



General Broadform Public & Products Liability Policy

About Chase Underwriting

This insurance is issued by Chase Underwriting Pty Ltd (AFSL number 454344) acting under an arrangement as an agent of various Underwriters at Lloyd's. We act on behalf of and in the interest of various Underwriters at Lloyd's

Our contact details are:

Address: Level 1, 68 Clarke Street, Southbank VIC 3006

Telephone: (03) 8866 0700

Website: www.chaseunderwriting.com.au

Email: info@chaseunderwriting.com.au

Your Duty of Disclosure

Before you enter into a contract of general insurance with us, you have a duty, under the *Insurance Contracts Act 1984* (Cth), to disclose to us every matter that you know, or could reasonably be expected to know, is relevant to our decision whether to insure you, and if so, the terms and conditions on which we will insure you.

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

Information you do not need to give

Your duty, however, does not require disclosure of any matter:

- that reduces the risk to be undertaken by us;
- that is of common knowledge;
- that we already know or should know in the ordinary course of our business as an insurer;
- that has been indicated by us as not necessary for us to know.

Non-disclosure

If you fail to comply with your duty of disclosure, we may be entitled to reduce our liability under the contract in respect of a claim, or may cancel the contract. If your non-disclosure is fraudulent, we may also have the option of avoiding the contract from its beginning.

Privacy statement

Chase Underwriting Pty Ltd value the privacy of your personal information and we will ensure that the handling of your personal information is dealt with in accordance with the *Privacy Act 1988* (Cth) (the Act) and the relevant Australian Privacy Principles. Our full privacy policy can be accessed at www.chaseunderwriting.com.au

When we provide insurance products and/or services, we ask you for the personal information we need to assess applications for insurance policies, to administer and manage insurance policies and to investigate and handle claims. This can include a broad range of information ranging from your name, date of birth, address and contact details to other information about your personal affairs including your profession, financial affairs including financial statements, any criminal convictions or claims.

We may need to disclose personal information that you provide us to contractors, co-insureds, insurers and underwriters (who may be located overseas), lawyers, claims adjusters and others engaged by Chase Underwriting Pty Ltd to enable them to administer policies or handle claims. Regardless of the information shared, we will take all reasonable steps to ensure that the above parties protect your information in the same way that we do.

Our Privacy Policy shown in the above link contains information about how you can access the information we hold about you, ask us to correct it, or make a privacy related complaint. You can obtain a copy from our Privacy Officer by email to privacy@chaseunderwriting.com.au

Consent

By visiting our website, applying for, renewing or using any of our products or services you agree to your information being collected, held, used and disclosed as set out in our Privacy Policy.

Complaints or Disputes

We view seriously any complaint about our products or services and will deal with it promptly and fairly.

If you have a complaint please first try to resolve it by contacting the relevant member of our staff.

If the matter is still not resolved, please then contact our Complaints Officer on (03) 8866 0700 or put your complaint in writing and send it to:

Attention: Complaints Officer
Chase Underwriting Pty Ltd
Level 1, 68 Clarke Street, Southbank VIC 3006
Email: complaints@chaseunderwriting.com.au

We will respond to your complaint within 15 business days providing we have all necessary information and have completed any investigation required. Where further information, assessment or investigation is required, we will agree to reasonable alternative timeframes with you. You will also be kept informed of the progress of your complaint.

In the unlikely event that this does not resolve the matter or you are not satisfied with the way your complaint has been dealt with, you should contact:

Lloyd's Australia Limited
Suite 1603 Level 16, 1 Macquarie Place,
Sydney NSW 2000
Telephone Number: (02) 8298 0783
Email: ldraustralia@lloyds.com

The following information will usually be required by Lloyd's Australia:

- Name, address and telephone number of the policyholder;
- Details of the policy concerned (policy number and/or claim reference numbers, etc);
- Details of the insurance intermediary through whom the policy was obtained;
- Reasons why you are dissatisfied;
- Copies of any supporting documentation you believe may assist Lloyd's Australia in addressing your dispute appropriately.

Following receipt of your complaint, you will be advised whether your matter will be handled by Lloyd's Australia or the Lloyd's Complaints team in the UK, or what other avenues are available to you:

- Where your complaint is eligible for referral to the Australian Financial complaints Authority (AFCA), your complaint will generally be reviewed by a person at Lloyd's Australia with appropriate authority to deal with your dispute.
- Where your complaint is not eligible for referral to AFCA, Lloyd's Australia will refer your complaint to the Lloyd's Complaints team in the UK if it falls within the jurisdiction of the UK Financial Ombudsman Service. They will review your complaint and liaise directly with you.
- For all other matters you will be advised of what other avenues may be available to you.

Your complaint will be acknowledged in writing within 5 business days of receipt, and you will be kept informed of the progress of Lloyd's Australia's review of your complaint at least every 10 business days.

The length of time required to resolve a particular dispute will depend on the individual issues raised, however in most cases you will receive a full written response to your complaint within 15 business days of receipt, provided Lloyd's Australia have received all necessary information and have completed any investigation required.

If your complaint is not resolved in a manner satisfactory to you or Lloyd's Australia do not resolve your complaint within 45 calendar days of it being received by us, you may refer the matter to AFCA as follows:

AFCA can be contacted by:

Post: GPO Box 3, Melbourne VIC 3001

Phone: 1800 931 678

Email: info@afca.org.au.

More information can be found on their website www.afca.org.au

AFCA is an independent body that operate nationally in Australia and aim to resolve disputes between you and your insurer. AFCA provide fair and independent financial services complaint resolution that is free to consumers. Your dispute must be referred to AFCA within 2 years of the date of Lloyd's Australia's final decision. Determinations made by AFCA are binding on Lloyd's Australia and us.

Customers not eligible for referral to AFCA, may be eligible for referral to the UK Financial Ombudsman Service. Such referral must occur within 6 months of the final decision by the Complaints team at Lloyd's. Further details will be provided with their final decision to you.

This service is free of charge to policyholders.

General Broadform Public & Products Liability Policy

Issued to

Triathlon Australia Inc


In Consideration of the Insured named in the Schedule (hereinafter called “the Insured”) paying or agreeing to pay to the Insurer(s) who have subscribed to this Policy (hereinafter called “the Insurer(s)”) the premium for or on account of the insurance hereinafter contained.

The Insurer(s) agree subject to the terms, conditions, limitations, provisions and exclusions hereinafter contained to indemnify the Insured to the extent and in the manner hereinafter provided.

Provided that the liability of all of the Insurer(s) collectively shall in no case exceed the Limits of Liability stated in the Schedule or elsewhere herein.

And provided further that the liability of each of the Insurer(s) individually shall in no case exceed the proportion set against each Insurer(s) name.

Signed on behalf of the Insurer(s) on 29 September 2022

<u>Insurer(s)</u>	<u>Proportion</u>	<u>Stamp & Signature</u>
Chase Underwriting Pty Ltd (Convex Insurance UK Limited)	100%	

Schedule

Policy Number

502617

Insured

Triathlon Australia Inc including all Affiliated Organisations including State and Territory Associations, Affiliated Clubs, Officials, Accredited Coaches (including their sole directors business names), Voluntary Workers, Members (including professional license holders), Executives, and Race Directors and Event Organisers (including their business name and all directors, employees and volunteers) and/or subsidiary and/or related Corporations as defined under Australian Corporations Law and/or financiers and all parties for whom the Insured undertakes to insure for their respective rights, interests and liabilities

Interest

To indemnify the Insured in respect of their legal liability arising out of or in connection with their activities as more fully described herein

Insured's Business

Principally the organisation and running of sanctioned triathlon, duathlon, aquathlon, paratriathlon, multisport and/or single discipline events where appropriate and including recognised training sessions and recognised participation programs. The development and training of coaches, race officials and race coordinators. The preparation of national teams for qualification and participation in Olympic Games, World Championships, Age Group Events and key International Events. Governance, development and promotion of the sport of Triathlon in Australia, social activities including awards presentations, fundraising, BBQs and other social gatherings and any other activity incidental thereto

Period of Insurance

From: 14th July 2022 at 4:00pm local standard time;

To: 30th June 2023 at 4:00pm local standard time;

Or any subsequent period for which the Insured has requested and the Insurer(s) has accepted renewal.

Territorial Limits

Anywhere in the Commonwealth of Australia, but Worldwide in respect of non-manual overseas visits by the Insured's directors and/or employees but not in relation to the U.S.A. or Canada.

Applicable Jurisdiction

This insurance shall be governed by and construed in accordance with the law of Commonwealth of Australia and each party agrees to submit to the exclusive jurisdiction of the Courts of Commonwealth of Australia in the event of a dispute arising hereunder

Limits of Liability

\$20,000,000 any one Occurrence or series of Occurrences arising out of any one cause and in the aggregate separately during the Period of Insurance in respect of Products Liability and Pollution Liability

Sub-Limit

Property in physical or legal control:

\$500,000 any one Occurrence and in the aggregate during the Period of Insurance

Professional Indemnity / Errors and Omissions Extension

\$1,000,000 any one Occurrence and in the aggregate during the Period of Insurance

Excesses

\$ 1,000 each and every Occurrence including costs and expenses, other than:

\$25,000 each and every Occurrence including costs and expenses in respect of worker to worker claims and subrogation via Workers Compensation Act (WCA) Insurers or State Insurers;

\$25,000 each and every Occurrence including costs and expenses in respect of United States of America / Canada claims

Premium

As Agreed.

Governing Law

Australian law

Unique Market Reference

B0621CTRIA000122

The Insurers (subject to the terms, conditions and exclusions contained in or endorsed on this Policy) will pay to or on behalf of the Insured all sums which the Insured shall become legally liable to pay as compensation for:

1. Personal Injury; or
2. Property Damage; or
3. Advertising Liability

first happening during the Period of Insurance within the Territorial Limits and caused by an Occurrence within the Territorial Limits in connection with the Insured's Business.

Limit of Liability

The limit of the Insurers' liability in respect of any one Occurrence shall not exceed the Limit of Liability stated in the Schedule for Public Liability or Products Liability or Advertising Liability or Pollution Liability.

All Personal Injury and Property Damage arising out of continuous or repeated exposure to substantially the same general conditions will be construed as arising out of one Occurrence.

All Advertising Liability arising out of the publication, broadcast or telecast of the same injurious material will be construed as arising out of one Occurrence regardless of the number of advertisements, publicity articles, broadcasts or telecasts in which the injurious material appears.

The Insurers' total aggregate limit during any one Period of Insurance for all claims arising out of Products Liability or Pollution Liability shall not exceed, separately, the Limit of Liability stated in the Schedule.

Supplementary Payments

The Insurers will pay, in addition to the applicable Limit of Liability all expenses incurred defending in the name of and on behalf of the Insured any claim or suit against the Insured to recover compensation in respect of and/or arising out of Occurrences covered hereby.

The Insurers will also pay all Supplementary Payments in addition to the Limit of Liability expressed in the Schedule.

Territorial Limits

This Policy applies in respect of Occurrences anywhere in the world excluding operations domiciled in the United States of America and/or Canada other than exports and non-manual visits of directors and employees.

United States of America/Canadian Jurisdiction

Where cover is provided by this Policy in respect of any judgement, award or settlement made within countries which operate under the laws of the United States of America and/or Canada (or any order made anywhere in the world to enforce such judgment, award or settlement either in whole or in part) the Insured agrees to accept the following additional terms and Exclusions in respect of such judgment, award or settlement

- (a) the Limits of Liability are inclusive of all costs, expenses and Supplementary Payments.
- (b) Insurers shall not be liable for:
 - (i) Personal Injury or Property Damage directly or indirectly caused by the actual, alleged or threatened discharge, dispersal, release or escape of Pollutants;
 - (ii) the cost of removing, nullifying or cleaning-up Pollutants

Definitions

Where appearing in the Policy the following words shall mean:

1. **"Advertising Liability"** means injury arising out of one or more of the following offences:
 - (a) libel, slander or defamation; or
 - (b) infringement of copyright, title or slogan; or
 - (c) piracy, unfair competition or misappropriation of advertising ideas or style of doing business; or
 - (d) invasion of privacy

committed or alleged to have been committed during the Period of Insurance in any advertisement, publicity article, broadcast or telecast and arising out of the Insured's advertising activities or any advertising activities conducted on behalf of the Insured in the course of advertising the Insured's Products or services.

2. **"Aircraft"** means any vessel, craft or thing designed to transport persons or property in or through the air or space. For the purpose of this definition, Unmanned Aerial Vehicles are not deemed to be Aircraft.
3. **"Airsides"** means that part of an aerodrome or airport provided for take-off and landing of aircraft or the movement of aircraft on the surface, aircraft parking aprons including associated surface roads and ground equipment parking areas.
4. **"Business"** means:
 - (a) the business stated under the Information section of this Policy in the Schedule and/or as declared to the Insurers and any activity necessarily incidental thereto; and/or
 - (b) marketing activities carried out by, or on behalf of, the Named Insured including but not limited to attendance at trade fairs and conferences; and/or
 - (c) the activities of any canteen, social, sports, welfare, and/or child care organisation or first aid, medical, fire or ambulance services.

5. **“Computer System”** means any computer, hardware, software, information technology and communications system or electronic device, (including, but not limited to smart phone, laptop, tablet wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the Insured or any other party.
6. **“Cyber Act”** means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any **Computer System**.
7. **“Cyber Incident”** means:
 - (a) any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any **Computer System**; or
 - (b) any partial or total unavailability or failure of or series of related partial or total unavailability or failures to access, process, use or operate any **Computer System**.
8. **“Data”** means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a **Computer System**.
9. **“Excess”** means the first amount of each claim or series of claims payable (including in respect of Supplementary Payments and Sub-Limits) by the Insured in respect to each Occurrence.

Notwithstanding the above the Excess will not erode the Limit of Liability and Sub-Limited as stated in the Schedule.

10. **“Insured”** means:
 - (a) the Named Insured;
 - (b) any director, executive officer, employee, partner or shareholder of the Named Insured, but only while acting within the scope of their duties in such capacity;
 - (c) any incorporated or unincorporated association or organisation, including their office bearers and members, organised by the Named Insured (other than an Insured designated in definition 10(d)) or their employees with the consent of the Named Insured for the purpose of providing canteen, social, sports, welfare and or child care organisations or first aid, medical, fire or ambulance services for such employees; and
 - (d) Subject to the provisions of Extension 2. Contractual Liability:
 - (i) any principal where the Named Insured has entered into a written contract for the performance of work for such principal and where such contract expressly obliges the Named Insured to provide insurance of the type provided by this policy and then only to the extent required by such contract and only arising out of the Named Insured’s performance of such contract;
 - (ii) any other party who enters into a written contract with the Named Insured, for any purpose of the Business, where such contract expressly obliges the Named Insured to provide insurance of the type provided by this Policy and then only to the extent required by such contract.

11. "Insured's Products"

means anything, including any packaging or container thereof (after it has ceased to be in the possession or control of the Insured) manufactured, grown, extracted, produced, processed, assembled, constructed, erected, installed, repaired, serviced, treated, sold, supplied, resupplied or distributed by the Insured including all previously supplied products;

12. "Insured's Work" means work or operations performed by or on behalf of the Insured, and includes materials, parts or equipment furnished in connection with such work or operations.

13. "Medical Persons" means medical doctors, medical nurses, dentists and first aid attendants.

14. "Named Insured" means:

- (a) The Named Insured stated in the Schedule; and
- (b) all subsidiary companies (now or hereafter constituted) of the Named Insured whose place of incorporation is within Australia or New Zealand and whose business falls within the definition of the Insured's Business.

15. "Occurrence" means an event, including continuous or repeated exposure to substantially the same general conditions, which results in Personal Injury, Property Damage or Advertising Liability which is neither expected nor intended from the standpoint of the Insured other than as set out in clause 17.(e) of the definition of Personal Injury.

16. "Period of Insurance" means the duration of this Policy as stated in the Schedule.

17. "Personal Injury" means:

- (a) bodily injury, death, sickness, disease, disability, nervous shock, mental anguish or mental injury;
- (b) false arrest, false imprisonment, malicious prosecution or humiliation;
- (c) libel, slander, defamation of character (other than Advertising Liability);
- (d) wrongful entry or wrongful eviction or other invasion of the right of private occupancy;
- (e) assault and battery not committed by or at the direction of the Insured unless committed for the purpose of preventing or eliminating danger to persons or property.

18. "Policy" includes this Policy wording, the Risk Details / Policy Schedule and any future documents issued to the Insured which amends this Policy wording or Schedule.

19. "Pollutants" means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapour, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

20. "Pollution Liability" means liability covered by this Policy in respect of Personal Injury or Property Damage caused by or arising directly or indirectly out of the actual, alleged or threatened discharge, dispersal, release or escape of Pollutants.

21. **"Principal Controlled Insurance"** mean a policy or policies of insurance which is/are:
- (a) arranged by any principal
 - (b) arranged by some other person pursuant to a request, direction, or contractual obligation made or imposed by any principal.
22. **"Products Liability"** means liability covered by this Policy in respect of Personal Injury or Property Damage:
- (a) caused by any defect, or the harmful nature of any of the Insured's Products
 - (b) resulting from any defect or deficiency in any direction or advice given at any time, or intended to be given by the Insured concerning the use or storage of the Insured's Products.
23. **"Property Damage"** means:
- (a) physical damage to, destruction or loss of tangible property and any loss of use of that property resulting therefrom
 - (b) loss of use of tangible property which has not been physically damaged, destroyed or lost which is caused by physical damage to or destruction or loss of other tangible property which occurs during the Period of Insurance.
24. **"Public Liability"** means liability covered by this Policy but does not include Products Liability, Advertising Liability or Pollution Liability.
25. **"Schedule"** means the Risk Details / Policy Schedule.
26. **"Supplementary Payments"** means the following costs and expenses;
- (a) for immediate medical and/or surgical aid and/or for temporary repair off property made necessary by any Occurrence covered hereby;
 - (b) all expenses incurred by or with permission of the Insurers for investigation, negotiation and defence of claims and suits;
 - (c) all expenses incidental to the appeal from any judgement against the Insured, and all costs taxed against the Insured, in any suit for damages on account of any judgement in such suits;
 - (d) all expenses incurred by Insurers or the Insured for representation of the Insured at any coroner's inquest or court of criminal justice, Royal Commission or Government inquiry, plus all expenses incidental to the appeal from any judgement.
27. **"Tool of Trade"** means any vehicle which has any tool, implement, machinery or plant forming part of or attached to or used in connection with it while such tool or plant is being used at the Insured's business premises or on or about or in close proximity to or travelling to and from a work site, but does not include vehicles whilst used for the purpose of carrying goods or people to or from any premises (except whilst at a worksite or about or in close proximity to the worksite).
28. **"Unmanned Aerial Vehicle"** means any craft designed to travel through air or space that is piloted by remote control or onboard computers. For the purpose of this definition, any craft designed to carry passengers is not deemed an Unmanned Aerial Vehicle.

29. **"Vehicle"** means any type of machine on wheels or on caterpillar tracks made or intended to be propelled other than by manual or animal power. "Vehicle" does not include Unmanned Aerial Vehicle or Watercraft.
30. **"Watercraft"** means any powered vessel, craft or thing made or intended to float on or in or travel on or through water. Watercraft also includes hovercraft.
31. **"Worker to Worker claim"** means
- (a) any claim brought against any Insured by an Injured worker (as defined by applicable workers or accident compensation legislation) employed by any party who has entered into a written contract for the provision of labour or services to the Insured, (or sub-contractor therefore), in connection with the Insured's Business, other than for claims brought by employees of the Insured and/or;
 - (b) any subrogation action brought via Workers Compensation Act (WCA) Insurers or State Insurers as set out in Extension 6 "Worker to Worker".

Extensions

The Insurers agree to provide indemnity to the Insured as set out in the following Extensions provided that the indemnity provided by each Extension shall:

- (a) form part of and not be in addition to the Limit of Liability;
- (b) be subject to the Schedule, Insuring Clauses, Conditions, Definitions, Exclusions and other terms of this Policy (unless otherwise expressly stated).

1. Automatic Acquisitions

- (a) This Policy extends to include cover for entities newly formed (including Joint Ventures) and/or acquired by the Named Insured during the Period of Insurance, provided always that:
 - (1) there is no material change in the Named Insured's Business;
 - (2) the turnover of such newly formed or acquired entities or joint ventures does not exceed 10% of the Named Insured's turnover at inception.
- (b) If newly formed or newly acquired entities fall outside the criteria mentioned in (a) (1) or (2) above then the Policy will not automatically extend to include such entities. The Insurers may agree to vary the Policy to provide cover in respect of such entities on such terms and conditions as the Insurers may determine (including in respect of additional premium).
- (c) The Insured shall notify any acquisition of a new entity to the Insurers and submit to the Insurers claims records in respect of the acquired entity within 90 days of such acquisition. In the event that the claims records submitted to the Insurers are considered by the Insurers to be unsatisfactory, the Insurers may negotiate with the Insured as to the terms (including in respect of any additional premium), if any, on which the Insurers are prepared to continue cover in respect of such entity.

2. Contractual Liability

Insurers will indemnify the Named Insured in respect of any Occurrence arising out of contractually assumed liability over and above the statutory requirements that attaches to the Named Insured by reason of having assumed such liability in a written contract or agreement between the Named Insured and any party described in Paragraph (d) of Definition 10. "Insured".

However, Insurers shall not be liable for any Occurrence caused by the sole negligence of any party described in Paragraph (d) of Definition 10 "Insured", other than;

- (a) where any contract or agreement has been specifically noted and agreed to by the Insurers, or
- (b) for any written rental and/or lease and/or hiring agreement of real and/or personal property that requires the Named Insured to insure such property, or
- (c) where the Named Insured has waived rights of subrogation as per Condition 17 "Subrogation".

Provided always Insurers will not be liable for any fines, penalties, punitive or exemplary damages.

3. Legionella

This Policy extends to include Claims made against the Insured and notified to Insurers during the Period of Insurance for:

- (a) sums which the Insured shall become legally liable to pay for compensation and claimant's costs and expenses in respect of Personal Injury caused by the discharge, dispersal, release or escape of legionella bacteria.
- (b) costs and expenses of litigation incurred with the written consent of the Insurers in respect of a Claim against the Insured to which the coverage expressed in (a) above applies.

Provided that:

- (1) Insurers' total aggregate liability in respect of all Claims made during the Period of Insurance shall not exceed the Limit of Liability specified in the Schedule
- (2) in the event of more than one Claim resulting from a discharge, dispersal, release or escape of legionella bacteria all Claims shall be deemed to have occurred on the day that the first Claim was made against the Insured
- (3) this Extension shall not apply to:
 - (i) liability assumed under contract; unless such liability existed in the absence of such contract;
 - (ii) Personal Injury caused by the escape of legionella bacteria from any of the Insured's premises unless the Insured has, for that premises, complied with health and safety codes of practice that apply in respect of the control of legionella bacteria in water systems.

For the purpose of this Extension "Claim" means a demand for compensation or damages or an intimation of the intention to seek compensation or damages, made to the Insured during the Period of Insurance

4. Trade Practices And Fair Trading Legislation Extension

This Policy is extended to indemnify the Insured in respect of claims for damages or compensation made against the Insured under the terms of the Competition and Consumer Act 2010 (CCA), the Fair Trading Act 1987 (NSW) or similar legislation in other States and which arise from misleading or deceptive conduct not being deliberate or fraudulent conduct.

Provided that this Extension shall not include claims made under the penal or criminal provisions of those Acts or legislation.

5. Worker to Worker

Exclusion 8 Employer's Liability / Worker's Compensation Liability shall not apply to:

- (a) claims for recoveries of any payments made by any compulsory workers or accident compensation insurer under the provisions of any compulsory workers or accident compensation legislation or policy, but only where the claim is being made against an Insured who is not the direct employer of the worker (as defined by applicable workers or accident compensation legislation) in respect of whom the recovery is being sought

- (b) claims made by an injured worker (as defined by applicable workers or accident compensation legislation) against any Insured other than the worker's direct employer.

The Excess in respect of claims brought under this Extension shall be as stated in the Schedule.

Exclusions

The Insurers shall not be liable to indemnify the Insured in respect of or in any way connected with any:

1. Advertising Liability

liability to pay compensation for Advertising Liability arising from:

- (a) offences committed prior to the inception date of this Policy;
- (b) offences made at the direction of the Insured with knowledge of the illegality or falsity thereof;
- (c) breach of contract, other than misappropriation of advertising ideas under an implied contract;
- (d) incorrect description of the price of the Insured's Products or services;
- (e) infringement of trade mark, service mark or trade name by use thereof as the trade mark, service mark or trade name of the Insured's Products or services sold, offered for sale or advertised, but this exception does not apply to titles or slogans;
- (f) failure of the Insured's Products or services to conform with advertised performance, quality, fitness or durability;
- (g) any Insured whose business is advertising, broadcasting, publishing or telecasting.

2. Aircraft and Watercraft

liability to pay compensation for Personal Injury or Property Damage arising out of the ownership, maintenance, possession, operation, use or legal control by the Insured of:

- (a) any Aircraft;
- (b) any Watercraft exceeding twenty (20) metres in length.

3. Aircraft Products

liability arising out of the selling, leasing, hiring or manufacture and/or supply of parts and/or products that are used with the Insured's knowledge in Aircraft or any aerial device.

4. Airside Activities

liability arising out of any Airside activities.

This exclusion shall not apply where all work Airside conducted by the Insured is signed off by the relevant airport authority or by any other party holding a permission to act on their behalf.

5. Asbestos

liability arising out of or related in any way to asbestos or asbestos-containing materials other than liability not caused by or contributed to by or alleged to be caused by, in whole or in part, directly or indirectly, the known or suspected injurious or damaging effects of asbestos.

6. Cyber

liability arising from any loss, damage, liability, claim, fines, penalties, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any;

- (a) **Cyber Act** or **Cyber Incident** including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any **Cyber Act** or **Cyber Incident**; or
- (b) loss of use, reduction in functionality, repair, replacement, restoration, reproduction, loss or theft any **Data**, including any amount pertaining to the value of such **Data**;

regardless of any other cause or event contributing concurrently or in any other sequence thereto, unless subject to the provisions of (1) and (2) below.

Paragraph (a) of this Exclusion shall not apply in respect of any actual or alleged liability for and/or arising out of;

- (1) any ensuing third party bodily injury (other than mental injury, mental anguish or mental disease); or
- (2) any ensuing physical damage to or destruction of third party property

resulting from or arising out of a **Cyber Incident**, unless that **Cyber Incident** is caused by, contributed to by, resulting from, arising out of or in connection with a **Cyber Act**. Nothing contained in the foregoing shall provide any coverage for any action taken in controlling, preventing, suppressing or remediating a **Cyber Incident** or a **Cyber Act**.

In the event any portion of this Exclusion 6 is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

This Exclusion 6 supersedes any other wording in this Policy or any endorsement thereto having a bearing on a **Cyber Act**, **Cyber Incident** or **Data**, and, if in conflict with such wording, replaces it.

If the underwriters allege that by reason of this endorsement loss sustained by the Insured is not covered by this Policy, the burden of proving the contrary shall be upon the Insured.

7. Damage to Insured's Products

liability to pay compensation for:

- (a) physical damage to or destruction or loss of the Insured's Products or any part of those Products arising out of them or any part of them;
- (b) loss of use of any tangible property caused by physical damage to or destruction or loss of the Insured's Products or any part of those Products arising out of them or any part of them.

Provided that this Exclusion shall only apply in respect of Property Damage to that part of the Insured's Products containing such fault, defect, deficiency or unsuitability or to which such fault, defect, deficiency or unsuitability is directly attributable

8. Employer's Liability / Worker's Compensation Liability

- (a) liability for Personal Injury to any person arising out of, or sustained in the course of, the employment of such person in the Insured's service, or through the breach of any duty owed to that person:
 - (i) to the extent that the Insured is entitled to be indemnified in respect of claims for damages under a policy of insurance (which expression includes arrangements made by the Insured to provide accident insurance for the Insured's workers under a licence to self-insure) arranged (whether required by law or not) in accordance with any workers' compensation legislation or accident compensation legislation; or
 - (ii) would have been indemnified or entitled to be indemnified had the Insured arranged a policy of insurance as required by such legislation.
- (b) liability for Personal Injury to any person arising out of, or sustained in the course of, the employment of such person in the Insured's service in Western Australia, other than a person of whom the Insured is deemed to be an employer by reason only of Section 175 of the Workers' Compensation and Rehabilitation Act 1981 (WA);
- (c) liability for mental anguish suffered by any person arising out of, or in the course of, that person's employment by or service to the Insured;
- (d) liability for Personal Injury arising out of the harassment, libel, slander, defamation or humiliation of, or discrimination against, any person while in the Insured's service or while employed by the Insured;
- (e) liability of a type in respect of which indemnity previously would have been provided under a policy of insurance arranged in accordance with any workers' compensation legislation or accident compensation legislation, but in respect of which indemnity has been withdrawn or reduced as a consequence of a change to the scope, terms, provisions, or requirements of such legislation made after the commencement of the current Period of Insurance; and
- (f) any other liability imposed by the provisions of any workers compensation legislation or accident compensation legislation or industrial award, agreement or determination.

This exclusion does not apply to the liability of others assumed by the Insured under a written contract.

9. Excess

the applicable Excess, stated in the Schedule in respect of the first amount of each claim or series of claims arising out of one originating cause.

10. Faulty Workmanship

liability for the cost of re-performing, completing, correcting or improving any of the Insured's Work.

Provided that this Exclusion shall only apply to the cost of re-performing, completing, correcting or improving that part of the work containing such fault, defect, deficiency or unsuitability or to which such fault, defect, deficiency or unsuitability is directly attributable

11. Fines and Punitive Damages

liability for fines, penalties, punitive or exemplary damages

12. Motor Vehicles

liability to pay compensation in respect of Personal Injury or Property Damage arising out of the ownership, possession, operation, use or legal control by the Insured of any Vehicle:

- (a) which is required by law to be registered
- (b) in respect of which compulsory liability insurance or statutory indemnity is required by virtue of any legislation relating to Vehicles
- (c) which is otherwise insured in respect of the same liability.

Provided that this Exclusion does not apply:

- (1) to Personal Injury where:
 - (i) the compulsory liability insurance or statutory indemnity does not provide indemnity; and
 - (ii) the reason or reasons why the compulsory liability insurance or statutory indemnity does not provide indemnity does not involve a breach by the Insured of legislation relating to Vehicles;
- (2) to Vehicles whilst being operated or used by or on behalf of the Insured as a Tool of Trade;
- (3) to the delivery or collection of goods to or from any Vehicle;
- (4) to the loading or unloading of any Vehicle;
- (5) to any Vehicle temporarily in the Insured's custody for the purpose of parking in a car park owned or operated by the Insured unless the Insured operate that car park for reward;
- (6) to any Vehicle, not owned by the Insured, which is being used or operated by the Insured within the Insured's premises, or on a public road, for the purpose of testing or delivering such Vehicle, in connection with its repair, servicing or maintenance by the Insured.

It is noted and agreed that no cover is given while any such Vehicle is being driven by, or is in the charge of any person, with the consent and knowledge of the Insured:

- (i) whose faculties or ability to operate a Vehicle are impaired to any extent by any drug or intoxicating liquor;
- (ii) whose blood or breath contains alcohol in excess of the percentage allowed by law;
- (iii) who is not duly authorised or licenced under all relevant laws and regulations to drive a Vehicle

13. Nuclear

liability to pay compensation for Personal Injury or Property Damage of whatsoever nature directly or indirectly caused or contributed to by or arising from ionising radiation, or contamination by radioactivity from nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this Exclusion combustion shall include any self-sustaining process of nuclear fission

14. Pollution

- (a) liability to pay compensation for Personal Injury or Property Damage caused by or arising directly or indirectly out of the actual, alleged or threatened discharge, dispersal, release or escape of Pollutants into or upon any property, land, the atmosphere or any watercourse or body of water (including groundwater) but this exclusion does not apply if the actual discharge, dispersal, release or escape
 - (i) is neither expected nor intended by the Insured; and
 - (ii) is the consequence of a sudden and instantaneous cause which takes place at a clearly identifiable point in time during the Period of Insurance
- (b) liability for any costs or expenses incurred in the preventing, removing, nullifying, or cleaning up any discharge, dispersal, release or escape as described in (a) above, unless such costs or expenses are consequent upon an unexpected, unintended sudden and instantaneous cause which takes place at a clearly identifiable point in time during the Period of Insurance and results in Personal Injury or Property Damage neither of which is otherwise excluded by this Policy.

Provided that the total aggregate liability of the Insurers during any one Period of Insurance in respect of all claims arising out of such Personal Injury or Property Damage or such costs or expenses shall not exceed the Limit of Liability for Pollution Liability stated in the Policy Schedule

15. Product Recall, Repair and Guarantee

liability to pay compensation for damages claimed for the withdrawal, inspection, repair, replacement, recall, loss of use, guarantee or warranty of the Insured's Products or Insured's Work.

This Exclusion does not apply to the Insured's liability for the repair, replacement or loss of use of the Insured's Product, to the extent set out within the exception to Exclusion 7.
(Damage to Insured's Products)

16. Professional Liability

liability directly or indirectly caused by, arising out of the rendering of or failure to render professional advice or service by the Insured or error or omission connected therewith, but this exclusion does not apply:

- (a) to the rendering 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;
- (b) to any resulting Personal Injury or Property Damage providing such professional advice or service is not given for a separate and/or more specific fee.

17. Property in Physical or Legal Control

liability to pay compensation for Property Damage to property owned leased or hired or under hire purchase or on loan to the Insured or under the course of construction by the Insured or otherwise in the Insured's care, custody or control other than:

- (a) premises (or the contents thereof) not under the course of construction by the Insured, but temporarily occupied by the Insured for work therein (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);
- (b) clothing and personal effects belonging to employees and visitors of the Insured;
- (c) premises tenanted by the Insured for the purpose of the Insured's Business to the extent that the Insured would be held liable in the absence of any specific agreement;
- (d) any property not owned by the Insured or under the course of construction by the Insured but in the physical or legal control of the Insured and not otherwise covered hereunder, up to a sub-limit of AUD 250,000, or as otherwise stated in the Schedule

18. Terrorism

liability for loss, injury, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

- (a) For the purpose of this exclusion an 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), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.
- (b) This exclusion also excludes loss, injury, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.
- (c) In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

19. Unmanned Aerial Vehicles

liability to pay compensation for Personal Injury or Property Damage arising out of the operation by the Insured of any Unmanned Aerial Vehicle (hereinafter referred to as an UAV).

Provided that this exclusion does not apply to any Occurrence involving the use of an UAV in instances where:

- (a) The use of UAV's complies with the standard operating conditions outlined by the Civil Aviation Safety Authority (CASA);
- (b) The operator of the UAV holds as required, at the time of the Occurrence, a valid Remote Operators Certificate (ReOC) issued by the Australian Civil Aviation Authority

Notwithstanding the above, liability arising from the use of UAVs:

- (i) In United States of America airspace; or
- (ii) In a military application
- (iii) Exceeding the following thresholds:
 - (a) Operating more than 500m in altitude;
 - (b) Operating more than 1 kilometer away from the operator;
 - (c) Weighing more than 5kg

is excluded absolutely.

20. War

liability to pay compensation for Personal Injury or Property Damage directly or indirectly caused by or in consequence of war, invasion, act of foreign enemy, hostilities (with or without the declaration of war), civil war, rebellion, insurrection, military or usurped power.

Conditions

1. Alteration of Risk

- (a) The Insured shall notify the Insurers as soon as reasonably practicable of any matter known to the Insured which has the effect, or might have the effect, of altering the risk of the happening any Occurrence which would or might give rise to the happening of a claim which, if made, would or might be the subject of cover provided by this Policy.
- (b) Without limiting the generality of (a), the Insured shall notify the Insurers as soon as reasonably practicable of any change in:
 - (1) the Insured's operations, work methods or procedures;
 - (2) any underwriting information supplied to the Insurers.
- (c) In the event that the Insured notifies the Insurers of any matter pursuant to (a) and (b) above, the Insurers may negotiate with the Insured as to any variation in terms (including in respect of any additional premium) which the Insurers may require to having regard to such alteration of risk.

2. Assignment

No assignment of interest under this Policy shall bind the Insurers until their consent is endorsed thereon. However, should the Insured die or be adjudged bankrupt or insolvent the Insurers will consent to the assignment of this Policy to the Insured's legal representative provided that written notice is given to Insurers within 30 days after the date of such death, bankruptcy or insolvency.

3. Cancellation

- (a) The Named Insured may cancel this Policy by giving thirty (30) days notice in writing to the Insurers
- (b) The Insurers may cancel this Policy in any of the circumstances set out in Sections 60 and 61 of the Insurance Contracts Act, 1984 (as amended)
- (c) Such cancellation shall take effect at the earlier of the following times:
 - (i) the time when another policy of insurance between the Insured and this Insurer or some other insurer, being a policy that is intended by the Insured to replace this Policy is entered into; or
 - (ii) at 4.00 p.m on the thirtieth (30th) business day after the day on which notification was given by the Insured.
- (d) When the premium is subject to adjustment, cancellation will not affect the Insured's obligation to supply such information as the Insurers may require for the adjustment of the premium.

Cancellation will not affect the Insured's obligations to pay the amount of adjustment applicable up to the date of cancellation.
- (e) Notwithstanding (a) to (d) above, any return premium will be agreed by the Insurers at the time of cancellation.

4. Choice of Law and Jurisdiction

- (a) Any phrase or word in this Policy will be interpreted in accordance with the law of the Commonwealth of Australia. The Policy and the Schedule shall be read

together as one contract and any word or expression to which a specific meaning has been attached in any part of this Policy or the Schedule shall bear such specific meaning wherever it may appear.

- (b) Any dispute concerning the interpretation of this Policy will be determined in accordance with the law of the Commonwealth of Australia.

The Insured and the Insurers shall submit to the exclusive jurisdiction of any court of competent jurisdiction within the Commonwealth of Australia and agree to comply with all requirements necessary to give such court jurisdiction. All matters arising hereunder shall be determined in accordance with the law and practice of such court.

5. Claims Conditions

- (a) The Insured shall give notice in writing as soon as reasonably practicable to the Insurers of every Occurrence, claim, writ, summons, impending proceedings, impending prosecution and/or inquest or inquiry in respect of which there may arise a liability under this Policy.
- (b) The Insured shall not, without the Insurers' consent in writing, make any admission, arrangement, offer, promise or payment in connection with any Occurrence or claim.
- (c) The Insurers shall be entitled to take over and conduct in the Insured's name the defence or settlement of any claim and the Insurers may make such investigation, negotiation and settlement of any claim or suit as they deem expedient.
- (d) The Insured shall use its best endeavors to preserve any property, products, appliances, plant or other things which might prove necessary or useful by way of evidence in connection with any claim and so far as may be reasonably practicable no alteration or repair shall be effected without the Insurers' consent until the Insurers shall have had the opportunity of inspection.
- (e) The Insurers shall be entitled to prosecute in the Insured's name at the Insurers' own expense and for the Insurers' own benefit any claim for indemnity for damages or otherwise.
- (f) The Insurers shall have full discretion in the conduct of any proceedings in connection with any claim.
- (g) The Insured shall give to the Insurers such information and co-operation as the Insurers may reasonably require in respect of:
 - (1) the investigation, prosecution, defence or settlement of any claim under this Policy;
 - (2) the investigation or determination of the Insurers' liability under this Policy;
 - (3) the prosecution, by the Insurers, of any rights against any third party including but not limited to the identification of any third parties against whom the Insured may have rights.
- (h) In the event that Insurers recommend the settlement of a claim and the Insured does not agree that such claim should be settled then the Insured may elect to contest or continue any legal proceedings in connection therewith provided always that the Insurers liability in connection with such claim does not exceed

the amount for which the claim could have been settled plus Supplementary Payments incurred with the Insurers written consent to the date of such election subject always to the Limit of Liability.

- (i) The Insured shall use due diligence and do and concur in doing all things reasonably practicable to avoid or diminish any liability hereunder.
- (j) In the event of an Occurrence, the Insured shall promptly take, at the Insured's expense, all reasonable steps to prevent other Personal Injury or Property Damage arising out of the same or similar conditions, but such expense shall not be recoverable under this Policy.
- (k) The Insurers shall be entitled to attend any inquest in respect of which there may arise liability under this Policy.
- (l) Where more than one Excess is applicable to any claim or Occurrence the Excess to apply will be the single highest Excess that applies. There will be no aggregation of Excesses.

For the avoidance of doubt, costs incurred by the Insurers to determine indemnity are to be incurred by the Insurers and will not form part of the Excess which is payable by the Insured. Further, where more than one Insured shall be liable for the Excess, each Insured claiming under this Policy shall pay that proportion of the Excess only.

6. Cross Liabilities

Where more than one party comprises the Insured each of the parties shall be considered as a separate and distinct entity and the word Insured shall be considered as applying to each party in the same manner as if a separate policy had been issued to each of the said parties provided that nothing in this clause shall result in the increase of the Insurers' Limit of Liability in respect of any Occurrence or Period of Insurance.

7. Discharge of Liabilities

The Insurers may at any time pay to the Insured in respect of all claims against the Insured arising directly or indirectly from the one source or original cause the amount of the liability or such other amount specified in respect thereof (after deduction of any sum or sums already paid by the Insurers which sum or sums would reduce the amount of the Insurers' unfulfilled liability in respect thereof) or any lesser sum for which the claim or claims can be settled and upon such payment the Insurers shall relinquish conduct or control of and be under no further liability under the Policy in connection with such claim or claims except for costs charges or expenses in respect of the period prior to the date of such payment (whether or not pursuant to an order made subsequently) or incurred by the Insurers or by the Insured with the Insurers' written consent prior to the date of such payments.

8. Goods and Services Tax

Where the Insurers make a payment under this Policy for the acquisition of goods, services or other supply the Insurers will reduce the amount of the payment by the amount of any input tax credit the Insured is, or will be, or would have been entitled to under a New System (Goods and Services Tax) Act 1999 in relation to that acquisition, whether or not that acquisition is actually made.

Where the Insurers make a payment under this Policy as compensation instead of payment for the acquisition of goods, services or other supply the Insurers will reduce the amount of payment by the amount of any input tax credit that the Insured would have been entitled to under a New Tax System (Goods and Services Tax) Act 1999 had the payment been applied to acquire such goods, services or other supply.

9. Headings

The headings in this Policy are for ease of reference only and shall not constitute part of the context or otherwise affect the interpretation of this Policy.

10. Inspection and Premium Adjustment

The Insurers shall be permitted but not obligated to inspect the Insured's property and operations at any time. Neither the Insurers' right to make inspections nor the making thereof nor any report thereon shall constitute an undertaking on behalf of or for the benefit of the Insured or others, to determine or warrant that such property or operations are safe. The Insurers may examine and audit the Insured's books and records at any time during the Period of Insurance and extensions thereof and within three (3) years after the final termination of this Policy as far as they relate to the subject matter Insured.

If the first or renewal premium for the Policy or part thereof shall have been calculated on estimates furnished by the Insured, then the Insured shall keep an accurate record containing all particulars relative thereto and shall at all times allow the Insurers to inspect such records. The Named Insured shall within thirty (30) days after the expiry of each Period of Insurance furnish to the Insurers such particulars and information as the Insurers may require. The premium for such period shall thereupon be adjusted and any difference paid or allowed to the Insured as the case may be subject to receipt and retention of any minimum premium charged by the Insurers.

11. Insurance Contracts Act

Nothing contained in this Policy shall be construed to reduce or waive either the Insured's or the Insurers' privileges, rights or remedies available under the Insurance Contracts Act 1984 (Cth) as amended.

12. Other Insurance

If the Insured makes a claim under this Policy in respect of any liability or loss arising out of an Occurrence and such liability or loss is or may be covered in whole or in part by any other Insurance, then the Insured must advise the Insurers of the full details of such other Insurance when making such claim under this Policy.

Subject to the Insurance Contracts Act 1984 (Cth), the Insurers reserve the right to seek contribution from the other insurer(s).

13. Principal Controlled Insurance

If the Insured enters into an agreement with any other party where the Insured is entitled to be indemnified under that party's or parties contract of insurance, including any Principal Controlled Insurance or other insurance, in respect of a claim for which indemnity is otherwise available under this Policy, this Policy shall only provide cover for;

- (a) any liability or loss which exceeds the limit of indemnity provided by such Principal Controlled Insurance or other insurance;
- (b) amounts not recoverable under the above-mentioned insurance because of the operation of a higher excess
- (c) any liability or loss which is not covered under such Principal Controlled Insurance or other insurance by reason of the fact that the scope of cover provided by such Principal Controlled Insurance or other insurance is less extensive than the scope of cover provided by this Policy.

Provided that the Insurers' liability under this Policy does not exceed the Limit of Liability.

Nothing in this Clause 13 shall prejudice the Insurers rights as set out in Clause 12 **Other Insurance** above.

14. Reasonable Care

The Insured shall:

- (a) take all reasonable precautions to:
 - (1) prevent Personal Injury and Property Damage;
 - (2) prevent the manufacture, sale or supply of defective products;
 - (3) comply and ensure that the Insured's workers, servant and agents comply with all statutory obligations, by-laws or regulations imposed by any public authority in respect thereof for the safety of persons and property.
- (b) at the Insured's own expense take reasonable action to trace, recall or modify any products containing any defect or deficiency which defect or deficiency the Insured has knowledge of or has reason to suspect.

15. Sanction Limitation and Exclusion Clause

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

16. Severability

Insurers agree that any act, error, omission, neglect, fraud, misrepresentation, misdescription, non-disclosure or breach of Condition or warranty by any individual insured party shall not prejudice or invalidate the rights of the other parties comprising the Insured who are themselves not guilty of such act, error, omission, neglect, fraud, misrepresentation, misdescription, non- disclosure or breach of Condition or warranty.

17. Subrogation

In the event of payment under this Policy to or on behalf of the Insured, the Insurers shall be subrogated to all the Insured's rights of recovery against all persons and organisations and the Insured shall execute and deliver instruments and papers and do all that is necessary to assist in the exercise of such rights.

Notwithstanding the above Insurers agree to waive their rights of subrogation against any party with whom the Named Insured has agreed to waive a right of subrogation under any written contract or agreement but only to the extent required under said written contract or agreement.

Endorsements Attaching to and forming part of this Contract:

Communicable Disease Exclusion

1. Notwithstanding any provision to the contrary within this policy, this policy does not cover all actual or alleged loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, directly or indirectly and regardless of any other cause contributing concurrently or in any sequence, originating from, caused by, arising out of, contributed to by, resulting from, or otherwise in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.
2. For the purposes of this endorsement, loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test for a Communicable Disease.
3. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
 - 3.1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
 - 3.2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
 - 3.3. the disease, substance or agent can cause or threaten bodily injury, illness, emotional distress, damage to human health, human welfare or property damage.

Insurance Council of Australia's General Insurance Code of Practice

The Insurance Council of Australia Limited has developed the General Insurance Code of Practice ("the Code"), which is a voluntary self-regulatory code. The Code aims to raise the standards of practice and service in the insurance industry.

Lloyd's has adopted the Code on terms agreed with the Insurance Council of Australia. For further information on the Code please visit www.codeofpractice.com.au.

The Code Governance Committee (CGC) is an independent body that monitors and enforces insurers' compliance with the Code. For more information on the Code Governance Committee (CGC) go to www.insurancecode.org.au

Complaints and disputes

If you have any concerns or wish to make a complaint in relation to this policy, our services or your insurance claim, please let us know and we will attempt to resolve your concerns in accordance with our Internal Dispute Resolution procedure. Please contact Chase Underwriting Pty Ltd in the first instance:

Attention: Complaints Officer
Chase Underwriting Pty Ltd
Email: complaints@chaseunderwriting.com.au
Phone number: 03 8866 0700
Level 1, 68 Clarke Street, Southbank VIC 3006

We will acknowledge receipt of your complaint and do our utmost to resolve the complaint to your satisfaction within 10 business days.

If we cannot resolve your complaint to your satisfaction, we will escalate your matter to Lloyd's Australia who will determine whether it will be reviewed by their office or the Lloyd's UK Complaints team. Lloyd's contact details are:

Lloyd's Australia Limited
Email: ldraustralia@lloyds.com
Telephone: (02) 8298 0783
Post: Suite 1603 Level 16, 1 Macquarie Place, Sydney NSW 2000

A final decision will be provided to you within 30 calendar days of the date on which you first made the complaint unless certain exceptions apply.

You may refer your complaint to the Australian Financial Complaints Authority (AFCA), if your complaint is not resolved to your satisfaction within 30 calendar days of the date on which you first made the complaint or at any time. AFCA can be contacted as follows:

Telephone: 1800 931 678
Email: info@afca.org.au
Post: GPO Box 3 Melbourne VIC 3001
Website: www.afca.org.au

Your complaint must be referred to AFCA within 2 years of the final decision, unless AFCA considers special circumstances apply. If your complaint is not eligible for consideration by AFCA, you may be referred to the Financial Ombudsman Service (UK) or you can seek independent legal advice. You can also access any other external dispute resolution or other options that may be available to you.

The Underwriters accepting this Insurance agree that:

- (i) if a dispute arises under this Insurance, this Insurance will be subject to Australian law and practice and the Underwriters will submit to the jurisdiction of any competent Court in the Commonwealth of Australia;
- (ii) any summons notice or process to be served upon the Underwriters may be served upon:

Lloyd's Underwriters' General Representative in Australia
Suite 1603
Level 16
1 Macquarie Place
Sydney NSW 2000

who has authority to accept service on the Underwriters' behalf;

- (iii) if a suit is instituted against any of the Underwriters, all Underwriters participating in this Insurance will abide by the final decision of such Court or any competent Appellate Court.

In the event of a claim arising under this Insurance immediate notice should be given to:

Chase Underwriting Pty Ltd
Email: claims@chaseunderwriting.com.au
Phone number: 03 8866 0700
Level 1, 68 Clarke Street, Southbank VIC 3006

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MEDICAL MALPRACTICE (ABSOLUTE) EXCLUSION

The Insurers shall not be liable to indemnify the Insured in respect of or in any way connected with any liability arising out of or in connection with the rendering of or failure to render any of the following professional services:

- (i) medical surgical dental or nursing treatment including the furnishing of food or beverages in connection therewith
- (ii) furnishing or dispensing of drugs or medical dental or surgical supplies or appliances
- (iii) handling of or performing post mortem examinations on human bodies
- (iv) service by any person as a member of a formal accreditation or similar professional board or committee of the Insured or as a person charged with the duty of executing directives of any such board or committee

DOPING EXCLUSION (ABSOLUTE)

The Insurers shall not be liable to indemnify the Insured in respect of or in any way connected with any liability arising out of or in connection with Doping.

For the purposes of this Exclusion:

“Doping” means the use of a substance (such as an anabolic steroid or erythropoietin) or technique (such as blood doping) in order to illegally inhibit or enhance sporting performance.

CYBER and DATA LIMITED EXCLUSION

(Other than Bodily Injury or Property Damage arising out of a Cyber Incident or a Cyber Act)

- 1 Notwithstanding any provision to the contrary within this Policy or any endorsement thereto this Policy does not apply to any loss, damage, liability, claim, fines, penalties, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any:
 - 1.1 **Cyber Act** or **Cyber Incident** including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any **Cyber Act** or **Cyber Incident**; or
 - 1.2 loss of use, reduction in functionality, repair, replacement, restoration, reproduction, loss or theft of any **Data**, including any amount pertaining to the value of such **Data**;
- 2 In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.
- 3 This endorsement supersedes any other wording in the Policy or any endorsement thereto having a bearing on a **Cyber Act**, **Cyber Incident** or **Data**, and, if in conflict with such wording, replaces it.

- 4 If the Underwriters allege that by reason of this endorsement loss sustained by the Insured is not covered by this Policy, the burden of proving the contrary shall be upon the Insured.
- 5 However, clause 1.1 of this Exclusion shall not apply in respect of any actual or alleged liability for and/or arising out of:
 - 5.1 any ensuing third party bodily injury (other than mental injury, mental anguish or mental disease);or
 - 5.2 any ensuing physical damage to or destruction of third party property

Resulting from or arising out of a **Cyber Incident** or a **Cyber Act**. Nothing contained in the foregoing shall provide any coverage for any action taken in controlling, preventing, suppressing or remediating a **Cyber Incident** or a **Cyber Act**.

Definitions

- 6 **Computer System** means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the Insured or any other party.
- 7 **Cyber Act** means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any **Computer System**.
- 8 **Cyber Incident** means:
 - 8.1 any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any **Computer System**; or
 - 8.2 any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any **Computer System**.
- 9 **Data** means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a **Computer System**.

LMA5470
4 November 2020

HEAD GEAR CONDITION

It is understood and agreed that the Insured and any of the Insureds employees:

- (a) must wear certified protective head gear while participating in all cycling activities;
- (b) must ensure that all participants engaging in the Insureds cycling activities or in cycling activities on the Insured behalf will wear certified protective head gear; and
- (c) and must ensure that all employees and participants engaging in the Insureds cycling activities will comply with all relevant Australian standards relating to head gear

Failure to comply with any of the above Conditions could adversely affect the insurance provided by this Policy or any claim the Insured may make.

MOLESTATION / SEXUAL ABUSE EXCLUSION

The Insurers shall not be liable to indemnify the Insured in respect of or in any way connected with any liability arising out of or in connection with molestation and/or sexual abuse of any kind whatsoever

UNITED STATES OF AMERICA AND/OR CANADA DOMICILED ATHLETE / PARTICIPANT EXCLUSION

The Insurers shall not be liable to indemnify the Insured in respect of or in any way connected with any liability arising out of or in connection with the coaching of any athlete or participant domiciled in the United States of America and/or Canada and/or any coaching performed in the United States of America and/or Canada.

Notwithstanding the above, Insurers will only indemnify the Insured in respect of liabilities associated with the international exposures of Triathlon Australia coaches operating in the United States of America and/or Canada in respect to the coaching of Triathlon Australia members.

PROFESSIONAL INDEMNITY / ERRORS AND OMISSIONS EXTENSION (Excluding Advice for a Fee)

1. Indemnity

The Insurers agree to indemnify the Insured against all sums which the Insured becomes legally liable to pay as compensation in respect of any Claim first made against the Insured and reported to the Insurers during the Period of Insurance arising out of any negligence, whether by act or omission, committed by the Insured in connection with the Insured's Business.

2. Limit of Liability

The total aggregate liability of Insurers in respect of all Claims under this Extension shall not exceed the Limit of Liability shown in the Schedule.

3. Definitions

For the purpose of this Extension:

- 3.1 “Claim”** means any written demand for compensation received by the Insured including any writ or summons or other application of any description whatsoever or cross claim or counterclaim issued against or served upon the Insured.
- 3.2 “Insured”** means any person or entity who qualifies as an Insured under paragraphs (a), (b), (c) or (f) of the Definition of Insured that appears within the Policy.

4. Exclusions

This Extension does not indemnify the Insured against any claim or claims arising directly or indirectly out of or in respect of:

4.1 Retroactive Date

any act, error or omission occurring before the Retroactive Date shown in the Schedule

4.2 Insurances

any failure or omission on the part of the Insured to effect or maintain insurance

4.3 Liabilities covered elsewhere in Policy

any liability in respect of which the Insured is entitled to be indemnified under any other coverage afforded by this Policy

4.4 Advice, Design & Specification

any advice, design, consultancy, specification, formula or supervision given or undertaken by the Insured where such service is undertaken in isolation and for a specific fee rather than as an integral element necessary for the carrying out of the Insured’s Work or the design and manufacture of the Insured’s Product.

4.5 Dishonesty & Fraud

any dishonesty, fraud, conspiracy, conversion, deceit, inducement, intentional breach of contract or injurious falsehood

4.6 Directors & Officers

any liability incurred by directors or officers of the Insured while acting within the scope of their duties in such capacity

4.7 Insolvency or bankruptcy

the insolvency or bankruptcy of the Insured

4.8 Other Insurance

in respect of which the Insured is entitled to indemnity under any other insurance policy

4.9 Prior Circumstances

- a) any actual or alleged fact, matter or circumstance that the Insured knew, or ought reasonably to have known, prior to the Period of Insurance might or could give rise to a claim; or
- b) any actual or alleged fact, matter or circumstance which has been, or could have been, notified under any previous insurance policy; or
- c) any pending or prior litigation, or any fact, matter or circumstance alleged in or forming part of the subject matter of such pending or prior litigation, as at the commencement of the Period of Insurance; or
- d) any fact, matter or circumstance referred to in the proposal or any disclosure made in respect of this Policy.

5. Continuous Cover Extension

If the Insured was aware of any facts that might give rise to a Claim prior to the Period of Insurance and had not notified the Insurers of such facts prior to the commencement of the Period of Insurance, then Exclusions 4.9 a) and 4.9 b) will not apply to the notification of a Claim resulting from such facts, provided that:

- a) The failure to notify such facts was not a result of fraudulent misrepresentation or fraudulent non-disclosure by the Insured;
- b) The Insurers are the same Insurers of the cover provided by this Extension when the Insured first became aware of such facts;
- c) The limit of liability, sub-limits of liability, Excess and any other terms and conditions of the policy in force when the Insured first became aware of such facts shall apply to this Policy;
- d) The Insurers may reduce their liability to the extent of any prejudice suffered as a result of the Insured's failure to notify such facts giving rise to a Claim or Loss prior to the Period of Insurance.

POLICY ENDORSEMENT

Policy Number: 502617

Insured: Triathlon Australia;
and others as defined as Insured in the Policy.

POLICY CHANGES

This policy is amended as follows:

EFFECTIVE DATE: 30th August 2022 at 16:00 hours Local Standard Time

ENDORSEMENT TO POLICY: **Limit of Liability: The 'Limit of Liability' is amended as follows:**
\$15,000,000 any one Occurrence or series of Occurrences arising out of any one cause and in the aggregate separately during the Period of Insurance in respect of Products Liability and Pollution Liability

All other terms and conditions remain unchanged.

Signed on behalf of the Insurer(s) on 14/10/2022.

<u>Insurer(s)</u>	<u>Proportion</u>	<u>Stamp & Signature</u>
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Chase Underwriting Pty Ltd

(for and on behalf of Convex Insurance UK Limited)

100%





Excess Third Party Liability Policy

Excess Third Party Liability Policy

Issued to

Triathlon Australia Inc

In Consideration of the Insured named in the Schedule (hereinafter called "the Insured") paying or agreeing to pay to the Insurer(s) who have subscribed to this Policy (hereinafter called "the Insurer(s)") the premium for or on account of the insurance hereinafter contained.

The Insurer(s) agree subject to the terms, conditions, limitations, provisions and exclusions hereinafter contained to indemnify the Insured to the extent and in the manner hereinafter provided.

Provided that the liability of all of the Insurer(s) collectively shall in no case exceed the Limits of Liability stated in the Schedule or elsewhere herein.

And provided further that the liability of each of the Insurer(s) individually shall in no case exceed the proportion set against each Insurer(s) name.

Signed on behalf of the Insurer(s) on 29th September 2022

<u>Insurer(s)</u>	<u>Proportion</u>	<u>Stamp & Signature</u>
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Chase Underwriting Pty Ltd		
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(Certain Underwriters at Lloyd's)		
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	100%	
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Schedule

Policy Number

08XSTPL631396

Insured

Triathlon Australia Inc including all Affiliated Organisations including State and Territory Associations, Affiliated Clubs, Officials, Accredited Coaches (including their sole directors business names), Voluntary Workers, Members (including professional license holders), Executives, and Race Directors and Event Organisers (including their business name and all directors, employees and volunteers) and/or subsidiary and/or related Corporations as defined under Australian Corporations Law and/or financiers and all parties for whom the Insured undertakes to insure for their respective rights, interests and liabilities

Insured's Business

Principally the organisation and running of sanctioned triathlon, duathlon, aquathlon, paratriathlon, multisport and/or single discipline events where appropriate and including recognised training sessions and recognised participation programs. The development and training of coaches, race officials and race coordinators. The preparation of national teams for qualification and participation in Olympic Games, World Championships, Age Group Events and key International Events. Governance, development and promotion of the sport of Triathlon in Australia, social activities including awards presentations, fundraising, BBQs and other social gatherings and any other activity

Period of Insurance

From: 30th August 2022 at 4:00pm local standard time;

To: 30th June 2023 at 4:00pm local standard time;

Or any subsequent period for which the Insured has requested and the Insurer(s) has accepted renewal.

Territorial Limits

Worldwide, excluding operations domiciled in the United States of America and/or Canada other than exports and non-manual visits of directors and employees

Limits of Liability Excess Limits

\$5,000,000 any one Occurrence or series of Occurrences arising out of any one cause and in the aggregate separately during the Period of Insurance in respect of Products Liability and Pollution Liability

Primary Limit of Liability

\$500,000 any one Claim and in the aggregate in respect of Abuse

Primary / Underlying Limits of Liability

\$15,000,000 any one Occurrence or series of Occurrences arising out of any one cause and in the aggregate separately during the Period of Insurance in respect of Products Liability and Pollution Liability

Excess

\$100,000 each and every Claim including costs and expenses in respect of Abuse

Primary / Underlying Insurers

Convex Insurance UK Limited
Layer / Limit: Primary AUD 15m
Policy Number: B0621CTRIA000122

Applicable Jurisdiction

This insurance shall be governed by and construed in accordance with the law of Commonwealth of Australia and each party agrees to submit to the exclusive jurisdiction of the Courts of Commonwealth of Australia in the event of a dispute arising hereunder

Unique Market Reference

B0621CTRIA000222

Premium

As Agreed.

Insuring Clause

Subject to the exclusions, conditions and other terms of this Policy, the Insurer(s) agree to indemnify the Insured in respect of their liability to pay compensation (including claimants' costs and expenses) for claims arising out of Personal Injury and/or Property Damage and/or Advertising Liability occurring during the Period of Insurance all as covered by and defined in the Policy specified in the Schedule and issued by the "Primary / Underlying Insurer(s)" stated therein.

Limits

PROVIDED ALWAYS THAT:

- (a) liability attaches to the Insurer(s) only after the "Primary / Underlying Insurer(s)" have paid or have been held liable to pay the full amount of their respective Ultimate Net Loss liability as specified in the Schedule and designated "Primary / Underlying Limits(s)" and the Insurer(s) shall only be liable for a further amount of Ultimate Net Loss as is set forth in the Schedule under the designation "Excess Limit(s)" in excess of the "Primary / Underlying Limit(s)".
- (b) Neither the inclusion of more than one entity in the name of the Insured nor the addition of any additional Insured under this Policy shall, in any way, operate to increase the Insurer(s) "Limit of Liability" beyond that provided for under "Excess Limit(s)" in the Schedule.

Definitions

- (a) Ultimate Net Loss: The words "Ultimate Net Loss" shall be understood to mean the amount payable in settlement of the liability of the Insured after making deductions for all recoveries and for other valid and collectible insurances, excepting however the policy(ies) of the "Primary / Underlying Insurer(s)", and shall exclude all Costs.
- (b) Costs: The word "Costs" shall be understood to mean investigation, adjustment and legal expenses (excluding, however, all office expenses of the Insured, all expenses for salaried employees of the Insured and general retainer fees for counsel normally paid by the Insured).

Conditions

- (a) **INCURRING OF COSTS:** In the event of a claim or claims arising which appear likely to exceed the “Primary / Underlying Limit(s)”, no Costs shall be incurred by the Insured without the written consent of the Insurer(s).
- (b) **APPORTIONMENT OF COSTS:** Costs incurred by or on behalf of the Insured with the written consent of the Insurer(s) and for which the Insured is not covered by the “Primary / Underlying Insurer(s)”, shall be apportioned as follows:
- (i) should any claim or claims become adjustable prior to the commencement of trial for not more than the “Primary / Underlying Limit(s)”, then no such costs shall be payable by the Insurer(s)
 - (ii) should, however, the amount for which the said claim or claims may be so adjustable exceed the “Primary / Underlying Limit(s)” then the Insurer(s), if they consent to the proceedings continuing, shall contribute to the Costs incurred by or on behalf of the Insured in the ratio that their proportion of the Ultimate Net Loss as finally adjusted bears to the whole amount of such Ultimate Net Loss
 - (iii) in the event that the Insured elects not to appeal a judgment in excess of the “Primary / Underlying Limit(s)”, the Insurer(s) may elect to conduct such appeal at their own cost and expense and shall be liable for the court costs and interest incidental thereto, but in no event shall the total liability of the Insurer(s) exceed the “Limit of Liability” as provided for herein, plus the expenses of such appeal.
- (c) **APPLICATION OF RECOVERIES:** All recoveries or payments recovered or received subsequent to a loss settlement under this Policy shall be applied as if recovered or received prior to such settlement and all necessary adjustments shall then be made between the Insured and Insurer(s), provided always that nothing in this Policy shall be construed to mean that losses under this Policy are not payable until the Insured’s Ultimate Net Loss has been finally ascertained.
- (d) **ATTACHMENT OF LIABILITY:** Liability to pay under this Policy shall not attach unless and until the “Primary / Underlying Insurer(s)” shall have admitted liability for the “Primary / Underlying Limit(s)” or unless and until the Insured has by final judgment been adjudged to pay an amount which exceeds such “Primary / Underlying Limit(s)” and then only after the “Primary / Underlying Insurer(s)” have paid or been held liable to pay the full amount of the “Primary / Underlying Limit(s)”.
- (e) **MAINTENANCE OF UNDERLYING INSURANCE:** This Policy is subject to the same terms, Definitions, Exclusions and Conditions (except as regards the premium, the obligation to investigate and defend, the renewal agreement (if any), the amount and limits of liability other than any deductible or self-insurance provisions and except as otherwise provided herein) as are contained in or as may be added to the policy of the “Primary / Underlying Insurer(s)” prior to the happening of an occurrence for which claim is made hereunder. Should, however, any alteration be made in the premium for the policy of the “Primary / Underlying Insurer(s)” during the currency of this Policy, Insurer(s) reserve the right to adjust the premium hereon accordingly.

It is a condition of this Policy that the policy(ies) of the “Primary / Underlying Insurer(s)” shall be maintained in full effect during the currency of this Policy

except for any reduction of the aggregate limits contained therein solely by payment of claims in respect of occurrences during the "Period of Insurance".

In the event of reduction of the aggregate limits of liability of the Primary / Underlying insurance(s), this Policy shall pay the excess of the reduced aggregate limit. In the event of exhaustion of the aggregate limits of liability of the Primary / Underlying insurance(s) this Policy shall continue in force as Primary insurance and the deductible set forth under the said Primary / Underlying insurance shall apply to this Policy.

- (f) **CANCELLATION:** The Insured may cancel this Policy by giving thirty (30) days' notice in writing to the Insurer(s).

After cancellation by the Insured the premium for the period to cancellation shall be adjusted on a pro-rata basis and the Insured shall be allowed a return premium of ninety (90) per cent of the premium amount so calculated.

The Insurer(s) may cancel this Policy in any of the circumstances set out in Sections 60 and 61 of the Insurance Contracts Act, 1984 (as amended).

- (g) **NOTIFICATION OF CLAIMS:** The Insured shall give written notice as soon as reasonably practical to the insurance intermediary through whom you arranged this insurance in the first instance of any claim made against the Insured (or any specific event or circumstance that may give rise to a claim being made against the Insured) which is likely to exceed 25% of the total "Primary / Underlying Limit(s)".

Attaching to and forming part of this Contract

Terrorism Exclusion Endorsement

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes liability for loss, injury, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this endorsement an 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), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This endorsement also excludes loss, injury, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

NMA2951 (Amended)
14/07/2002

Drop Down Exclusion

It is understood and agreed that coverage hereon is excluded in respect of Sub-Limited coverages within the Primary / Underlying Policy(ies).

Sanction Limitation and Exclusion Clause

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

LMA3100
15/09/2010

Insurance Council of Australia's General Insurance Code of Practice

This Insurance does not comply with the Insurance Council of Australia's General Insurance Code of Practice.

Within the clauses set out below, the terms 'Retail Business' and 'Wholesale Business', shall carry the meaning ascribed to them within the Insurance Council of Australia's General Insurance Code of Practice.

The following clause applies to Wholesale Business:

Australian Litigation Dispute Resolution Endorsement

The Insurers hereon agree that:

- (i) In the event of a dispute arising under this Insurance, the Insurer at the request of the Insured will submit to the jurisdiction of any competent Court in the Commonwealth of Australia. Such dispute shall be determined in accordance with the law and practice applicable in such Court.
- (ii) Any summons notice or process to be served upon the Insurers may be served upon:

Lloyd's Underwriters' General Representative in Australia

Suite 1603

Level 16

1 Macquarie Place

Sydney NSW 2000

Telephone Number: (02) 8298 0753

Email: idraustralia@lloyds.com

who has authority to accept service and to enter an appearance on the Insurer's behalf, and who is directed at the request of the Insured to give a written undertaking to the Insured that he will enter an appearance on the Insurer's behalf.

- (iii) If a suit is instituted against any one of the Insurers, all Insurers hereon will abide by the final decision of such Court or any competent Appellate Court.

The amount of Premium specified herein is the amount due to the Insurers and any commission allowed by them is to be regarded as remuneration of the insurance intermediary placing this Insurance.

In the event of a claim arising under this Insurance IMMEDIATE NOTICE should be given to the insurance intermediary through whom you arranged this insurance in the first instance.

Subject otherwise to the Terms, Conditions, Limitations and Exclusions of the Policy

Cyber and Data Limited Exclusion

1. Notwithstanding any provision to the contrary within this Policy or any endorsement thereto this Policy does not apply to any loss, damage, liability, claim, fines, penalties, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any:
 - 1.1 **Cyber Act** or **Cyber Incident** including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any **Cyber Act** or **Cyber Incident**; or
 - 1.2 loss of use, reduction in functionality, repair, replacement, restoration, reproduction, loss or theft of any **Data**, including any amount pertaining to the value of such **Data**; regardless of any other cause or event contributing concurrently or in any other sequence thereto.
2. In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.
3. This endorsement supersedes any other wording in the Policy or any endorsement thereto having a bearing on a **Cyber Act**, **Cyber Incident** or **Data**, and, if in conflict with such wording, replaces it.
4. If the Underwriters allege that by reason of this endorsement that loss sustained by the Insured is not covered by this Policy, the burden of proving the contrary shall be upon the Insured.
5. However, clause 1.1 of this Exclusion shall not apply in respect of any actual or alleged liability for and/or arising out of;
 - 5.1 any ensuing third party bodily injury (other than mental injury, mental anguish or mental disease); or
 - 5.2 any ensuing physical damage to or destruction of third party property resulting from or arising out of a **Cyber Incident** unless that **Cyber Incident** is caused by, contributed to by, resulting from, arising out of or in connection with a **Cyber Act**. Nothing contained in the foregoing shall provide any coverage for any action taken in controlling, preventing, suppressing or remediating a **Cyber Incident** or a **Cyber Act**.

Definitions

6. **Computer System** means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the Insured or any other party.

7. **Cyber Act** means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any **Computer System**.
8. **Cyber Incident** means:
 - 8.1 any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any **Computer System**; or
 - 8.2 any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any **Computer System**.
8. **Data** means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a **Computer System**.

LMA5469
4 November 2020

Communicable Disease Exclusion

1. Notwithstanding any provision to the contrary within this policy, this policy does not cover all actual or alleged loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, directly or indirectly and regardless of any other cause contributing concurrently or in any sequence, originating from, caused by, arising out of, contributed to by, resulting from, or otherwise in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.
2. For the purposes of this endorsement, loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test for a Communicable Disease.
3. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
 - 3.1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
 - 3.2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
 - 3.3. the disease, substance or agent can cause or threaten bodily injury, illness, emotional distress, damage to human health, human welfare or property damage

LMA5396

Abuse Extension

The Insured's liability to pay compensation for Personal Injury arising from Abuse shall be indemnified in accordance with the terms and conditions of this Endorsement only. No coverage for Personal Injury arising from Abuse is granted by any other part of this Policy. Coverage is subject to the Definitions contained within this Endorsement.

The Insurers (subject to the terms, conditions and exclusions contained in or endorsed on this Policy) will pay to or on behalf of the Insured all sums which the Insured shall become legally liable to pay as compensation for Personal Injury arising directly or indirectly from Abuse committed or alleged to have been committed by the Insured or by any person for whom the Insured is held responsible.

This Endorsement applies to a Claim for Personal Injury arising directly or indirectly from Abuse only if:

- (a) The Abuse is committed within the Territorial Limits
- (b) The Abuse was first committed on or after the Retroactive Date stated in the Schedule; and
- (c) The Claim for compensation for Personal Injury arising directly or indirectly from Abuse is first made against the Insured and reported to the Insurers during the Period of Insurance

Should the Insured notify the Insurer during the Period of Insurance of any specific event or circumstance which the Insurer accepts may give rise to a Claim or Claims which form the subject of indemnity by this Endorsement then acceptance of such notification by the Insurer means that the Insurer will deal with such Claim or Claims as if they had first been made against the Insured during the Period of Insurance.

Limit of Liability

- (1) Insurers' total aggregate liability in respect of all Claims first made against the Insured during the Period of Insurance shall not exceed the Aggregate Limit of Liability specified in the Schedule
- (2) Subject to the Aggregate Limit set out in (1) above, the Single Act of Abuse Limit specified in the Schedule, is the most that the Insurer will pay for compensation for Personal Injury arising from a Single Act of Abuse.

Supplementary Payments, as set out within the applicable clause of the Policy to which this Endorsement is attached, will be payable in addition to the Limit of Liability.

Definitions

With respect to the coverage provided by this Endorsement, the following definitions apply:

1. "Abuse" means any act or threat involving molestation or harassment or any other form of sexual or mental abuse committed or alleged to have been committed in connection with the Insured's Business by the Insured or by any person for whom the Insured is held responsible.
2. "Claim" means a demand for compensation or an intimation of the intention to seek compensation
3. "Insured" means the Insured described within clauses (a) (b) and (c) of the Definition of Insured within the Policy

4. "Personal Injury" means bodily injury, death, sickness, disease, disability, nervous shock, mental anguish or mental injury
5. "Single Act of Abuse" means all Abuse committed against one person, regardless of how often the Abuse occurs, the period of time over which the Abuse takes place or the number of perpetrators committing the Abuse against that one person.

Exclusions

The insurance under this Endorsement does not apply to:

1. Any Abuse or alleged Abuse, of which any director, executive officer, personnel officer or welfare officer of the Named Insured was aware prior to the inception date of this Endorsement.
2. Liability for any Abuse that takes place after any director or executive officer of the Insured or any employee of the Insured with responsibility for dealing with allegations of Abuse, has been made aware, by any means, that the Abuse is taking place
3. Any liability personally incurred by any director, executive officer or employee of the Insured as a perpetrator of Abuse
4. Any liability personally incurred by any director, executive officer or employee of the Insured for failing to report, or take steps to prevent, any alleged Abuse or Abuse that they knew was taking place.
5. Any liability for Supplementary Payments directly attributable to the defence of any criminal investigation or prosecution.