

Community Underwriting
General Liability Insurance Policy



Community
Underwriting

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Important Information

This Policy is a legal contract between you and us. You have paid, or agreed to pay, us the Premium and we provide the cover specified in this Policy and as set out in your Schedule.

The terms, conditions and provisions of the insurance we offer you are set out in this Policy. It is important that you:

- read all of the Policy before you buy it to make sure that it gives you the protection you need;
- are aware of the limits on the cover provided and the amounts we will pay you (including any Excess that applies); and
- are aware of the definitions in your Policy. You will find definitions throughout your Policy.

You must comply with all provisions of this Policy, otherwise we may be entitled to refuse to pay a claim or reduce the amount you are entitled to receive.

The Policy is in force for the period of insurance set out in your Schedule or until cancelled.

For the limits on the cover provided:

- some of these will be stated in the Policy itself (these are our standard policy limits); and
- the remainder will be stated in your Schedule.

In some circumstances the terms and conditions of this Policy may be amended by endorsement. If your Policy is endorsed you will receive notification of the endorsement.

In issuing this Policy to you, we have relied upon the proposal form you have already completed.

About the Insurer

Calliden Insurance Limited (Calliden) (ABN 47 004 125 268, AFSL 234438) is the insurer of this Policy. Calliden specialises in manufacturing general insurance products for individuals, the SME sector and groups across metro and regional Australia. To find out more about us, visit www.calliden.com.au

About the Agent

Community Underwriting Agency Pty Ltd (ABN 60 166 234 715, AFSL 448274) (Community Underwriting) was set up by NSW Meals on Wheels Association Inc (ABN 87 418 074 604) to specifically cater for insurance to the not for profit community sector in Australia. This product is underwritten by Calliden Insurance Limited (Calliden) (ABN 47 004 125 268, AFSL 234438), the insurer. Community Underwriting acts under a binding

authority as agent for the insurer, to issue, vary and cancel policies on Calliden's behalf. In all aspects of this Policy, Community Underwriting acts as an agent for the insurer and not for you.

How to Contact Community Underwriting or Calliden

For general enquires about your Policy, your premium or if you wish to advise us of any additional information or cancel your Policy, you should contact Community Underwriting in any of the following ways:

- By telephone on 1300 427 477;
- By writing to Community Underwriting at PO Box 173, Balmain, NSW 2041;
- By fax on +61 2 9555 1886;
- By email enquiries@communityunderwriting.com.au

You may contact Calliden in any of the following ways:

- By telephone on +61 2 9551 1111;
- By fax on +61 2 9551 1155;
- By writing to Calliden Insurance Limited, PO Box 348, Milsons Point, NSW 1565;
- By email servicefeedback@calliden.com.au

If you have a claim, you can contact Calliden in any of the following ways:

- By telephone on 1300 880 037 (option 3);
- By writing to PO Box 348, Milsons Point, NSW 1565;
- By fax on +61 2 9551 1010;
- By email claims@calliden.com.au

Your Duty of Disclosure

This Policy is subject to the Insurance Contracts Act 1984. Under that Act you have a duty of disclosure.

Before you take out insurance with us, you have a duty to tell us of everything that you know, or could reasonably be expected to know, that is relevant to our decision to insure you and to the terms of that insurance. If you are not sure whether something is relevant you should inform us anyway.

You have the same duty to inform us of those matters before you renew, extend, vary, or reinstate your contract of insurance.

Your duty however does not require disclosure of matters that:

- reduce the risk;
- are common knowledge;

Important Information (cont'd)

- we know or, in the ordinary course of our business, ought to know; or
- we have indicated we do not want to know.

If you do not comply with your duty of disclosure, we may be entitled to:

- reduce our liability for any claim;
- cancel the contract;
- refuse to pay the claim; or
- avoid the contract from its beginning, if your non-disclosure was fraudulent.

Preventing Our Right of Recovery

If you have agreed not to seek compensation from another person or entity who is liable to compensate you for any loss, damage or liability which is covered by this Policy we will not cover you under this Policy for that loss, damage or liability.

Taxation Information

The amount of cover available under this Policy excludes Goods and Services Tax (GST).

If you are not registered for GST, in the event of a claim we will reimburse you the GST component in addition to the amount that we pay.

The amount that we are liable to pay under this Policy will be reduced by the amount of any input tax credit that you are or may be entitled to claim for the supply of goods or services covered by that payment.

If you are entitled to an input tax credit for the Premium you must inform us of the extent of that entitlement at or before the time you make a claim under this Policy. We will not indemnify you for any GST liability, fines or penalties that arise from or are attributable to your failure to notify us of your entitlement (or correct entitlement) to an input tax credit on the premium.

If you are liable to pay an Excess under this Policy, the amount payable will be calculated after deduction of any input tax credit that you are or may be entitled to claim on payment of the Excess.

If you are unsure about the taxation implications of this Policy, you should seek advice from your accountant or tax professional.

Privacy

Both Calliden (the insurer) and Community Underwriting (the agent) respect your privacy. Any personal information provided by you will be treated in accordance with the *Privacy Act 1988* (Cth). This privacy notification provides a summary of how Calliden and Community Underwriting treat your personal information.

Calliden and Community Underwriting collect personal information to assess your request for insurance, to administer your Policy, settle an insurance claim, provide other insurance services as requested by you, and also to notify you about other services or promotions from time to time.

If you do not provide the information requested you may breach your duty of disclosure, your application may not be capable of being accepted, or your Policy may not be able to be administered.

In order to provide its insurance services Calliden and Community Underwriting may need to disclose your personal information to third parties including, but not limited to: agents, underwriters, advisors and brokers, claims management and other service providers, claims adjusters, loss assessors and other claims investigators, lawyers, reinsurers and reinsurance brokers, and the Financial Ombudsman Service, or as required by law (for a full list see Calliden's and Community Underwriting's Privacy Policy). Calliden and Community Underwriting may also disclose your personal information overseas. Calliden and Community Underwriting will only share this information where Calliden and Community Underwriting reasonably believe it is necessary in providing the products and services requested.

Calliden's and Community Underwriting's Privacy Policies contain information about how to access and correct the personal information about you and also how to complain about a breach of privacy. If you would like additional information about privacy or would like to obtain a copy of the Privacy Policies, please contact Community Underwriting's Privacy Officer by:

Phone: +61 2 8045 2580;

Fax: +61 2 9555 1886;

Email: enquiries@communityunderwriting.com.au;

Mail: to Privacy Officer
Unit 24 Waterview Wharf, 37 Nicholson Street,
Balmain East, NSW 2041.

Important Information (cont'd)

You can download a copy of Calliden's Privacy Policy by visiting:

www.calliden.com.au/docs/PrivacyPolicy.pdf

You can also download a copy of Community Underwriting's Privacy Policy by visiting:

www.communityunderwriting.com.au

Dispute Resolution Process

If you think we have let you down in any way, or our service is not what you expect (even if through one of our representatives), please tell us so we can help. We are committed to resolving your complaint fairly.

We will address all complaints, except where specific circumstances apply, in accordance with Calliden's Complaints Handling Process. This process is compliant with the Insurance Council of Australia's Code of Practice. Both the Code of Practice and our Complaints Brochure, which contains a guide to our process, are available upon request.

If you have a complaint:

Step 1: On the spot, if we can!

You can contact us by:

Phone: +61 2 9551 1111;

Fax: +61 2 9551 1155;

Email: servicefeedback@calliden.com.au;

Mail: PO Box 348, Milsons Point, NSW 1565.

- If we can't resolve your complaint immediately, we will commit to responding to your complaint within 15 business days of first being notified of the complaint.
- If we need more information or more time to respond properly to your complaint we will contact you to agree an appropriate timeframe to respond.

Step 2: Internal Dispute Resolution

- If you are not happy with our response, please tell us in writing. You may escalate it as a dispute and our Internal Dispute Resolution panel (the panel) will review the matter. The panel will be independent of the person who initially considered your complaint.
- The Disputes Resolution Officer will acknowledge your dispute in writing within 2 business days of receipt and will investigate all details of your dispute and will provide you with a written response of the outcome within 15 business days of first being notified of your dispute.

- In some cases we may be unable to reach a conclusion within this timeframe, and may request a later response date. If this occurs, we will keep you informed of progress of the dispute no less than once every 10 days.

Step 3: External Dispute Resolution scheme

Should we be unable to resolve your complaint (including the IDR process referred to above) within 45 days or you are not happy with our response/handling of your complaint at any given time, you can seek an external review via our external dispute resolution scheme, administered by the Financial Ombudsman Service Limited (FOS).

This is an independent national body and its services are free to you. As a member we agree to accept the FOS' decision.

You can contact the FOS by:

Mail: Financial Ombudsman Service Ltd,
GPO Box 3, Melbourne, Victoria 3001;

Phone: 1300 78 08 08;

Fax: +61 3 9613 6399;

Website: www.fos.org.au

Financial Claims Scheme

In the event of the insolvency of Calliden, you may be entitled to payment under the Financial Claims Scheme. Access to the scheme is subject to eligibility criteria. Information about the scheme can be obtained from the APRA website at www.apra.gov.au and the APRA hotline on 1300 55 88 49.

General Insurance Code of Practice

Calliden is a signatory to the General Insurance Code of Practice (the Code). The Code aims to raise standards of service between insurers and their customers. Calliden's service standards are in accordance with the Code.

For any information about the Code, including a copy of the Code, contact us or the Financial Ombudsman Service on 1300 78 08 08 or visit www.codeofpractice.com.au

Definitions

The intended meaning of some of the important words used in this **Policy** are shown below:

Act of Terrorism

Includes 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 thereof, or in pursuit of political, religious, ideological or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or de facto, and which:

- i. involves violence against one or more persons;
- ii. involves damage to property;
- iii. endangers life other than that of the person committing the action;
- iv. creates a risk to health or safety of the public or a section of the public; or
- v. is designed to interfere with or to disrupt an electronic system.

Aircraft

Any vessel, craft or device designed to fly in or through the atmosphere or space including any vessel, craft or device made or intended to be propelled on a cushion of air over the surface of land or water.

Business

The business, trade or profession specified in the **Schedule** including:

- a) the provision and management of canteen, social, sports, welfare and child care facilities by **you** for **your** employees' or voluntary workers' benefit; and
- b) **your** ownership or occupation of **your Premises**.

Electronic Data

Facts, concepts and information converted to a form useable 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.

Excess

The amount which **you** have to pay towards the cost of any claim under this **Policy**, excluding costs and expenses incurred by **you** in the investigation, settlement or defence of any claim for compensation.

Limit of Liability

The amount specified in the **Schedule**.

Occurrence

Any:

- a) event or series of events, including continuous or repeated exposure to substantially the same general conditions, which results in **Personal Injury** and/or **Property Damage** neither expected nor intended by **you**; or
- b) intentional act, by **you** or at **your** direction, resulting in **Personal Injury** but only if such **Personal Injury** arises solely from the use of reasonable force for the purpose of protecting persons or property.

Period of Insurance

The period specified in the **Schedule**.

Personal Injury

- a) Bodily injury, sickness or disease, including death, shock, fright, mental anguish, mental injury or disability;
- b) The effects of unlawful arrest, wrongful detention or false imprisonment;
- c) The effects of wrongful entry or eviction or other invasion of privacy; or
- d) The effects of a publication of a libel or utterance of a slander or other defamatory material.

Policy

This **Policy** document, its **Schedule** and the endorsements, if any, noted in the **Schedule** or granted by **us** after inception of the **Policy**, and the information given to **us** on behalf of **you** in the **Proposal**.

Pollutants

Any solid, liquid, gaseous or thermal irritant or contaminant, including but not limited to smoke, vapour, soot, fumes, acid, alkalis, chemicals and waste. Waste includes material to be or elsewhere in the **Policy** recycled, reconditioned or reclaimed.

Premises

The **Business** premises specified in the **Schedule**.

Premium

The amount payable by **you** for the insurance provided by **us** under this **Policy** including all applicable taxes, duties and imposts.

Product

Any thing or things (including any packaging, containers, directions, markings, instructions, warnings or specifications) manufactured or deemed manufactured, grown, extracted, produced, processed, assembled, constructed, erected, installed, repaired, serviced, treated, sold, supplied, resupplied or distributed by **you** or on **your** behalf in the course of **your Business** after physical possession has been passed to others.

Definitions (cont'd)

Products Liability

Liability for **Personal Injury** or **Property Damage** arising out of **your Product** but only if the **Personal Injury** or **Property Damage** occurs after physical possession of **your Product** has been passed to others.

Property Damage

- a) Physical loss, destruction or damage to tangible property, including loss of use of that property at any time resulting therefrom; or
- b) Loss of use of tangible property not physically lost, destroyed or damaged provided that such loss of use is caused by or arises out of an **Occurrence**.

Proposal

The form completed by **you** giving answers, particulars and statements in respect of the insurance required by **you**.

Schedule

The certificate issued by **us** which forms part of this **Policy** and shows **your** policy number, the **Premium**, the insurance cover selected by **you** and any special terms and conditions or endorsements.

Territorial Limit

Anywhere within the Commonwealth of Australia.

Vehicle

Any machine on wheels or self-laid tracks, designed to be propelled by other than manual or animal power and any trailer or other attachment designed to be drawn by any such machine but not including an **Aircraft** or **Watercraft**.

Watercraft

Any vessel, craft, device or thing designed to float on or in water or to travel on or through water other than model boats.

We, us or our

Calliden Insurance Limited (Calliden)
(ABN 47 004 125 268, AFSL 234438).

You or Your

Each person, company or other entity specified in the **Schedule** as being insured under this **Policy** and also includes:

- a) all subsidiary companies incorporated within the **Territorial Limit** and notified to **us**, existing before the inception date of this **Policy** and declared in the **Proposal**;
- b) any:
 - i. director, executive, officer, employee, partner, or shareholder of **your Business**;
 - ii. member of a canteen, social, sports, welfare or child care facility provided by **your Business** for employees' benefit;
 - iii. voluntary worker;
 - iv. office bearers, committee members or member of **your Business** or **your Business** operations; while acting in such capacity.

1. Insuring Clauses

1.1 The Cover

We insure **you** against all sums which **you** become legally liable to pay as compensation in respect of:

- a) **Personal Injury**;
- b) **Property Damage**

first occurring during the **Period of Insurance** within the **Territorial Limit** as the result of an **Occurrence** in connection with **your Business**.

We will not indemnify **you** for the matters excluded by Section 4.

You must comply with the conditions set out in Section 5.

Certain words used in this **Policy** have the meanings given to them in Definitions.

Any indemnity provided by **us** to **you** is provided in consideration of payment of the **Premium** by **you** and is subject to the terms and conditions of this **Policy** including the **Limit of Liability** and the **Excess**.

1.2 Claim Costs

In addition to the cover provided under subsection 1.1, but subject always to section 2, **we** will pay:

- a) costs and expenses incurred by **us**, or by **you** with **our** prior written consent, in the investigation, settlement or defence of any claim for compensation for which **you** are entitled to indemnity under this **Policy**; and
- b) legal costs taxed or assessed against **you** in any claim referred to in paragraph (a) and all interest accruing from the entry of judgment against **you** until **we** have paid, tendered or deposited in court such part of the judgment as does not exceed the **Limit of Liability**.

2. Limit of Liability

- a) Except as provided in paragraph (b), **our** total liability under this **Policy** to indemnify **you**:
 - i. in respect of any one **Occurrence** will not exceed the **Limit of Liability**; and
 - ii. for all claims in respect of **Products Liability** during the **Period of Insurance** is limited in the aggregate to the **Limit of Liability**.
- b) Subject to paragraph (c), **we** will indemnify **you** for up to twenty five percent (25%) of the **Limit of Liability** in addition to the **Limit of Liability** for amounts that **we** pay to **you** or on **your** behalf under subsection 1.2:
 - i. in respect of any one **Occurrence**; and
 - ii. for all claims in respect of **Products Liability** during the **Period of Insurance** in the aggregate.
- c) If a judgement or an amount required to settle a claim exceeds the **Limit of Liability**, **our** liability to pay costs and expenses under subsection 1.2 is limited to the proportion the **Limit of Liability** bears to the amount required to be paid to dispose of the claim and in all cases will not exceed the amount specified in paragraph b).
- d) All **Personal Injury** and **Property Damage** consequent upon or attributable to one source or originating cause shall be deemed one **Occurrence**. Any entitlement to indemnity under this **Policy** for such an **Occurrence** will be determined by reference to the date on which the **Personal Injury** or **Property Damage** from the one source or originating cause first occurred.

3. Extensions

3.1 New Subsidiaries

The cover provided by this **Policy** will extend to any connected entity controlled by **you** or to any subsidiary company incorporated within the **Territorial Limit** that is incorporated or acquired by **you** during the **Period of Insurance** and relating to **your Business** but only in respect of liability for **Personal Injury** or **Property Damage** occurring in the period commencing on the date of incorporation or acquisition by **you** and ending:

- a) 60 days from the date of incorporation or acquisition by **you**; or
- b) if **you** have notified **us** in writing of the incorporation or acquisition within 60 days and **you** have provided all information that **we** require and **you** have agreed to any additional terms and conditions and **Premium** that **we** may require, on such date as **we** may in **our** absolute discretion determine;

but in any event no cover is provided by this subsection beyond the end of the **Period of Insurance**.

3.2 Principals

We insure **you** for liability to indemnify any principal with whom **you** have entered into a contract or agreement for the performance of work if the terms of the contract or agreement require that **you** must indemnify the principal but only:

- a) in relation to work carried out by **you**;
- b) if the liability would have been implied by law in the absence of the contract or agreement; and
- c) in respect of claims for which **you** would be entitled to indemnity under this **Policy** if the claim was made against **you**.

4. Exclusions

This insurance does not apply to, and **we** will not indemnify **you** for, any actual or alleged liability:

4.1 Aircraft and Watercraft

caused by or arising directly or indirectly out of or in connection with:

- a) the ownership, possession, use, existence, working, navigation, operation, repair, maintenance, servicing, construction or installation by **you** or on **your** behalf of any **Aircraft**;
- b) the use of **your Product** with **your** knowledge in the construction, operation, maintenance, servicing or repair of any **Aircraft**;
- c) the ownership, possession, use, existence, working, navigation, operation, repair, maintenance, servicing, construction or installation by **you** or on **your** behalf of any **Watercraft** exceeding 8 metres in length, except where such **Watercraft** are owned or operated by others and used by **you** for business entertainment; or
- d) the use of **your Product** with **your** knowledge in the construction, operation, maintenance, servicing or repair of any **Watercraft** exceeding 8 metres in length.

4.2 Alteration, Additions and Construction

caused by or arising directly or indirectly out of or in connection with the construction, erection, demolition, underpinning, weakening or removal of support, other than alteration or installation work by **you** or on **your** behalf for the purpose of **your Business** where the total cost of all work is less than \$250,000.

4.3 Asbestos

caused by or arising directly or indirectly out of or in connection with:

- a) injury arising, directly or indirectly, out of inhalation of, or fears of the consequences of exposure to or inhalation of, asbestos, asbestos fibres or any derivatives of asbestos
- b) that part of any loss, cost or expense for the cost of cleaning up, or removal of, or damage to, or loss of use of, property arising out of any asbestos, asbestos fibres or any derivatives of asbestos.

4. Exclusions (cont'd)

4.4 Electronic Data

We will not pay for any loss or damage directly or indirectly caused by, resulting from or in connection with:

- a) total or partial destruction, distortion, erasure, corruption, alteration, misinterpretation or misappropriation of **Electronic Data**; or
- b) error in creating, amending, entering, deleting or using **Electronic Data**; or
- c) total or partial inability or failure to receive, send, access or use **Electronic Data** for any time or at all; or
- d) the use of an intranet or the internet (including but not limited to the World Wide Web and electronic mail systems) by **you** or on **your** behalf;

from any cause whatsoever, regardless of any other contributing cause or event whenever it may occur.

4.5 Contractual Liabilities

assumed by **you** under any contract or agreement except where the liability would have been implied by law in the absence of the contract or agreement.

4.6 Defamation

caused by or arising directly or indirectly out of or in connection with publication of a libel, utterance of a slander or defamation:

- a) first made prior to the **Period of Insurance**;
- b) made by **you** or with **your** authority, with knowledge of its falsity or defamatory character; or
- c) in any way related to advertising, broadcasting, publishing or telecasting activities conducted by **you** or on **your** behalf, including but not limited to the publication of material on the internet.

4.7 Employer's Liability

- a) for **Personal Injury** to any person employed by **you** or deemed by law to be employed by **you**; or
- b) imposed or implied by or under:
 - i. any workers compensation act or any other similar law, act or ordinance relating to

compensation for injury to any person employed by **you** or deemed by law to be employed by **you**;

- ii. any industrial award, agreement or determination or any contract of employment or workplace agreement, to the extent that **you** would not have been liable in the absence of that award, agreement, determination or contract; or
- iii. any law relating to wrongful or unfair dismissal, denial of natural justice, defamation, false or misleading conduct or advertising, misrepresentation, harassment or discrimination in respect of employment by **you**.

4.8 Fines and Penalties

for fines, penalties, liquidated, aggravated, exemplary or punitive damages.

4.9 Fraudulent and Intentional Conduct

caused by or arising directly or indirectly out of or in connection with:

- a) dishonest, fraudulent, criminal or malicious conduct;
- b) wilful breach of statute; or
- c) conduct intended to cause **Personal Injury** or **Property Damage** (or conduct with reckless disregard for **Personal Injury** or **Property Damage**)

by **you** or anyone acting on **your** behalf or with **your** knowledge or connivance.

4.10 Loss of Use

for loss of use of tangible property (not physically lost, destroyed or damaged) caused by or arising directly or indirectly out of:

- a) delay or lack of performance by **you** or on **your** behalf under any contract or agreement; or
- b) the failure of **your Product** to meet the level of performance, quality, fitness or durability expressly or impliedly warranted or represented by **you**, except for loss of use of other tangible property resulting from the sudden and accidental physical loss, destruction or damage to **your Product** after **your Product** has been put to use by any person or organisation other than **you**.

4. Exclusions (cont'd)

4.11 Molestation

caused by or arising directly or indirectly out of or in connection with the molestation of, or physical or psychological interference with, any person.

4.12 More Specific Insurance

for which **you** are or would be entitled to indemnity under one or more of the specific policies stated in the **Schedule**.

4.13 Pollution

for:

- a) **Personal Injury** or **Property Damage** or financial loss or loss of, damage to, or loss of use of property directly or indirectly arising out of the actual, alleged or threatened discharge, dispersal, release, seepage, migration, emission or escape of **Pollutants**; or
- b) the cost of testing, monitoring, containing, removing, nullifying or cleaning up **Pollutants**

except liability otherwise excluded under paragraph (a) or (b) that:

- i. arises from a sudden identifiable, unintended and unexpected happening, which takes place in its entirety at a specific time and place; and
- ii. is indemnified in not more than one annual **Period of Insurance**.

4.14 Prior Knowledge

caused by or arising directly or indirectly out of or in connection with a fault, defect, **Occurrence**, **Personal Injury** or **Property Damage** known, or deemed by law to be known, by **you** prior to the **Period of Insurance**.

4.15 Product Defect, Product Recall and Faulty Work

- a) for **Property Damage** to **your Product** caused by or arising directly or indirectly out of or in connection with any defect or lack of quality in **your Product**, the harmful nature of **your Product** or unsuitability or ineffectiveness of **your Product**;
- b) caused by or arising directly or indirectly out of or in connection with the withdrawal, inspection, removal, reinstallation, repair, replacement or loss of use of **your Product**, or of any property of which **your Product** forms a part, if **your Product**

is recalled from the market or from use because of any known or suspected defect or deficiency in it; or

- c) for the cost of repairing, correcting, performing or improving any work or service undertaken or provided by **you** or on **your** behalf.

4.16 Professional Liability

caused by or arising directly or indirectly out of or in connection with the rendering of or failure to render professional advice or service by **you** or on **your** behalf or an error or omission in connection with it, but this exclusion does not apply to:

- a) the rendering of or failure to render professional medical advice by medical persons employed by **you** to provide first aid and other medical services on **your Premises**;
- b) **Personal Injury** or **Property Damage** arising from the rendering of or failure to render professional advice or service, provided such professional advice or service is not given for a fee; or
- c) advice given in respect of the use or storage of **your Products**.

4.17 Property in your Physical or Legal Control

for **Property Damage** to property owned, leased or hired by or under hire purchase or on loan to **you** or otherwise in **your** physical or legal care, custody or control, other than:

- a) buildings and their contents at **your Premises**, which are occupied by **you** for **your Business**;
- b) employees', committee members', volunteers' and visitors' clothing and personal effects;
- c) **Vehicles** (not owned or used by **you** or on **your** behalf or liability for **Vehicles** not otherwise excluded by this **Policy**) whilst in a car park owned or operated by **you** other than for reward;
- d) other property not owned by you, leased to you or rented to **you** but temporarily and legally occupied by **you** or in **your** possession or control, however, **we** will not indemnify **you** for damage:
 - i. to that part of such property on which **you** are working or have been working and which arises out of that work;
 - ii. to any form or type of living animal or creature; or

4. Exclusions (cont'd)

- iii. to any form or type of negotiable security including but not limited to money, cheques, money orders, travellers cheques, credit card vouchers and the like.

we will pay up to \$100,000 for:

- a) all claims during the **Period of Insurance** in the aggregate; and
- b) otherwise in respect of any one **Occurrence**.

4.18 Territorial Limit

arising from, attributable to or in any way connected with any act, error or omission occurring outside the **Territorial Limit**.

4.19 Tobacco and Smoking

caused by or arising directly or indirectly out of or in connection with the inhalation or ingestion of, or exposure to, tobacco or tobacco smoke or any ingredient or additive present in any articles, items or goods which contain or include tobacco.

4.20 Underground Services

caused by or arising directly or indirectly out of or in connection with **Property Damage** to any underground services except where **you** have contacted the appropriate authorities to verify the existence and location of underground services and have obtained from them a plan detailing the location of such services prior to commencement of work.

4.21 Vehicles

caused by or arising directly or indirectly out of or in connection with the ownership, possession, maintenance, use or control of any **Vehicle**:

- a) which is registered or required to be registered by any legislation or competent authority, except where such liability is caused by:
 - i. the loading or unloading of any **Vehicle** or the delivery or collection of goods to or from any **Vehicle**, where such **Personal Injury** or **Property Damage** occurs beyond the limits of any carriageway or thoroughfare declared as a designated road; or
 - ii. the use of any mechanical tool or plant attached to or forming part of any **Vehicle**, whilst the **Vehicle** is being used at **your**

Premises or another work site for the purpose of **your Business** but not whilst the **Vehicle** is in transit or is being used for transport or haulage; or

- b) where such liability is insured or required to be insured by any legislation or competent authority.

This exclusion does not apply to **Personal Injury** where any compulsory insurance or statutory indemnity does not provide indemnity and the reason or reasons why that compulsory insurance or statutory indemnity does not provide indemnity do not involve a breach by **you** of any legislation relating to **Vehicles**.

4.22 War, Terrorism and Nuclear Material

caused by or arising directly or indirectly out of or caused by, contributed to by, or in consequence of:

- a) war, invasion, acts of foreign enemies, hostilities, or war-like operations (whether war be declared or not) or civil war;
- b) mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power, confiscation, nationalisation, requisition, or destruction of or damage to property by or under order of any government, public or local authority or looting, sacking or pillage following any of the above;
- c) ionising radiation from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel;
- d) the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof;
- e) any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter;
- f) the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter;
- g) any **Act of Terrorism** or any action taken in controlling, preventing or suppressing or in any way relating to any **Act of Terrorism**.

4.23 Welding and Allied Processes

caused by or arising directly or indirectly out of or in connection with non-compliance by you or by others working on your behalf with all applicable laws and standards relating to welding and allied processes

4. Exclusions (cont'd)

including, but not limited to, AS 1674.1-1997 "Safety in welding and allied processes – Fire precautions" published by Standards Australia and as amended or substituted from time to time.

4.24 Treatment Exclusion

caused by or arising directly or indirectly out of or in connection with any form or type of medical treatment but this exclusion shall not apply to the rendering of or failure to render first aid.

4.25 Communicable Diseases Exclusion

caused by or arising directly or indirectly out of or in connection with any form or type of communicable disease.

4.26 Demonstrations/Rally/Protests Exclusion

caused by or arising directly or indirectly out of or in connection with the organisation, promotion and/or coordination of any form or type of demonstration, rally, protest, march, parade, picket or similar type of event. However, this exclusion does not apply to any liability arising from a march or parade which has:

- a) the sole purpose of generating donations or funds; and
- b) been approved by all the required government bodies and emergency authorities.

4.27 One-off Event Exclusion

caused by or arising directly or indirectly out of or in connection with the organisation, promotion, coordination, supervision and/or operation of any form or type of fete, fair, festival, live performance, concert, exhibition, open day, firework/pyrotechnic display or similar type of event. However this exclusion does not apply to such events that:

- a) are noted on the **Schedule**; and/or;
- b) have been specifically declared and agreed to by **us** in writing.

4.28 Rides &/or Amusements Exclusion

caused by or arising directly or indirectly out of or in connection with the organisation, promotion, coordination, supervision and/or operation of any form or type of amusement ride, mechanical ride, animal ride, inflatable amusement and/or any other similar type of amusement.

However, this exclusion does not apply to liability imputed to **you** as a result of **you** contracting with an independent person for the hire of such devices provided that **you** have obtained and retained certificates of currency from the independent person confirming that they hold a current Public Liability insurance policy with a minimum limit of indemnity of \$5,000,000.

4.29 Participation Exclusion

caused by or arising directly or indirectly out of or in connection with:

- a) any **Personal Injury** to; and/or,
- b) damage to property owned by any person,

who is actually participating in any performance, sport, game, trial, practice, rally, contest or display involving:

- i. any form or type of athletic, acrobatic, military or equestrian skill; or
- ii. the use of any form or type of firearms, missiles of any kind, explosives, combustibles, pyrotechnics, bungee jumping, rope-related activities including climbing or abseiling, mountaineering, swimming other than in a constructed pool, **Vehicles** or watercraft.

This exclusion does not apply to bowls, snooker, dancing, bush-walking, dart, tai-chi, bocce, table tennis, badminton, croquet and other non-contact sports.

4.30 Children's Toys Exclusion

caused by or arising directly or indirectly out of or in connection with **Products Liability** for the manufacture/import of children's toys.

4.31 Second-hand Products Exclusion

caused by or arising directly or indirectly out of or in connection with **Products Liability** of second-hand, recycled, used or similar products.

4.32 Exports to the USA or Canada

caused by or arising directly or indirectly out of or in connection with any **Personal Injury** or **Property Damage** from your **Products** exported by **you**, or **your** agents or servants, to the United States of America or Canada.

5. Conditions

As a precondition to **your** entitlement to indemnity under this **Policy**, **you** must comply with these conditions. If **you** do not comply, **we** reserve **our** rights to refuse to pay a claim or to reduce (in some cases to nil) the amount **you** would otherwise be entitled to receive.

5.1 Claims Procedures

In circumstances that give rise to or may give rise to a claim under this **Policy**:

- a) **you** must notify **us** as soon as possible of all such circumstances and provide all reasonable information and assistance that **we** may require, including details of any other insurance or indemnity to which **you** may be entitled in relation to the **Occurrence** giving rise to the claim;
- b) **you** must not admit liability or settle or attempt to settle any claim without **our** written consent; and
- c) **we** may take over and conduct, in **your** name, the defence or settlement of any claim and **we** will have full discretion in the conduct of any proceedings in connection with a claim.

5.2 Discharge of Liabilities

- a) **We** may at any time pay to **you**, or on **your** behalf, in respect of any claim:
 - i. the amount of the **Limit of Liability**; or
 - ii. any lesser sum for which the claim can be settled

after deduction of any sum already paid as compensation in respect of the claim.

- b) Upon the payment set out in paragraph (a), **we** will relinquish control of the claim and be under no further liability under this **Policy** in connection with the claim except for costs, charges and expenses:
 - i. recoverable from **you** in respect of the period prior to the date of the payment, whether or not pursuant to an order made subsequently; and
 - ii. incurred by **us** or incurred by **you** with **our** written consent prior to the date of the payment.
- c) **We** will not pay for any claim or judgment or defend any claim after **our Limit of Liability** has been exhausted.

5.3 Premium Adjustment

- a) If stated in the **Schedule**, the **Premium** for **your** insurance under this **Policy** is adjustable.
- b) If the **Premium** is adjustable, the first or renewal **Premium** for this **Policy** is calculated on information and estimates provided by **you**, **you** must:
 - i. keep an accurate record containing all relevant particulars and allow **us, our** agents and representatives, to inspect them at all times; and
 - ii. within two months of the end of each **Period of Insurance** provide them to **us**.

5.4 Inspection

If required by **us**, **you** must allow **us** and **our** agents and representatives:

- a) to inspect **your Premises** and operations at any time during normal business hours; and
- b) to examine and audit **your** books and records at any time during the **Period of Insurance** and within three years of the final termination of cover under this **Policy**

but **we** make no representation or warranty that either **your Premises** or **your Business** complies with any law or meets any standard.

5.5 Reasonable Care

You must:

- a) take all reasonable precautions to prevent or minimise loss, damage or liability including preserving, without alteration, damaged property, defective property and property that may provide evidence in relation to any claim, until **we** have had an opportunity to inspect it;
- b) at **your** own expense take all reasonable precautions to prevent **Personal Injury** and **Property Damage** and comply with all statutory obligations for the safety of persons and property including all reasonable steps:
 - i. to trace, recall or modify any product containing any defect or deficiency of which **you** have knowledge or which **you** have reason to suspect contains any defect or deficiency;

5. Conditions (cont'd)

- ii. in the event of an **Occurrence**, to prevent other **Personal Injury** or **Property Damage** from arising out of the same or similar circumstances; and
- iii. to ensure the safety and sound condition of **your Premises** and **your Product** including complying with all applicable statutory obligations concerning **your Premises** and **your Product**;
- c) only employ competent employees and voluntary workers; and
- d) comply with all statutory obligations, laws and regulations imposed by any competent authority in relation to any matter covered by this **Policy**.

5.6 Maintenance of Product Records

You must keep and maintain, for at least 10 years after the date upon which they are brought into existence or come into **your** possession or control, documents and records:

- a) relating to research and development, specification, design and manufacturing of **your Product**;
- b) showing the source and quality of components of **your Product**;
- c) identifying persons and entities comprising the distribution chain for **your Product**;
- d) comprising sales records, including batch number and destination of **your Product**; and
- e) detailing quality control, inspection, testing, repairs, replacements and recalls of **your Product**.

5.7 Alteration of Risk

You must immediately notify **us** in writing of any alteration to the facts or circumstances relating to **your Business** that existed when **we** agreed to insure **you** under this **Policy**. If **we** agree in writing to insure the altered risk, **you** must pay any additional **Premium** requested by **us**. If **we** do not agree to insure the altered risk or if **you** do not pay the additional **Premium**, **we** will not indemnify **you** for any liability caused by or arising directly or indirectly out of or in connection with such alteration.

5.8 Joint Insureds

Where **you** comprise of more than one party:

- a) the **Proposal** is deemed to have been furnished by and on behalf of all parties and any information supplied to **us** or any omission, misrepresentation, or non-disclosure in relation to the **Proposal** or any renewal or extension of this **Policy** is deemed to have been furnished, supplied, omitted, misrepresented or not disclosed on behalf of all parties; and
- b) the conduct (other than conduct referred to in subsection 4.10) of one or more of **you** will not prejudice the rights of the remainder of **you** provided that the remainder of **you**, immediately on becoming aware of any conduct that increases the risk of liability insured by this **Policy**, gives notice in writing to **us** and pays any additional **Premium** that **we** may require.

5.9 Cross Liability

Where **you** comprise more than one party, each of **you** is considered as a separate legal entity and the expressions '**you**' and '**your**' apply to each party as if a separate policy had been issued to each of the parties but **our** aggregate liability is limited to the **Limit of Liability**.

5.10 Subrogation

If **we** make a payment under this **Policy** to **you** or on **your** behalf then, subject to the Insurance Contracts Act 1984 as amended from time to time, **we** will be subrogated to all of **your** rights of recovery against all persons and **you** must, at **our** request and expense, take all reasonable steps and provide all assistance reasonably necessary to assist **us** in the exercise of **our** rights. **We** will, however, waive **our** subrogation rights against **you** if an **Occurrence** arises under clause 5.9 "Cross Liability". But this waiver does not affect any claim for contribution against another insurer in respect of the same loss.

5. Conditions (cont'd)

5.11 Cancellation

This **Policy** may be cancelled by:

- a) **you** at any time notifying **us** in writing, in which case:
 - i. cancellation takes place when **we** receive the notice; and
 - ii. **we** will retain, or be entitled to, **Premium** for the period during which this **Policy** has been in force based on **our** normal short period rates and non-refundable taxes and duties;
- b) **us** on any grounds set out in the Insurance Contracts Act 1984, as amended from time to time, by giving **you** notice in writing, in which case **we** will refund the **Premium** paid for the unexpired part of the **Period of Insurance**.

You must supply **us** with such particulars as **we** may require for the adjustment of the **Premium** following any cancellation.

5.12 Excess

In respect of any liability for which **you** are entitled to indemnity under this **Policy**, **you** will bear the amount of the **Excess** and **we** will only be liable to indemnify **you** for that part of any loss or claim which is greater than the **Excess**.

Costs and expenses incurred by **you** in the investigation, settlement or defence of any claim for compensation for which **you** are entitled to indemnity under this **Policy** are not included in the **Excess** and shall not be applied to erode the **Excess**.

5.13 Jurisdiction

This **Policy** is governed by the Commonwealth of Australia and the State or Territory where this **Policy** is issued. The relevant courts of the place where the policy is issued will have jurisdiction in any dispute concerning or under this **Policy**.

5.14 Severability

A term or condition of this **Policy** that is illegal or unenforceable may be severed from this **Policy** and the remaining terms and conditions of this **Policy**, or parts thereof, continue in force.

5.15 Interpretation

The singular includes the plural and vice versa, unless the context otherwise requires. A reference to a person includes a body corporate, an unincorporated body or other entity. Headings are for convenience only and do not affect interpretation. Where a word or phrase is defined, its other grammatical forms have a corresponding meaning.

5.16 GST

- a) In this subsection, GST and input tax credit have the same meaning as in the A New Tax System (Goods and Services Tax) Act 1999 and related legislation as amended from time to time. Taxable percentage means **your** entitlement to an input tax credit on the **Premium** as a percentage of the total GST on that **Premium**.
- b) If **we** are liable to pay an amount to **you** or on **your** behalf under this **Policy** and **you** have paid or are liable to pay an amount for GST on acquisitions in connection with **your** claim, **we** will indemnify **you** for that GST amount, less any input tax credit **you** are or may be entitled to claim for **your** acquisitions. The **Limit of Liability** is inclusive of this amount.
- c) **You** must advise **us** of **your** correct taxable percentage. Any GST liability arising from **your** failure to do so is payable by **you**.

5.17 Failure to Pay the Insurance Premium

It is a condition of this contract of insurance that **you** pay the **Premium**. **We** may take steps to cancel the contract of insurance for non-payment of the insurance **Premium**.



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