



# Work From Home Liability Insurance

**Policy Wording**  
January 2017

Arranged by One Underwriting Pty Ltd  
ABN 50 006 767 540 AFSL 236 653

FMWORKFROMHOME06

**one**  
UNDERWRITING

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# GENERAL AND PRODUCTS LIABILITY POLICY WORDING (AUSTRALIA)

## Important Notices

A copy of these notices should be given to the proposer prior to conclusion of the contract.

## Insurance Contracts Act

The terms and conditions of this insurance shall be governed by and construed in accordance with the laws of Australia, and as such shall be subject to the Insurance Contracts Act 1984 (Cth). Nothing contained in this insurance is to be construed to reduce or waive either the Insured's or the Insurer's privileges, rights or remedies available under the Insurance Contracts Act 1984 (Cth).

## The Insured's Duty of Disclosure

Before entering into a contract of insurance the Insured has a duty, under the Insurance Contracts Act 1984 (Cth), to disclose every matter that they know, or could be reasonably expected to know, is relevant to the Insurer's decision on whether to accept the risk of the insurance, and if so, on what terms.

The Insured has the same duty to disclose these matters to the Insurer before renewing or changing this insurance.

The Insured's duty, however, does not require disclosure of any matter:

- that diminishes the risk;
- that is of common knowledge;
- that the Insurer knows, or in the ordinary course of their business as an insurer, ought to know; or
- as to which compliance with the duty of disclosure is waived by the Insurer.

## Consequences of Non-Disclosure

If the Insured fails to comply with their duty of disclosure the Insurer may be entitled to reduce their liability under this insurance in respect of a claim or may cancel this insurance. If the Insured's non-disclosure is fraudulent the Insurer may also have the option of avoiding this insurance from the beginning.

## Confidentiality

The Insurer acknowledges that the Insured may disclose information of a commercially sensitive and confidential nature. The Insurer undertakes to restrict use of this information to matters related to the coverage provided and will not disclose this information to other parties.

## General Insurance Code of Practice

The Insurer has adopted and proudly supports the Insurance Council of Australia's General Insurance Code of Practice and its purpose of raising the standards of practice and service in the general insurance industry.

A copy of this Code is available by contacting the Insurer or from the Insurance Council of Australia's website at:

[www.insurancecouncil.com.au](http://www.insurancecouncil.com.au)

## **Privacy Policy**

### **One Underwriting's commitment to protecting your privacy**

As you know, at One Underwriting we have always been committed to protecting your personal information in accordance with the Act and National Privacy Principles (which have now been replaced with the Australian Privacy Principles).

We generally collect, use and disclose personal information to offer, promote, provide, manage and administer the many financial services and products we and our group of companies are involved in. In order to do this, we may also share your information with other persons or entities who assist us in providing or promoting our services.

If you require further information about the way we handle your personal information, or wish to modify your privacy preferences (which includes unsubscribing to our marketing communications), please contact the One Underwriting Privacy Officer.

### **Privacy Officer**

Email: [oneunderwriting@oneunderwriting.com.au](mailto:oneunderwriting@oneunderwriting.com.au)

Mail: Level 50, 80 Collins Street

MELBOURNE VIC 3000

Phone: +61 3 9211 3700.

## The Indemnity

1.1 **Legal Liability:** In consideration of the **Named Insured** having paid or agreed to pay the **Premium** and subject to the terms, **Definitions, Exclusions, Conditions**, provisions and **Limits of Liability** set out in this **Policy**, the **Insurer** will indemnify the **Insured** against the legal liability of the **Insured** to pay compensation in respect of:

1.1.1 **Injury** to any person;

1.1.2 **Property Damage**;

1.1.3 **Advertising Injury**;

occurring within the **Geographical Limits** during the **Period of Insurance** as a result of an **Occurrence** happening in connection with the **Insured's Business**.

1.2 **Defence Costs and Supplementary Payments:** With respect to the indemnity provided by this **Policy**, the **Insurer** will pay the following costs and expenses in addition to the **Limit of Liability**:-

1.2.1 all legal costs and other expenses incurred with the written consent of the **Insurer**;

1.2.2 all costs and expenses incurred by the **Insured** for legal representation at any coroner's inquest, fatal accident inquiry or court of summary jurisdiction or an indictment in a higher court, arising out of any alleged breach of a statutory duty resulting in **Injury** or **Property Damage** which may be the subject of indemnity under this **Policy** with the written consent of the **Insurer**;

1.2.3 all expenses incurred by the **Insured** for first aid rendered for **Injury** to others at the time of an **Occurrence**, except any medical expenses which the **Insurer** is prohibited by law from paying;

1.2.4 all expenses incurred by the **Insured** for temporary repairs, shoring up or protection of property of others that has been damaged as a result of an **Occurrence** which may be the subject of indemnity under this **Policy**.

Even if the allegations of a suit are groundless, false or fraudulent, the **Insurer** will defend any suit against the **Insured** for compensation or damages to which indemnity under this **Policy** applies (or would apply if the claim was sustained) and the **Insurer** may make such investigations and settlement of any claim as the **Insurer** deems expedient.

If a payment exceeding the **Limit of Liability** has to be made to dispose of a claim, the **Insurer's** liability to pay Defence Costs and Supplementary Payments under this Clause 1.2 will be limited to that proportion of Defence Costs and Supplementary Payments as the **Limit of Liability** bears to the amount paid to dispose of the claim.

## 2. Excess

Each claim under Clauses 1.1 or 1.2 is subject to the **Excess** shown in the **Schedule per Occurrence**. Where more than one **Excess** could be applied to a single claim, the **Insurer** agrees not to aggregate those **Excesses** and instead will apply only the highest **Excess** shown.

### 3. Limit of Liability

- 3.1 The limit of the **Insurer's** liability in respect of any one **Occurrence** shall not exceed the **Limit of Liability** stated in the **Schedule**. All **Injury** to any person, **Property Damage** or **Advertising Injury** arising out of any one **Occurrence**. The **Limit of Liability** shall be payable in excess of any amount specified as an **Excess**.
- 3.2 The total aggregate liability of the **Insurer** during any one **Period of Insurance** for all claims arising out of the **Products** shall not exceed the **Limit of Liability** stated in the **Schedule**.
- 3.3 The total aggregate liability of the **Insurer** during any one **Period of Insurance** for all claims arising out of **Pollution** shall not exceed the **Limit of Liability** stated in the **Schedule**.

### 4. Definitions

For the purpose of this **Policy**, the following definitions apply:

- 4.1 **Act of Terrorism** means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s) which from its nature or context is done for, or in connection with, political, religious, ideological or similar purposes or reasons with the intention to influence any government and/or to put the public, or any section of the public, in fear.
- 4.2 **Advertising Injury** means:
- 4.2.1 libel, slander or defamation;
  - 4.2.2 infringement of copyright or of title or of slogan;
  - 4.2.3 piracy or unfair competition or idea misappropriation under an implied contract;
  - 4.2.4 invasion of privacy;
- committed or alleged to have been committed during the **Period of Insurance** in any advertisement, publicity article, broadcast or telecast and arising out of the **Insured's** advertising activities or any advertising activities conducted on behalf of the **Insured**, in the course of advertising the **Products**, goods or services.
- 4.3 **Aircraft** means any vessel, craft or thing made or intended to transport persons and/or property through the air, atmosphere or space.
- 4.4 The **Business** means:
- 4.4.1 the **Business** specified in the **Schedule**;
  - 4.4.2 the provision and management of canteens, social, sports and welfare organisations, educational and child care facilities primarily for the benefit of the **Insured's Employees**;
  - 4.4.3 first aid, medical, fire and ambulance services;
  - 4.4.4 the maintenance of the **Insured's** premises or property for which such responsibility exists;
  - 4.4.5 private work undertaken by the **Insured's Employees** for any director, partner or senior executive of the **Insured**;
  - 4.4.6 participation in exhibitions;

- 4.4.7 hire or loan of plant to other parties;
- 4.4.8 conducted tours of the **Insured's** premises;
- 4.4.9 any other occupation ancillary or incidental to the **Business** stated in the **Schedule**.
- 4.5 **Electronic Data** means 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 programmes, software and other coded instructions for such equipment.
- 4.6 **Employee** means any person under a contract of service or apprenticeship with the **Insured**.
- 4.7 **Employment Practices** means any wrongful or unfair dismissal, denial of natural justice, defamation, misleading representation or advertising, sexual harassment or discrimination in respect of employment by the **Insured**.
- 4.8 **Geographical Limits** means anywhere in the World except the United States of America and Canada.

**Provided that:**

4.8.1 The **Geographical Limits** shall include the United States of America and Canada but only in respect to;

4.8.1.1 **Products** exported to the United States of America and/or Canada without the knowledge of the **Insured**;

4.8.1.2 **Business** visits by directors, officers and **Employees** normally resident outside the United States of America and/or Canada, other than **Employees** who are engaged in manual labour during such visits;

4.8.2 the indemnity granted by this **Policy** in respect of any judgement, award or settlement made within the United States of America and/or Canada (or any Order made anywhere in the world to enforce such judgement, award or settlement either in whole or in part) is subject to the following additional terms and **Exclusions** in respect of such judgement, award or settlement;

4.8.2.1 the **Limit of Liability** is inclusive of the other costs and expenses as described in Clause 1.2 of this **Policy**;

4.8.2.2 liability for **Injury** to any person and/or **Property Damage** arising out of **Pollution** is hereby excluded. It is further agreed that the cost of preventing, removing, nullifying or cleaning up any seeping, contaminating or polluting substances shall also form part of this **Exclusion** and shall not be recoverable under this **Policy**;

4.9 **Injury** means:

- 4.9.1 bodily injury, death, illness, disease, disability, shock, fright, mental anguish and mental injury including loss of consortium or services;
- 4.9.2 false or wrongful arrest, detention or imprisonment and malicious prosecution, wrongful entry upon, wrongful eviction from or other invasion of right to private occupancy of property and humiliation;
- 4.9.3 libel, slander or defamation, except where:
  - 4.9.3.1 the first publication or utterance happened prior to the commencement of this **Policy**; or
  - 4.9.3.2 the **Injury** arises out of **Advertising Injury** as defined herein;
- 4.9.4 assault and battery not committed by or at the direction of the **Insured** unless committed for the purpose of preventing **Injury** or **Property Damage** or eliminating or preventing danger to persons or property;
- 4.9.5 discrimination as a result of race, religion, sex, marital status, age, intellectual impairment, disability or otherwise (unless insurance thereof is prohibited by law) not committed by or at the intentional direction of the **Insured**, but only in respect to liability other than for fines and penalties imposed by law.

4.10 **Insured** means:

- 4.10.1 The **Named Insured** stated in the **Schedule**;
- 4.10.2 any subsidiary company (including subsidiaries thereof) of the **Named Insured** and any other organisation under the control of the **Named Insured** and over which it is exercising active management;
- 4.10.3 any new organisation acquired during the **Period of Insurance** by the **Insured** described in 4.1.1 and 4.1.2 above, through consolidation, merger, purchase, or assumption of control and active management, provided that such acquisition or assumption is;
  - 4.10.3.1 reported to the **Insurer** within ninety (90) days after it is acquired;
  - 4.10.3.2 endorsed on this **Policy**;
  - 4.10.3.3 in a business similar to the **Business** stated in the **Schedule**;
- 4.10.4 any director, officer, **Employee**, partner or shareholder of the **Named Insured** or of a company designated in 4.1.2 and 4.1.3 above, but only whilst acting within the scope of their duties in such capacity;
- 4.10.5 any voluntary worker and any person whilst working for an insured party for the purpose of gaining work experience and/or any person supplied or under any work experience or similar Government scheme.
- 4.10.6 if a party named in the **Schedule** as an insured party is an individual, the spouse and family of that individual but only in respect of the conduct of the **Business**;
- 4.10.7 any person in respect of their liability arising out of the performance by the **Insured** designated in 4.1.1 and 4.1.2 and 4.1.3 above, of any contract or agreement, but only to the extent required by such contract or agreement and in any event only for such coverage and **Limits of Liability** as provided in this **Policy**;



- 4.10.8 any office bearer or member or voluntary helper of the **Insured's** social and/or sporting clubs, canteen, security, first aid, fire and ambulance services, educational, welfare or child care facilities formed with the consent of the **Insured** (other than an **Insured** designated in 4.1.7 above) in respect of claims arising from duties connected with activities of any such club or facility;
- 4.10.9 any director or executive officer of the **Named Insured** or of a company designated in 4.1.2 and 4.1.3 above in respect of private work undertaken by the **Insured's Employees** for such persons;
- 4.10.10 any **Employee** of the **Insured** whilst undertaking private work for any director or senior executive of the **Insured** or of any partner designated in paragraph 4.1.11 of this **Definition**;
- 4.10.11 if the **Insured** is declared in the **Schedule** as a partnership or joint venture, any partner or member thereof but only with respect to their liability as a partner or member of such partnership or joint venture;
- 4.10.12 the personal representatives of the **Insured** in respect of liability incurred by the **Insured** whilst acting on behalf of the **Insured**
- 4.10.13 any owner of the premises at which the **Insured** conducts the **Business**;
- 4.10.14 persons hired from agencies or labour suppliers but only to the extent that such persons are not otherwise insured.

**Provided that:**

- 4.1.15 such person(s) shall comply with and be subject to the terms, **Definitions, Exclusions, Conditions** and provisions of this **Policy** insofar as they can apply;
  - 4.1.16 nothing contained in this **Definition** or in Proviso 4.1.15 above shall operate to increase the **Insurer's Limit of Liability**.
- 4.11 The **Insurer** means certain Underwriters at Lloyds.
  - 4.12 **Limit of Liability** means the amount(s) specified as such in the **Schedule**.
  - 4.13 **Medical Persons** means legally qualified medical practitioners, legally qualified registered nurses, dentists and first aid attendants.
  - 4.14 **Occurrence** means an event including continuous or repeated exposure to substantially the same general conditions which results in **Injury** to any person, **Property Damage** or **Advertising Injury** where such **Injury, Property Damage** or **Advertising Injury** is neither expected nor intended from the standpoint of the **Insured**.  
  
**Occurrence** extends to include any intentional act by or at the direction of the **Insured** which results in **Injury** if such **Injury** arises solely from the use of reasonable force for the purpose of protecting persons or property.
  - 4.15 **Period of Insurance** means the period of insurance shown in the **Schedule** or any renewal period, during which the insurance by this **Policy** is in force. The term "Local Time" means the time at the **Insured's** principal place of business.
  - 4.16 **Pollution** means the discharge, dispersal, seepage, release or escape of smoke, vapours, fumes, acids, alkalis, toxic chemicals, liquids or gases, waste materials or other irritants, contaminants or pollutants into or upon land, the atmosphere or water.

4.17 **Product** means anything which was - or is deemed by law to have been - manufactured, grown, extracted, treated, produced, processed, sold, supplied, distributed, imported, exported, repaired, serviced, renovated, installed, assembled, erected or constructed in the course of the **Business** by or on behalf of the **Insured**, including labels, packaging or containers (other than a **Vehicle**), and directions, instructions, or advice given or omitted to be given in connection with such **Product**, after ceasing to be in the possession or under the control of the **Insured**.

4.18 **Property Damage** means:

4.18.1 physical injury or damage to or physical loss of or destruction of tangible property including loss of use at any time resulting therefrom;

4.18.2 loss of use of tangible property which has not been physically injured, damaged or destroyed provided such loss of use is caused by an **Occurrence**.

4.19 **Schedule** means any document so designated and issued to the **Insured**, whether for the first **Period of Insurance** or on any renewal of the contract or variation by way of Endorsement, that specifies the **Policy** number, the party or parties named as insured parties, **Limits of Liability** and other details of the insurance by this **Policy**.

4.20 **Tool of Trade** means a **Vehicle** which has a tool or plant forming part of, attached to or used in connection with it while such tool or plant is engaged on a work site, but does not include a **Vehicle** whilst in transit to or from any work site.

4.21 **Vehicle** means any type of machine on wheels or on self laid tracks made or intended to be propelled other than by manual or animal power and any trailer or other attachment whilst attached thereto.

4.22 **Watercraft** means any vessel, craft or thing made or intended to float on or travel on or through water.

## 5. References

5.1 **Headings:** Clause and other headings are for ease of reference only and shall not be deemed to form any part of the context or to affect the interpretation of this **Policy**.

5.2 **Parties:** references to parties are reference to parties to this **Policy**.

5.3 **Persons:** references to persons shall be deemed to include references to individuals, companies, corporation, firms, partnerships, joint ventures, associations, organisation, trusts, States or agencies of State Government departments and local and municipal authorities.

5.4 **Plural and Singular:** words importing the singular number shall include the plural and vice versa.

## 6. Exclusions

The liability of the **Insurer** to indemnify the **Insured** pursuant to Clause 1.1 and to pay other costs and expenses pursuant to Clause 1.2 shall not extend to any of the following:

### 6.1 Advertising Injury

Liability arising out of **Advertising Injury** for:

6.1.1 offences committed prior to the inception date of this **Policy**;

6.1.2 offences made at the direction of the **Insured** with knowledge of the illegality or falsity thereof;

6.1.3 breach of contract, other than misappropriation of advertising ideas under an implied contract;

- 6.1.4 incorrect description of the price of the **Products**, goods or services;
- 6.1.5 infringement of trade mark, service mark or trade name by use thereof as the trade mark, service mark or trade name of the **Products**, goods or services sold, offered for sale or advertised, but this **Exclusion 6.1.5** does not apply to titles or slogans;
- 6.1.6 failure of the **Products**, goods or services to conform with advertised performance, quality, fitness or durability;
- 6.1.7 any **Insured** whose business is advertising, broadcasting, publishing or telecasting.

## 6.2 **Aggravated, Punitive or Exemplary Damages**

Aggravated, punitive or exemplary damages.

## 6.3 **Aircraft and Watercraft**

Liability arising from the ownership, possession or use by the **Insured** of any **Aircraft**, or of any **Watercraft** (other than **Watercraft** not exceeding 8 metres in length, and only whilst operating on inland waterways or within 3 miles of the coast).

## 6.4 **Aircraft Products**

Liability arising out of or in connection with the **Products** which the **Insured** knew or had reasonable cause to believe would be incorporated into the structure, machinery, controls or construction of any **Aircraft**.

## 6.5 **Asbestos**

Liability arising out of, caused by or in connection with asbestos or materials containing asbestos.

## 6.6 **Contractual Liability**

Liability assumed by the **Insured** under any contract or agreement in connection with the **Products** but this **Exclusion 6.6** does not apply to:

- 6.6.1 the extent that such liability would have been implied by law;
- 6.6.2 liability assumed by the **Insured** under a warranty of fitness or quality.

## 6.7 **Electronic Data**

Liability arising out of:

- 6.7.1 Internet Operations, however this Exclusion 6.7.1 does not cover any claim, costs or expenses directly or indirectly arising out of, caused by, contributed to or resulting from any:
  - 6.7.1.1 **Injury, Property Damage or Advertising Injury** arising out of any material which is in print by the manufacturer in support of any of its products, including but not limited to product use and safety instructions or warnings, and which is also reproduced on its site; or
  - 6.7.1.2 liability which arises irrespective of the involvement of the **Insured's** Internet Operations;
- 6.7.2 alteration, corruption, destruction, distortion, erasure, theft or other loss of or loss or use or damage to Data, software, information repository, microchip, integrated system or similar device in any computer equipment or non-computer equipment or any kind or programming or instruction set.

Exclusions 6.7.1 and 6.7.2 apply regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purposes of this Exclusion 6.7 (Electronic Data);

- 6.7.3 "Data" means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment;
- 6.7.4 "Internet Operations" means the functioning, non-functioning, improperly functioning, availability or unavailability of:
  - 6.7.4.1 the internet or similar facility; or
  - 6.7.4.2 any intranet or private network or similar facility; or
  - 6.7.4.3 any website, bulletin board, chat room, search engine, portal or similar third party application service.

## 6.8 Employers' Liability

Liability for **Injury**:

- 6.8.1 for which insurance against such liability (whether the insurance is limited in amount or not) is or would have been provided through licensed self- insurance or under a policy in a form prescribed or approved under or issued in pursuance of any Workers' Compensation or Accident Compensation legislation applicable to the **Insured** or any extension of such policy granted on request as a matter of usual practice by entities authorised to issue such policies; or
- 6.8.2 relating to **Employment Practices**;

**Provided that:**

- 6.8.3 **Exclusions** 6.8.1 and 6.8.2 shall not apply with respect to;
  - 6.8.3.1 liability of others assumed by the **Insured** under written contract;
  - 6.8.3.2 claims for loss of consortium from the spouse of an **Employee**.

## 6.9 Fines, Penalties and/or Liquidated Damages

Fines, penalties and/or liquidated damages imposed by law or assumed by the **Insured** under any contract, warranty or agreement.

## 6.10 Industrial Awards

Liability to or of any **Employee** of the **Insured** imposed by the provisions of any industrial award or agreement or determination where such liability would not otherwise have attached.

## 6.11 Loss of Use

The loss of use of tangible property which has not been physically injured, damaged or destroyed which results from:

- 6.11.1 delay in or lack of performance by or on behalf of the **Insured** of any contract or agreement;
- 6.11.2 the failure of the **Products** to meet the level of performance, quality, fitness or durability expressly or impliedly warranted or represented by the **Insured**. However this does not apply to loss of use of other tangible property resulting from the sudden, unexpected and

unintended physical injury to or destruction of the **Products** after such products have been put to use by any person or organisation other than the **Insured**.

## 6.12 **Nuclear**

Any legal liability of whatsoever nature directly or indirectly caused by or contributed to, by, or arising from, ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from the combustion or fission of nuclear fuel or radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

## 6.13 **Pollution**

6.13.1 Liability arising out of **Pollution**, but this **Exclusion** 6.13.1 does not apply where the liability arises from a sudden identifiable, unintended and unexpected event from the standpoint of the **Insured** which takes place in its entirety at a specific time and place.

6.13.2 Any costs and expenses incurred in the prevention, removing, nullifying or clean-up of such **Pollution**, but this **Exclusion** 6.13.2 does not apply where clean-up, removal or nullifying expenses are incurred consequent upon a sudden identifiable, unintended and unexpected event from the standpoint of the **Insured** which takes place in its entirety at a specific time and place.

## 6.14 **Products and Work Performed**

Liability for:

6.14.1 the cost of making good, replacing or reinstating workmanship performed by the **Insured** which is or is alleged to be or was faulty;

but this **Exclusion** 6.14.1 does not apply to **Property Damage** resulting from but not within the scope of the foregoing paragraph;

6.14.2 the cost of making any refund of the price paid for any **Products**;

6.14.3 the cost of or damages claimed in relation to the withdrawal, recall, inspection, repair, replacement or loss of use of the **Products** or any property of which such **Products** form a part, if such **Products** or property are withdrawn from the market or from use because of any known or suspected defect or deficiency therein;

6.14.4 **Property Damage** to the **Products** if such damage is attributable to any defect in them or to their harmful nature or unsuitability, other than those **Products** repaired, serviced or treated by the **Insured** after such **Products** were originally sold, supplied or distributed, however this **Exclusion** 6.14.4 shall be restricted to the defective or harmful or unsuitable part of the **Product** and shall not apply to **Property Damage** to the remainder of such **Product** or **Products**

## 6.15 **Property Owned By or in the Care, Custody or Control of the Insured**

**Property Damage** to property owned by the **Insured** or held in trust or in the custody or control of the **Insured** but this **Exclusion** 6.15 does not apply to:

6.15.1 personal property of directors, **Employees**, members, guests and visitors of the **Insured**;

6.15.2 premises (including contents, fixtures and fittings) not owned by the **Insured**;

6.15.2.1 at which the **Insured** is undertaking work in connection with the **Business** but no indemnity is granted for **Property Damage** to that part of the property on which the **Insured** is working and which arises out of such work;

6.15.2.2 which are leased, rented or loaned to the **Insured**;

- 6.15.3 **Vehicles** (including spare parts and accessories thereon) not owned or used by the **Insured** in connection with the **Business** whilst within a car park belonging to or under the control of the **Insured** provided that the **Insured**, as a principal part of the **Business**, does not operate the car park for reward;
- 6.15.4 any other property (except property owned by the **Insured** and property described in 6.15.1, 6.15.2 and 6.15.3 above) but the **Insurer's** liability in respect of this clause 6.15.4 shall not exceed AUD 500,000 or the **Sub-Limit of Liability** stated in the **Schedule** applying to Clause 6.15.

#### 6.16 Professional Liability

Liability arising out of the rendering of or failure to render professional advice or service by the **Insured**, but this **Exclusion** 6.16 does not apply to:

- 6.16.1 **Injury** to any person or **Property Damage** arising therefrom, providing such professional advice or service is not given for a specific fee; or
- 6.16.2 the rendering of or failure to render professional medical advice by **Medical Persons** employed by the **Insured** to provide first aid and other medical services on the **Insured's** premises.

#### 6.17 Requirement to Insure

**Property Damage** to property rented to, leased to, occupied by, or used by, or in the care, custody or control of the **Insured** to the extent the **Insured** is under contract to provide insurance thereof.

#### 6.18 Terrorism

**Injury** to any person or **Property Damage** directly or indirectly caused by, resulting from or in connection with any:

- 6.18.1 **Act of Terrorism** regardless of any other cause or event contributing concurrently or in any other sequence to such **Injury** or **Property Damage**;
- 6.18.2 action taken in controlling, preventing, suppressing or in any way relating to any **Act of Terrorism**.

#### 6.19 Vehicles

**Injury** to any person or **Property Damage** arising from the ownership, possession or use by the **Insured** of any **Vehicle** whilst used in circumstances whereby such **Vehicle** is required by law to be registered.

##### **Provided that:**

This **Exclusion** 6.19 shall not apply:

- 6.19.1 to **Injury** where compulsory liability insurance or a statutory scheme does not provide indemnity for reasons that do not involve a breach by the **Insured** of legislation relating to **Vehicles**;
- 6.19.2 where such **Injury** and/or **Property Damage**:
- 6.19.2.1 is caused by or arises from the loading or unloading of or the delivery or collection of goods to or from any **Vehicle** where such **Injury** or **Property Damage** occurs beyond the limits of any carriageway or thoroughfare;

- 6.19.2.2 arises out of the loading or unloading of or the delivery or collection of goods to or from any **Vehicle** used in work undertaken by or on behalf of the **Insured** but not in the physical or legal control of the **Insured**;
- 6.19.2.3 arises when the Vehicle has ceased to be used as a road Vehicle for transportation purposes and has commenced operation as a tool of trade or preparation therefore.
- 6.19.2.4 is caused as a result from boarding and alighting a courtesy bus and also any negligence of the **Insured** whilst the public are on road risk.
- 6.19.2.5 arises when the Vehicle is off any carriageway, public thoroughfare, public road or land of the like.

## 6.20 War

Any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection or military or usurped power.

## 7. General Conditions

### 7.1 Notification

On the **Insured** becoming aware of any **Occurrence** giving rise or likely to give rise to a claim under this **Policy** or upon receipt by the **Insured** of notice of any claim or subsequent proceeding, the **Insured** shall as soon as practicable thereafter:

- 7.1.1 give notice thereof in writing to the **Insurer**;
- 7.1.2 preserve any property or things which might prove necessary or useful by way of evidence in connection with any claim and, so far as may be reasonably practicable, with due regard to safety, no alteration or repairs shall, without the consent of the **Insurer**, be made after the **Occurrence** until the **Insurer** shall have had an opportunity of inspection;
- 7.1.3 forward to the **Insurer** every letter of demand, writ, summons or process as soon as practicable after receipt thereof and give notice to the **Insurer** in writing as soon as practicable after the **Insured** shall have knowledge of an impending prosecution or inquest in connection with any **Occurrence**;
- 7.1.4 when called upon to do so, furnish to the **Insurer** in writing all details of the **Occurrence** together with such evidence and explanations as the **Insurer** may reasonably require.

Notwithstanding the provisions of this **Condition** 7.1, this insurance will not be prejudiced by any inadvertent delay, error or omission in notifying the **Insurer** of any **Occurrence** that may give rise to a claim or claims under the **Policy**.

### 7.2 Subrogation and Settlement of Claims

- 7.2.1 No admission, offer, promise, payment or indemnity shall be made or given by or on behalf of the **Insured** without the consent of the **Insurer** who shall have the right to take over and conduct in the name of the **Insured** the defence or settlement of any claim or to prosecute in the name of the **Insured** for the **Insurer's** own benefit any claim for indemnity

or damages or otherwise and shall have full discretion in the conduct of any proceedings or in the settlement of any claim and the **Insured** shall give all such information and assistance as the **Insurer** may reasonably require.

Any amount so recovered shall be applied in the following order of priority:

first to the uninsured proportion of the loss, second to reimburse the **Insurer** to the extent of its actual payment in respect of the claim, third, to reimburse the **Insured** for any **Excess** borne by the **Insured**, fourth, any balance recovered which exceeds the loss shall be payable to the **Insured**.

The expenses of such recovery proceedings shall be apportioned as agreed between the **Insured** and the **Insurer**. Should the parties be unable to agree on an appropriate apportionment then such expenses shall be paid by each party in the same proportion as their percentage share of all amounts recovered. If there is no such recovery by the **Insurer**, the expenses shall be borne by the **Insurer**.

- 7.2.2 The **Insurer** may pay to the **Insured** the amount of the applicable **Limit of Liability** of the **Insurer**, or such lesser sum for which the claim can be settled, subject in either case to deduction of any sum or sums already paid as damages or compensation in respect of such claim and the **Insurer** shall thereafter be under no further liability in respect of such claim except for the payment of costs and expenses for which the **Insurer** is liable hereunder incurred prior to the date of such payment, whether or not pursuant to an order made subsequently.

### 7.3 Precautions by the Insured

The **Insured** shall:

- 7.3.1 take reasonable precautions to prevent or minimise liability and take reasonable measures to maintain efficient ways, works, machinery, fencing and plant and shall make reasonable endeavours to comply with all statutory obligations and regulations imposed by any authority for the safety of persons or property;
- 7.3.2 at its own expense, take reasonable action to trace recall or modify any of the **Products** containing any defect or deficiency of which the **Insured** has knowledge or has reason to suspect, including (but not limited to) any **Products** subject to Government or statutory ban.

### 7.4 Cross Liability, Severability and Waiver of Subrogation

This **Policy**, including any amendment, renewal or variation or endorsement of it, shall be construed as if each insured party had made a proposal, application or request for the **Policy**, amendment, renewal, variation or endorsement in respect of their interest only. Further, any information or knowledge possessed by one insured party, whether possessed before or after the contract was entered into, shall not be imputed to any other such party. The **Insurer** will not seek any relief whatsoever (including cancellation of the **Policy**) for non-disclosure and/or misrepresentation against an insured party unless the **Insurer** would have been entitled to that relief had that party been the only party covered by this **Policy**.

Further, neither the inclusion of more than one **Insured** under this **Policy** nor any act, omission, breach or default by any **Insured** shall in any way affect the rights of any other **Insured**, it being intended that this **Policy** shall be construed as if a separate contract of insurance has been entered into by each **Insured**; but not so as to increase the **Insurer's Limit of Liability**.

All right of subrogation is waived under this **Policy** against every company, organisation and person defined as an **Insured** under this **Policy** to which or to whom protection is afforded under the **Policy** except, if such company, organisation or person is protected from such loss by any other policy of indemnity or insurance, the right of subrogation is not waived to the extent and up to the amount of such other policy.

#### **Provided that:**

With respect to any person who is an **Insured** by way of **Definition** 4.1.7 of the **Policy**, such waiver of subrogation shall only apply to claims which arise by virtue of **Definition** 4.1.7.

### 7.5 Insolvency or Bankruptcy



The insolvency or bankruptcy of any party comprising the **Insured** shall not release the **Insurer** from any of its obligations hereunder.

## 7.6 **Adjustment of Premium**

Where the **Premium** for this **Policy** is arranged on an adjustable basis, the **Insured** shall keep accurate records and make declarations to the **Insurer** in respect of the **Period of Insurance** so that the necessary adjustment of **Premium** may be made subject to the application of any minimum **Premium** required.

## 7.7 **Cancellation**

This **Policy** may be cancelled at any time at the request of the **Insured** in which case the **Insurer** shall retain **Premium** commensurate with the risk attaching for the period the **Policy** was in force.

The **Insurer** may also cancel this **Policy** on any grounds subject to the Insurance Contracts Act where the **Insurer** has given the **Insured** written notice of such cancellation in accordance with the Act.

The **Insurer's** notice of cancellation takes effect at the earlier of the following times:

- 7.7.1 the time when another policy of insurance between the **Insured** and the **Insurer** or some other insurer, being a policy that is intended by the **Insured** to replace this **Policy**, is entered into; or
- 7.7.2 4.00 PM on the thirtieth business day after the day on which notice was given to the **Insured**.

In the event that the **Insurer** cancels this **Policy** the **Insurer** will repay on demand a rateable proportion of the **Premium** for the unexpired **Period of Insurance** from the date of cancellation.

## 7.8 **Goods and Services Tax (GST)**

GST, Input Tax Credit, Acquisition and Supply have the same meaning as given to those expressions in A New Tax System (Goods and Services Tax) Act 1999 and related legislation as amended from time to time.

Taxable Percentage is the **Insured's** entitlement to an Input Tax Credit on the **Premium** as a percentage of the total GST on that **Premium**.

- 7.8.1 Where the **Insurer** makes a payment under this **Policy** for the Acquisition of goods, services or other Supply, the amount of the payment will be reduced by the amount of any Input Tax Credit that the **Insured** is, or will be, entitled to in relation to that Acquisition, whether or not the **Insured** makes that Acquisition.
- 7.8.2 Where the **Insurer** makes a payment under this **Policy** as compensation instead of payment for the Acquisition of goods, services or other Supply, the **Insurer** will reduce the amount of the payment by the amount of any Input Tax Credit that the **Insured** would have been entitled to had the payment been applied to acquire such goods, services or other Supply.

Any GST amount paid by the **Insurer** shall be in addition to the **Limit(s) of Liability** specified in the **Schedule**.

No payment shall be made to the **Insured** for any GST liability that they may acquire upon settlement of a claim if the **Insured** has not informed the **Insurer** of its correct Taxable Percentage.

## 7.9 **Notices and Service of Legal Process**

The **Insured** may effect notice, advice or service of any legal process in connection with this **Policy** upon the **Insurer** by delivering that notice, advice or process by hand or by post to the address of the **Insurer** stated in the **Schedule**.

#### 7.10 **Proper Law**

The **Insurer** and the **Insured** hereby submit to the jurisdiction of all Australian Courts in relation to all matters arising under this **Policy**.

### 8. **Endorsements to the Policy**

The following Endorsements apply to this **Policy**:

#### 8.1 **Participant Liability**

The indemnity granted under this Policy is extended to indemnify any person participating in a competition and/or sporting activity undertaken in connection with the insured's business with the prior knowledge and/or consent of the insured in respect of claims against that person to pay compensation for Injury or Property Damage arising solely out of that persons participation in that competition and/or sporting activity.

#### 8.2 **Overseas Personal Liability**

Where the **Insured** and any of the **Insured's** directors, partners or **Employees** are outside the Commonwealth of Australia for less than three (3) months continuously in connection with the **Business**, the **Insurer** will provide indemnity to the **Insured** and if the **Insured** so request to any of the **Insured's** directors, partners or **Employees** against legal liability incurred in a personal capacity.

The indemnity will not apply:

- 8.2.1 to legal liability arising from any agreement or contract or contractual arrangement unless liability would have existed otherwise;
- 8.2.2 to legal liability arising out of the ownership or occupation of land or buildings or arising from the carrying on of any trade or profession;
- 8.2.3 where indemnity is provided by any other insurance; or
- 8.2.4 arising from the ownership, possession or use of animals, firearms, mechanically propelled **Vehicles, Aircraft** or **Watercraft**.

#### 8.3 **Contractors &/or Sub-Contractors Extension**

It is hereby noted and agreed that the **Definition** of Insured is extended to include:

Any contractor and/or sub-contractor in respect of the liability of such contractor and/or sub-contractor arising out of the performance by such contractor and/or sub-contractor of any contract or agreement for the performance of work for the **Insured** or any subsidiary company indemnified by this **Policy**, to the extent required by such contract or agreement.

#### 8.4 **Contractors Recourse Extension**

It is hereby noted and agreed that notwithstanding anything contained in or endorsed hereon, this **Policy** extends to cover the **Insured** for liability for **Injury** to any person arising out of or in the course of the employment of such person in the **Insured's** service, where that person is not the **Insured's Employee**.

#### 8.5 **Fraudulent Misdescription, Unintentional Breach Clause**

The insurance under this **Policy** shall not be prejudiced by:

- 8.5.1. any act or omission unknown to or beyond the **Insured's** control on the part of any tenant occupying or using the premises; or
- 8.5.2. structural alterations and/or repairs, limited to buildings, machinery and plant; or
- 8.5.3. any alteration of occupancy.

Provided that any such acts, omissions or alterations upon coming to the knowledge of the **Insured's** officer responsible for insurance shall as soon as possible notify the **Insurer** and, if agreed to by the **Insurer** in writing, any appropriate additional premium paid if required.

#### 8.6 **Property of Guests (Innkeepers & Other Liability)**

Notwithstanding anything contained in this **Policy** to the contrary, other than the provisions of clause 6.15, it is hereby agreed and declared that this **Policy** extends to indemnify the **Insured** in respect of claims for **Injury** and/or **Property Damage** in relation to any liability under any Innkeeper's Liability Act, Licensing Act or any other Act of Parliament or Regulation or Ordinance.

#### 8.7 **Personal Liability**

It is hereby agreed and declared that the **Definition** of the **Insured** and the **Business** are extended to include the following:

- 8.7.1 the **Definition** of the **Insured** extends to include the **Insured's** directors or executive **Employees** residing at the premises and those family members and/or defacto who ordinarily reside with any of the **Insured's** directors or executive **Employees**;

**Provided that:**

- 8.7.2 nothing in this Endorsement shall increase the **Insurer's Limit of Liability** as described in the **Schedule**.

#### 8.8 **Server Liability**

It is hereby agreed that this **Policy** extends to indemnify the **Insured** in respect of any liability incurred by the **Insured** arising out of the sale or serving of liquor in connection with the **Insured's Business**.

**Provided that:**

- 8.8.1 nothing in this Endorsement shall increase the **Insurer's Limit of Liability** as stated in the **Schedule**.

### 9. **Optional Endorsements to the Policy**

The following Optional Endorsements to the standard cover will be deemed to be incorporated in this **Policy** only when specified in the **Schedule** by the appropriate number and title.

#### 9.1 **Products Exported to the United States of America or Canada**

Proviso 4.8.1.1 appearing in the **Definition** of **Geographical Limits** is amended to read;

"**Products** exported to the United States of America and/or Canada".

## 9.2 Errors & Omissions

Notwithstanding the provisions of **Exclusion 6.16** of this **Policy**, the **Insurer** will indemnify the **Insured** against the legal liability of the **Insured** to pay compensation in respect of **Financial Loss** occurring during the **Period of Insurance** provided that such **Financial Loss** arises out of any act, error or omission committed or alleged to have been committed by or on behalf of the **Insured** in the course of the **Business**.

The total aggregate liability of the **Insurer** during any one **Period of Insurance** for all claims arising out of **Financial Loss** shall not exceed AUD 5,000,000 inclusive of costs and expenses as specified under the **Indemnity Clause 1.2 Defence Costs and Supplementary Payments**.

The indemnity provided under this Endorsement is subject to the **Excess** specified in the **Schedule**.

### 9.2.1 DEFINITION APPLICABLE TO THIS ENDORSEMENT

"**Financial Loss**" means any loss which is economic in nature and not consequent upon **Injury** or **Property Damage**.

### 9.2.2 EXCLUSIONS APPLICABLE TO THIS ENDORSEMENT

The liability of the **Insurer** to indemnify the **Insured** pursuant to this Endorsement shall not extend to liability:

- 9.2.2.1 for the cost of recalling, withdrawing, replacing or repairing **Products** or of making any refund on the price paid for **Products**;
- 9.2.2.2 assumed under contract or agreement unless such liability would have attached in the absence of such contract or agreement;
- 9.2.2.3 arising from facts or circumstances which are inevitable having regard to:
  - a) the circumstances and nature of the work undertaken, or
  - b) the **Products**;
- 9.2.2.4 arising directly or indirectly out of any delay in the performance of services or out of the sale or supply of **Products**;
- 9.2.2.5 incurred by or caused by a director or executive officer of the **Insured** whilst acting within the scope of their duties in such capacity;
- 9.2.2.6 incurred by or caused by a director or executive officer of the **Insured's** staff superannuation fund or funds whilst acting within the scope of their duties in such capacity;
- 9.2.2.7 arising out of conspiracy, conversion, deceit, inducement, breach of contract or injurious falsehood;
- 9.2.2.8 arising out of or in connection with any dishonest, fraudulent, intentional, criminal or malicious act, error or omission by the **Insured** or by an employee of the **Insured**;
- 9.2.2.9 arising in the USA and/or Canada or in respect of any claim which would be subject to the jurisdiction of the Courts of the USA and/or Canada.

Subject otherwise to the terms, **Conditions** and **Exclusions** of the **Policy**.

## 10. Complaints and Dispute Resolution

Any enquiry or complaint relating to your policy or a claim should be addressed in the first instance to your Client Relationship Manager via an email sent to the One Underwriting Pty Ltd mailbox:

[oneunderwriting@oneunderwriting.com.au](mailto:oneunderwriting@oneunderwriting.com.au)

If your complaint is not satisfactorily and promptly resolved, please contact the One Underwriting National Complaints Manager at:

Level 50, 80 Collins St, Melbourne, Vic 3000 or phone 03 9211 3700

who will attempt to resolve it in accordance with our Complaints and Disputes Handling Policy. You may obtain a copy of this policy from our website: [www.oneunderwriting.com.au](http://www.oneunderwriting.com.au)

Complaint And Dispute Resolution if your policy is underwritten by Lloyd's of London.

If your complaint is not satisfactorily resolved within 15 business days or you are not happy with our response to your dispute, you may request that your matter be reviewed by contacting:

Lloyd's Underwriters' General Representative in Australia

Level 9  
1 O'Connell Street  
Sydney NSW 2000  
Telephone: (02) 8298 0700

If you are still not satisfied with the outcome determined, you may contact the One Underwriting External Dispute Resolution Body, the Insurance Brokers Division of the Financial Ombudsman Service, on 1300 780 808 or via [www.fos.org.au](http://www.fos.org.au)

Alternatively, if your concern is with the Insurer, you may contact the General Insurance Division of the Financial Ombudsman Service on 1300 780 808

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One Underwriting's global network and expertise allows us to deliver responsive and innovative risk solutions so you can focus on growing your business.

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