated acts, errors or failure to act shall jointly constitute a single act, error or failure to act;
- 1.2 where a single act, error or failure to act gives rise to more than one **claim**, all such **claims** shall **claims** shall jointly constitute one **claim**.

NOTE: It is a condition of the cover under this extension that **you** must take all reasonable care and diligence in the selection, appointment and supervision of persons undertaking **counselling services** on **your** behalf.

WHAT IS NOT COVERED

We will not:

- pay more than \$1,000,000 (including **defence costs**) or any other such amount specified in the **certificate of insurance** for any one **claim** and in the aggregate for all **claims** in any one **period of insurance**;
- cover liability to pay **compensation** for any **claim** that is insured under any other insurance **policy** except in **excess** of the **limit of liability** under such **policy**.

2. Indemnifiable Fines and Penalties

Notwithstanding 'What is not covered 8. Fines and penalties' and on the basis that **you** do not have a Directors and Officers, Management Liability or similar contract of insurance, **we** will indemnify **you** against any **penalty** insurable at law and payable by **you** upon conviction for an offence under the Education and Care Services National Regulations (2011) arising from criminal proceedings:

- first brought against **you** during the **period of insurance**; and
- notified to **us** during the **period of insurance**; and
- which arises from a **wrongful act** committed or alleged to have been committed by you.

We will not:

- provide indemnity for any **penalty** arising out of **your** failure to comply with any lawful consent, demand, determination, notice, order, or the like issued under the Education and Care Services National Regulations (2011);
- pay more than \$100,000 (including **defence costs**) in any one **period of insurance**.

Optional Extensions

(Only applicable if the **certificate of insurance** shows **you** have selected the Optional extension and **you** have paid any additional premium)

WHAT IS COVERED

1. Sexual Abuse

This Optional Extension operates on a 'claims made and notified' basis. This means that, where this Optional Extension is selected and is shown on the **certificate of insurance**, then subject to the terms and conditions of the **policy**, **you** are covered for:

- 1.1 a **claim** first made against **you** during the **period of insurance** and notified to **us** during the **period of insurance** or the **extended reporting period**, provided that **you** were not aware at any time prior to the start of the **period of insurance** of any fact, situation, event or circumstance which could lead to a **claim** being made against **you**;
- 1.2 a **claim** first made against **you** after the **period of insurance**, provided that the facts that gave rise to the **claim** are facts **you** first became aware of during the **period of insurance** and **you** notified **us** in writing of those facts during the **period of insurance** as soon as reasonably practicable after **you** became aware of them.

The precise terms of the cover are set out below.

Specific definitions for this Optional Extension

For the purpose of this Optional Extension:

The **policy** definition of 'claim' does not apply. Instead, **claim** means a demand or assertion of a right to **compensation** made by a third party which is contained in any oral or written demand and/or legal proceeding or process claiming **compensation** against and served on **you**.

Compensation under this extension shall mean any monies payable or agreed by **us** to be paid (including damages) by judgment, award or settlement including all charges, expenses and legal costs recoverable from **you**. It does not include the costs of complying with any non-monetary relief.

extended reporting period means the 28 days from the end of the **period of insurance**.

known circumstance means any fact, situation, event or circumstance which **you** were aware of prior to the start of the **period of insurance** and which a reasonable person would have considered at any time might result in a **claim** covered by this Optional Extension 1 (but for the operation of exclusion 1 of this Optional Extension 1).

WHAT IS NOT COVERED

1. a **claim** or **claims** arising from any known circumstance;
2. a **claim** or **claims** arising from any fact, situation, event or circumstance if written notice of that fact, situation, event or circumstance has been given and accepted under any insurance **policy** that was in force before the start of the **period of insurance**;
3. any liability to pay **compensation** where:
 - a) the **sexual abuse** is committed with **your** consent or knowledge; or
 - b) the **sexual abuse** is committed by **you** against any **official** or **employee**; or
 - c) **you** or any of **your officials** knew or ought reasonably to have known that the actual or alleged perpetrator of the **sexual abuse** had previously:
 - i) committed **sexual abuse**; and/or
 - ii) been convicted of committing **sexual abuse**; and/or
 - iii) been charged with any offence relating to **sexual abuse**; and/or
 - iv) been the subject of a prior complaint in respect of **sexual abuse** while being a representative, member, **employee**, **volunteer** or service provider of **yours**, which had not been dealt with by **you** in accordance with **your client protection policy**.
 - d) **you** have engaged or appointed the actual or alleged perpetrator of the **sexual abuse** as a representative, member, **employee**, **volunteer** or service provider of **yours**, without making the investigations required under any legislation and pursuant to **your client protection policy**;
4. the amount of **compensation** to the extent it exceeds **limit of liability** for **sexual abuse** as specified in the **certificate of insurance** for any one **claim**;
5. the amount of **compensation** where the total amount of **compensation** we have already paid for all **claims** under this Optional Extension equals the **sublimit of liability** for this Optional Extension.
6. any **compensation** for **claims** arising out of **your foster care** or other **out of home care** programs by whatever name they may be known

WHAT IS COVERED

WHAT IS NOT COVERED

1. **Sexual Abuse** (continued)

The cover available under the General Public and Products Liability Insurance **policy** (set out under the heading 'What is covered') does not apply.

Instead, **we** will cover **you** against **your** legal liability to pay **compensation** as a result of any **claim** first made against **you** during the **period of insurance** and notified to **us** in writing during the **period of insurance** in respect of **personal injury** for **sexual abuse** happening within the **geographic limits** and first committed or alleged to have been committed after the retroactive date where:

1. the perpetrator of the **sexual abuse** was, at the time of perpetrating the **sexual abuse**, a representative, member, **employee, volunteer** or service provider of **yours** or a person in **your** care; and
2. **you** had in place the necessary **client protection policy** required by **us** and/or by legislation to limit or prevent such abuse.

Provided always that:

1. This extension does not provide cover to the actual perpetrator of any **sexual abuse**.
2. If one person suffers **sexual abuse** perpetrated by a representative, member, **employee, volunteer** or service provider of **yours** on more than one occasion, then:
 - a) all acts of **sexual abuse** of that person (whether or not the perpetrator of the **sexual abuse** on each occasion was the same perpetrator) are to be treated as one act of **sexual abuse**;
 - b) the date of the first act of **sexual abuse** against the person is deemed to be the date of the act of **sexual abuse**.
3. The General Exclusions applicable to the **policy** apply to this Optional Extension, except for the '**Sexual Abuse**' exclusion.

Sexual Abuse Cover Limitation

In respect of **claims** for **compensation** of **personal injury** for **sexual abuse** made by or on behalf a person who has directly suffered **sexual abuse**:

- a) The maximum amount **we** will pay under this Optional Extension for any each and every claim shall not exceed the **limit of liability** for sexual abuse shown in the **certificate of insurance**
- b) The maximum total amount **we** will pay for all **claims of sexual abuse** first committed or alleged to have been committed within the **geographic limits** during the **period of insurance** shall not exceed the **limit of liability** for **sexual abuse** shown in the **certificate of insurance**

In respect of claims for **compensation** in respect of **personal injury** for **sexual abuse** made by or on behalf a person who is not a person who has directly suffered **sexual abuse**:

- a) The maximum amount **we** will pay for any one **claim** is \$500,000;
- b) The maximum total amount **we** will pay for all **claims of sexual abuse** first committed or alleged to have been committed within the **geographic limits** during the **period of insurance** is \$500,000.

Optional Extensions (continued)

WHAT IS COVERED	WHAT IS NOT COVERED
<p>2. Replacement Wages of Stood Down Staff</p> <p>Reimbursement of additional salary/wages associated with engaging an additional staff member to replace a staff member who has been stood down whilst being investigated for allegations of sexual abuse.</p> <p>Provided that:</p> <ol style="list-style-type: none">you have selected Optional Extension Sexual Abuse of this Section and that the alleged sexual abuse is not excluded as detailed under What is not covered in Optional Extension Sexual Abuse.cover only applies to the additional wages/salary costs incurred by you whilst the investigation is taking place and whilst both employees remain on your payroll.	<ol style="list-style-type: none">any costs beyond those incurred within a three month period from the date of the commencement of the investigation;more than \$20,000 for any one claim and in the aggregate for all claims in any one period of insurance.
<p>3. Retroactive Liability (Prior Claims Made)</p> <p>We will indemnify you against your legal liability to pay compensation as a result of any claim first made against you during the period of insurance and notified to us in writing during that period of insurance in respect of:</p> <ol style="list-style-type: none">personal injury; and/orproperty damage; and/oradvertising injury; <p>happening within the geographic limits and caused as a result of an occurrence in connection with your occupation or your products during the retroactive liability period immediately preceding the inception of this policy.</p> <p>For the purpose of this Extension, the following Definitions apply:</p> <p>known circumstance means any fact, situation, event or circumstance which you were aware of prior to the start of the period of insurance and which a reasonable person would have considered at any time might result in a claim covered by this optional extension (but for the operation of exclusion 1 of this optional extension).</p> <p>retroactive liability period means the period of time from the retroactive date to the start of the period of insurance.</p>	<p>The indemnity granted by this extension shall not apply to:</p> <ol style="list-style-type: none">a claim or claims arising from any known circumstance;any event or circumstance if written notice of such has been given and accepted under any public and/or products policy the term of which had expired prior to the inception of this policy;our liability under this Retroactive Liability (Prior Claims Made) Extension shall not exceed the limit of liability as stated in your certificate of insurance under this Retroactive Liability (Prior Claims Made) Extension.
<p>4. Contractual Liability</p> <p>Legal liability assumed by you under any contract, warranty or agreement with a Statutory Authority, Government Agency or Department that you will:</p> <ol style="list-style-type: none">indemnify; and/ornot seek indemnity, recovery or contribution from; <p>the Statutory Authority, Government Agency or Department, irrespective of any negligent acts, negligent failure to act or negligent defaults of the Statutory Authority, Government Agency or Department, provided the contract, warranty or agreement relates to the provision of goods, services, facilities and/or funding relating to your operations.</p> <p>Provided this extension is subject always to the standard policy terms, conditions and exclusions.</p>	

WHAT IS COVERED	WHAT IS NOT COVERED
<p>5. Member to Member Liability</p> <p>The definition of you, your, yours is extended to indemnify all members of your organisation, your guests and visitors to your organisation in respect of claims against any of them by any other member or guest or visitor to the organisation arising in connection with the activities of the organisation.</p> <p>Provided this Extension is subject always to the standard policy terms, conditions and exclusions.</p>	
<p>6. Trauma Counselling Costs Extension</p> <p>Reimbursement of your costs to provide trauma counselling services to insured persons, employees, volunteers or members of the public who have witnessed the accidental, unexpected and unforeseen traumatic death or significant physical impairment of a person on your premises or in your care.</p> <p>Provided that:</p> <ul style="list-style-type: none">a) the trauma counselling services are deemed necessary in the reasonable opinion of your managing director or chief executive officer to prevent damage to your reputation and/or to assist with prevention of long term psychological disorders;b) the trauma counselling services are being provided by a professional Trauma Counselling Service provider, independent to the insured; andc) the trauma counselling service provider is engaged within a 30 day period immediately following the day on which the event occurred.	<p>We will not:</p> <p>pay more than \$10,000 for any one claim and in the aggregate for all claims in any one period of insurance.</p>



1300 650 540

www.ansvar.com.au

Ansvar Insurance Limited, Level 5, 1 Southbank Blvd, Southbank, VIC, 3006

ABN 21 007 216 506 AFSL 237826

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