

Chubb Wine Broadform Liability
Insurance Policy Wording

CHUBB®



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Chubb Wine Broadform Liability Insurance Policy Wording

Duty of Disclosure

Your Duty of Disclosure

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

You have this duty until we agree to insure you.

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

What you do not need to tell us

You do not need to tell us anything that:

- reduces the risk we insure you for; or
- is common knowledge; or
- we know or should know as an insurer; or
- we waive your duty to tell us about.

If you do not tell us something

If you do not tell us anything you are required to, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

General Insurance Code of Practice

We are a signatory to the General Insurance Code of Practice (**Code**). The objectives of the Code are to further raise standards of service and promote consumer confidence in the general insurance industry. Further information about the Code and Your rights under it is available at codeofpractice.com.au and on request. As a signatory to the Code, We are bound to comply with its terms. As part of Our obligations under Parts 9 and 10 of the Code, Chubb has a [Customers Experiencing Vulnerability & Family Violence Policy](#) (Part 9) and a [Financial Hardship Policy](#) (Part 10). The Code is monitored and enforced by the Code Governance Committee.

Privacy Statement

In this Statement, **We**, **Our** and **Us** means Chubb Insurance Australia Limited (**Chubb**).

You and **Your** refers to Our customers and prospective customers as well as those who use Our Website.

This Statement is a summary of Our Privacy Policy and provides an overview of how We collect, disclose and handle Your Personal Information. Our Privacy Policy may change from time-to-time and where this occurs, the updated Privacy Policy will be posted to Our [website](#).

Chubb is committed to protecting Your privacy. Chubb collects, uses and retains Your Personal Information in accordance with the requirement of the *Privacy Act 1988* (Cth) and the Australian Privacy Principles (**APPs**), as amended or replaced from time-to-time.

Why We collect Your Personal Information

The primary purpose for Our collection and use of Your Personal Information is to enable Us to provide insurance services to You.

Sometimes, We may use Your Personal Information for Our marketing campaigns and research, in relation to new products, services or information that may be of interest to You.

How We obtain Your Personal Information

We collect Your Personal Information (which may include sensitive information) at various points including, but not limited to, when You are applying for, changing or renewing an insurance policy with Us or when We are processing a claim. Personal Information is usually obtained directly from You, but sometimes via a third party such as an insurance intermediary or Your employer (e.g., in the case of a group insurance policy). Please refer to Our Privacy Policy for further details.

When information is provided to Us via a third party We use that information on the basis that You have consented or would reasonably expect Us to collect Your Personal Information in this way. We take reasonable steps to ensure that You have been made aware of how We handle Your Personal Information.

When do We disclose Your Personal Information?

We may disclose the information We collect to third parties, including:

- the policyholder (where the insured person is not the policyholder, i.e. group policies);
- service providers engaged by Us to carry out certain business activities on Our behalf (such as claims assessors, call centres in Australia, online marketing agency, etc);
- intermediaries and service providers engaged by You (such as current or previous brokers, travel agencies and airlines);
- government agencies (where We are required to by law);
- other entities within the Chubb group of companies such as the regional head offices of Chubb located in Singapore, UK or USA (Chubb Group of Companies); and
- third parties with whom We (or the Chubb Group of Companies) have sub-contracted to provide a specific service for Us, which may be located outside of Australia (such as in the Philippines or USA). These entities and their locations may change from time-to-time. Please contact Us, if You would like a full list of the countries in which these third parties are located.

In the circumstances where We disclose Your Personal Information to the Chubb Group of Companies, third parties or third parties outside Australia We take steps to protect Personal Information against unauthorised disclosure, misuse or loss.

Your decision to provide Your Personal Information

In dealing with Us, You agree to provide Us with Your Personal Information, which will be stored, used and disclosed by Us as set out in this Privacy Statement and Our Privacy Policy.

Access to and correction of Your Personal Information

Please contact Our customer relations team on 1800 815 675 or email CustomerService.AUNZ@chubb.com if You would like:

- a copy of Our Privacy Policy, or
- to cease to receive marketing offers from Us or persons with whom We have an association.

To request access to, update or correct Your Personal Information held by Chubb, please complete this [Personal Information request form](#) and return it to:

Email: CustomerService.AUNZ@chubb.com
Fax: + 61 2 9335 3467
Address: GPO Box 4907
Sydney NSW 2001

Further information request

If You would like more information about how We manage Your Personal Information, please review Our Privacy Policy for more details, or contact:

Privacy Officer
Chubb Insurance Australia Limited
GPO Box 4907
Sydney NSW 2001
+61 2 9335 3200
Privacy.AU@chubb.com

How to make a complaint

If You are not satisfied with Our organisation, services, Our response to Your enquiry, or You have any concerns about Our treatment of Your Personal Information or You believe there has been a breach of Our Privacy Policy, or You are not satisfied with any aspect of Your relationship with Chubb and wish to make a complaint, please contact Our Complaints and Customer Resolution Service (**CCR Service**) by post, phone, fax, or email, (as below):

Complaints and Customer Resolution Service
Chubb Insurance Australia Limited
GPO Box 4065
Sydney NSW 2001
P +61 2 9335 3200
F +61 2 9335 3411
E complaints.AU@chubb.com

For more information, please read Our [Complaints and Customer Resolution](#) policy.

Complaints and Dispute Resolution Process

We understand that You could be dissatisfied with Our organisation, Our products and services, or the complaints handling process itself. We take all Our customer's concerns seriously and have detailed below the complaints process that You can access.

Complaints and Customer Resolution Service

Contact Details

If You are dissatisfied with any aspect of Your relationship with Chubb including Our products or services and wish to make a complaint, please contact Our Complaints and Customer Resolution Service (**CCR Service**) by post, phone, fax, or email, (as below):

Complaints and Customer Resolution Service
Chubb Insurance Australia Limited
GPO Box 4065
Sydney NSW 2001
P +61 2 9335 3200
F +61 2 9335 3411
E complaints.AU@chubb.com

Our CCR Service is committed to reviewing complaints objectively, fairly and efficiently.

Process

Please provide Us with Your claim or policy number (if applicable) and as much information as You can about the reason for Your complaint.

Our response

We will acknowledge receipt of Your complaint within one (1) business day of receiving it from You, or as soon as practicable. Following acknowledgement, within two (2) business days We will provide You with the name and relevant contact details of the CCR Service team member who will be assigned to liaise with You regarding Your complaint.

We will investigate Your complaint and keep You informed of the progress of Our investigation at least every ten (10) business days and will make a decision in relation to Your complaint in writing within thirty (30) calendar days. If We are unable to make this decision within this timeframe, We will provide You with a reason for the delay and advise of Your right to take Your complaint to the Australian Financial Complaints Authority (**AFCA**) as detailed below, subject to its Rules. If Your complaint falls outside the AFCA Rules, You can seek independent legal advice or access any other external dispute resolution options that may be available to You.

To the extent allowable at law, if You request copies of the information We relied on to make a decision about Your complaint, We must provide it within ten (10) business days of Your request. Please see the General Insurance Code of Practice 2020 (codeofpractice.com.au) or contact Us for further details.

Please note that if We have resolved Your complaint to Your satisfaction by the end of the fifth (5th) business day after We have received it, and You have not requested that We provide You a response in writing, We are not required to provide a written response. However, this exemption does not apply to complaints regarding a declined claim, the value of a claim, or about financial hardship.

External Dispute Resolution

If You are dissatisfied with Our complaint determination, or We are unable to resolve Your complaint to Your satisfaction within thirty (30) days, You may refer Your complaint to AFCA, subject to its Rules.

AFCA is an independent external dispute resolution scheme approved by the Australian Securities and Investments Commission (**ASIC**). We are a member of this scheme and We agree to be bound by its determinations about a dispute. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

You may contact AFCA at any time at:

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001
P 1800 931 678 (free call)
F +61 3 9613 6399
E info@afca.org.au

W www.afca.org.au

Time limits may apply to complain to AFCA and so You should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to Your circumstances expires.

Policy Wording

In consideration of the payment of the premium and in reliance upon all statements and declarations made and information provided to Chubb Insurance Australia Limited (ABN 23 001 642 020) (**Chubb**) and subject to all the terms, conditions and limitations of this **Policy**, **Chubb** agrees with the **Insured** as follows:

1. Insuring Agreement

1.1 **Chubb** shall indemnify the **Insured** against all sums which the **Insured** shall become legally liable to pay as **Compensation** in respect of:

- a) **Personal Injury**
- b) **Property Damage**
- c) **Advertising Injury**

first happening during the **Policy Period** within the **Policy Territory** as a result of an **Occurrence** in connection with the **Business**.

2. Definitions

Wherever appearing in this **Policy**, the following definitions apply:

2.1 Act of Terrorism means

Any act, including but not limited to the use of force or violence or threat thereof, of any person, people or group of people, whether acting alone or on behalf of or in connection with any organisation or government which from its nature or context is done for, or in connection with, political, religious, ideological or similar purposes or reasons, including the intention to influence any government or to put the public, or any section of the public, in fear.

2.2 Advertising Injury means

Any unintentional libel, slander, defamation, infringement of copyright, title or slogan, piracy, unfair competition, idea misappropriation or invasion of rights of privacy, arising out of the **Insured's** advertising activities.

2.3 Aircraft means

Any vessel, craft or thing made or intended to fly or move in or through the atmosphere or space.

2.4 Business means

All activities and operations of the **Business** stated in the **Schedule** and that shall include:

- a) ownership and occupation of premises for the purposes of the **Business**;
- b) ownership, repair, maintenance and decoration of the **Insured's** own property and premises occupied by the **Insured** in connection with the **Business**;
- c) participation in exhibitions in connection with the **Business**;
- d) private work undertaken by any person employed for any director, partner or employee of the **Insured** with the prior consent of the **Insured** in connection with the **Business**;
- e) provision or management of canteen, social, sports, welfare or child care services or activities for the **Insured's** employees and internal first aid, fire, security and ambulance services.

2.5 Compensation means

Monies paid or payable by judgment or settlement together with any liability on the **Insured's** part to pay legal costs and expenses (other than **Defence Costs**).

2.6 Computer System means

any computer hardware, software, firmware, electronic device, electronic data storage device, electronic data backup facility, networking device, or any components thereof or any associated input and output

devices, including those that have the capability to be linked together through the internet or internal network or that are connected through data storage or other devices.

2.7 Corporate Data means

any corporate information in any format and includes, but is not limited to, records, reports, designs, plans, formulas, processes, trade secrets, patents, financial information, account numbers or account histories whether or not in electronic form, and whether or not belonging to the **Insured**.

2.8 Data means

any corporate or personal information in any format and includes, but is not limited to, records, reports, designs, plans, formulas, processes, trade secrets, patents, financial information, medical or healthcare information, contact information, account numbers, account histories, passwords or credit or debit card details, whether or not in electronic form, and whether or not belonging to the **Insured**.

2.9 Data Breach Event means

the theft, loss or unlawful or unauthorised disclosure of **Personal Data**.

2.10 Deductible means

The corresponding amount stated in the **Schedule** which is borne and payable by the **Insured**. The **Deductible** is payable by the **Insured** at such time required by **Chubb**. The **Deductible** applies to **Defence Costs** as well as **Compensation**. **Chubb's** liability to indemnify the **Insured** under this **Policy** applies only in respect of the amount of **Defence Costs** and **Compensation** that exceeds the **Deductible**.

2.11 Defence Costs means

All legal costs and expenses incurred by **Chubb** or by the **Insured** with the written agreement of **Chubb**, which shall not be unreasonably withheld, delayed, or conditioned:

- a) in defending or appealing a claim against the **Insured**; and
- b) for legal representation of the **Insured** at any coronial inquest or other fatal accident inquiry.

2.12 Employment Practices means

Any wrongful or unfair dismissal, denial of natural justice, defamation, misleading representation or advertising harassment (sexual or otherwise) or discrimination in respect of employment or prospective employment by the **Insured**.

2.13 Genetically Modified Organisms (GMOs) means

any organism in which the genetic material has been modified or altered through gene technology in a way that does not occur naturally by multiplication and / or natural recombination.

2.14 Incidental Contract means

- a) any written rental agreement or lease of real property;
- b) any written contract with any public authority for the supply of water, gas, electricity or telephone services except those contracts in connection with work done for such authorities;
- c) any written contract with any railway authority for the loading, unloading and/or transport of any **Product**, including contracts relating to the operation of railway sidings.

2.15 Insured means

- a) the **Insured** named in the **Schedule**;
- b) any subsidiary company (including subsidiaries thereof) of the **Insured** named in the **Schedule** and any other organisation under the control of the **Insured** named in the **Schedule** and over which it is exercising active management;
- c) any new organisation acquired by the **Insured** during the **Policy Period** through consolidation, merger, purchase of the assets, assumption of control and active management or creation, provided that:
 - i. such acquisition is notified to **Chubb** in writing within 90 days; and
 - ii. **Chubb** gives notice in writing to the **Insured** that such new organisation shall be covered by the **Policy**; and

- iii. the **Insured** pays any additional premium that may be required by **Chubb** in respect of such new organisation;
- d) any director, officer, employee, voluntary worker, work experience person, partner or shareholder of the **Insured**, but only whilst acting within the scope of their duties in such capacity;
- e) any social or sporting clubs, first aid, fire and ambulance services formed with the consent of the **Insured** including any office bearer or member thereof in their respective capacities as such.

2.16 Limits of Liability means

- a) The amount stated in **Limits of Liability** (a) of the **Schedule** which is the maximum amount **Chubb** shall indemnify the **Insured** in respect of all **Compensation** arising out of any one **Occurrence**.
- b) The amount stated in **Limits of Liability** (b) of the **Schedule** which is the maximum aggregate amount **Chubb** shall indemnify the **Insured** in respect of all **Compensation** for **Personal Injury, Property Damage** and **Advertising Injury** first happening during the **Policy Period** arising out of the **Insured's Products**.

2.17 Malware means

programmes, files or instructions of a malicious nature which may disrupt, harm, impede access to, or in any way corrupt the operation of or **Data** within, any software or **Computer System**, including, but not limited to, malicious code, ransomware, cryptoware, virus, trojans, worms and logic or time bombs.

2.18 Occurrence means

An event including continuous or repeated exposure to substantially the same general conditions which results in **Personal Injury** or **Property Damage** or **Advertising Injury** neither expected nor intended from the standpoint of the **Insured**. All events of a series consequent on or attributable to one source or original cause are deemed one **Occurrence**.

2.19 Personal Data means

- a) an individual's name, national identity number or national insurance number, medical or healthcare data, other protected health information, driver's licence number, state identification number, credit card number, address, telephone number, email address, account number, or passwords; and
- b) any other non-public personal information as defined in the **Privacy Regulations**;

in any format if such information creates the potential for an individual to be uniquely identified or contacted.

2.20 Personal Injury means

- a) bodily injury, death, illness, disability, shock, fright, mental anguish or mental injury;
- b) false arrest, detention, false imprisonment, malicious prosecution or humiliation;
- c) the unintentional publication or utterance of libel or slander, or of other defamatory or derogatory material, or a publication or utterance in violation of any individual's right of privacy except:
 - i. when the first such publication or utterance is related to any publication or utterance made prior to the **Policy Period**; or
 - ii. when any such publication or utterance is made in the course of or is related to advertising, broadcasting, telecasting or publishing activities conducted by or on behalf of the **Insured**;
- d) wrongful entry or wrongful eviction or other invasion of the right to 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;
- f) discrimination as a result of race, religion, sex, age, marital status, intellectual or physical impairment or disability.

2.21 Policy means

This **Policy** wording including the **Schedule** and any endorsement hereto.

2.22 Policy Period means

The period stated in the **Schedule** or such further period for which this **Policy** has been extended as agreed by **Chubb** in writing.

2.23 Policy Territory means

Anywhere in the world except the United States of America, Canada and their respective protectorates and territories.

2.24 Pollutants means

Any solid, liquid, gaseous or thermal irritant or contaminant, including but not limited to smoke, vapours, soot, fumes, acids, alkalis, chemicals and waste. Waste includes material to be recycled, reconditioned or reclaimed.

2.25 Product means

Any goods or products (after they have ceased to be in the possession or under the control of the **Insured**) manufactured, constructed, erected, installed, repaired, serviced, treated, grown, extracted, produced, processed, assembled, imported, sold, supplied or distributed by the **Insured** (including any labelling, packing materials, instructions and directions associated therewith) and any container thereof other than a vehicle associated with such container.

2.26 Property Damage means

- a) physical damage to, destruction of or loss of tangible property including the loss of use thereof at any time resulting therefrom;
- b) loss of use of tangible property which has not been physically damaged or destroyed, provided such loss of use is caused by physical damage of other tangible property.

2.27 Privacy Regulations means

laws and regulations associated with the care, custody, control or use of **Personal Data**.

2.28 Schedule means

The **Schedule** issued with this **Policy** wording or any subsequent or amended version of that schedule issued by **Chubb**.

2.29 Vehicle means

Any type of machine on wheels or on caterpillar tracks made or intended to be self-propelled by mechanical power.

2.30 Watercraft means

Any vessel, craft or thing made or intended to float on or in or travel on, through or under the water.

3. Exclusions

This **Policy** does not indemnify the **Insured** or any third-party beneficiary for any liability directly or indirectly caused by, arising out of or in any way connected with:

3.1 Advertising Liability

- a) any failure of performance of contract but this Exclusion 3.1(a) does not apply to claims for unauthorised appropriation of ideas based upon breach of an implied contract;
- b) any infringement of trade mark, service mark or trade name, but this shall not relate to titles or slogans;
- c) any incorrect description of any good or product (including any **Product**);
- d) any mistake in advertised price.

3.2 Aircraft

the ownership, operation or navigation of any **Aircraft** or hovercraft.

3.3 Aircraft Products

any **Product** that is incorporated with the **Insured's** knowledge in an **Aircraft** which is connected with the safety, propulsion, navigation or flying capabilities of an **Aircraft**.

3.4 Asbestos

asbestos or materials containing asbestos.

3.5 Contractual Liability

liability assumed under any contract, agreement or warranty except to the extent that such liability would have been implied by law in the absence of such contract, agreement or warranty.

3.6 Data Risk & Cyber Liability

Data Risk

the modification, corruption, loss, destruction, theft, misuse, illegitimate access, or unlawful or unauthorised processing or disclosure of **Data** or the loss, destruction or theft of any computer, electronic device, hardware or component thereof which contains **Data**.

Cyber Liability

- i. unauthorised access (including access by **Malware**) to;
- ii. the presence of **Malware** on;
- iii. the spread of **Malware** by;
- iv. the unauthorised use of;
- v. the malicious use of; or
- vi. malicious interference with (including, but not limited to, a distributed denial of service attack against);

any **Computer System**:

- a) owned, operated, controlled, leased or used by or on behalf of the **Insured**; or
- b) sold, supplied, altered, constructed, repaired, serviced, designed, tested, installed or processed by or on behalf of the **Insured**.

3.7 Employment Liability:

- a) any liability in respect of which the **Insured** is or would be entitled to indemnity under any fund, scheme, policy of insurance or self-insurance pursuant to or required by any legislation relating to workers' compensation whether or not such insurance has been effected.
- b) any industrial award or agreement or determination where such liability would not have been imposed in the absence of such industrial award or agreement or determination.
- c) any **Employment Practices**.

3.8 Fines, Penalties and Damages

finer, penalties, punitive, exemplary, liquidated or aggravated damages or multiplication of compensatory damages.

3.9 Genetically Modified Organisms (GMOs)

Personal Injury or **Property Damage** arising from any condition directly or indirectly caused by or associated with Genetically Modified Organisms (GMOs).

3.10 Loss of Use

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

- a) a delay in or lack of performance by or on behalf of the **Insured** in respect of any contract or agreement; or
- b) the failure of a **Product** or work performed by or on behalf of the **Insured** to meet the level of performance, quality, fitness or durability warranted or represented by the **Insured**; but this Exclusion 3.10(b) does not apply to loss of use of other tangible property resulting from the sudden and accidental physical damage to or destruction of the **Product** or work performed by

or on behalf of the **Insured** after the **Product** or work has been put to its intended use by any person or organisation other than the **Insured**.

3.11 Pollutants

the discharge, dispersal, release, seepage, migration or escape of **Pollutants**, including the cost of testing, monitoring, treating, detoxifying, removing, neutralising or cleaning up **Pollutants**; or the cost of preventing the escape of **Pollutants**.

3.12 Product Defect Property Damage to:

- a) any **Product** or any part of it if such damage is attributable to any defect therein or the harmful nature or unsuitability thereof however this Exclusion shall not apply to **Personal Injury** or **Property Damage** resulting therefrom; or
- b) any part of any property that must be repaired, reconditioned or replaced by reason of incorrect work performed by the **Insured** or on **the Insured's** behalf, or by reason of materials or equipment which are or are proved to be defective or inadequate in connection with such work, but this Exclusion 3.12(b) does not apply to **Property Damage** resulting from such work.

3.13 Product Guarantee

any product guarantee or warranty given by or on behalf of the **Insured**, but this Exclusion 3.13 does not apply to legislative requirements concerning product safety and information.

3.14 Product Recall

the withdrawal, recall, inspection, repair, adjustment, removal, replacement or loss of use of any **Product** or work completed by or for the **Insured** and/or the withdrawal or recall of any property of which such **Products** form a part.

3.15 Professional Liability

the rendering of or failure to render professional advice or service by the **Insured**, but this Exclusion 3.15 only applies to:

- a) the rendering of or failure to render medical advice or service by qualified medical practitioners, dentists, nurses and first aid attendants employed by the **Insured**, but this does not apply to the provision of first aid on the **Insured's** premises; or
- b) professional advice or service given for a fee.

3.16 Property in the Insured's Care, Custody or Control

Property Damage to property owned by the **Insured** or in the **Insured's** care custody or control.

3.17 Radioactivity

ionising radiation or contamination by radioactivity from any nuclear fuel, weapon or waste whether occurring naturally or otherwise; the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof; or the storage, transport, assembly, disassembly, maintenance or operation of any nuclear weapon or nuclear component thereof.

3.18 Sanctions

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit Us from providing insurance, including, but not limited to, the payment of claims. All other terms and conditions of the Policy remain unchanged. Chubb is a subsidiary of a US company and Chubb Limited, a NYSE listed company. Consequently, Chubb is subject to certain US laws and regulations [in addition to EU, UN and national sanctions restrictions] which may prohibit it from providing cover or paying claims to certain individuals or entities or insuring certain types of activities related to certain countries such as but not limited to Iran Syria, North Korea, North Sudan, Crimea and Cuba.

3.19 Terrorism

any **Act of Terrorism** regardless of any other cause or event contributing concurrently or in any other sequence to the loss or any action taken in controlling, preventing, suppressing or in any way relating to any **Act of Terrorism**.

3.20 Vehicles

the use of any **Vehicle** owned by, or in the physical or legal control of the **Insured**:

- a) which is required by law to be registered; or
- b) in respect of which insurance is required by virtue of any legislation

but this Exclusion 3.20 does not apply to:

- i. a **Vehicle** (other than a **Vehicle** owned or used by or on behalf of the **Insured**) whilst that **Vehicle** is in a car park owned or operated by the **Insured** other than for income or reward as a car park operator; or
- ii. **Personal Injury** or **Property Damage** occurring during the loading or unloading of a **Vehicle** caused by or arising from the collection or delivery of any goods from or to the **Vehicle** where such **Personal Injury** or **Property Damage** occurs beyond the limits of any carriageway or thoroughfare, and where applicable legislation does not require insurance against such liability; or
- iii. **Personal Injury** or **Property Damage** caused by the use of any tool, plant or equipment forming part of or attached to or used in connection with any **Vehicle** and where applicable legislation does not require insurance against such liability; or
- iv. **Personal Injury** where the insurance required by virtue of any legislation does not provide indemnity, and the lack of indemnity is not due to a breach of legislation relating to **Vehicles**; or
- v. accidental or erroneous failure to maintain such statutory insurance.

3.21 War

war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power, or any act of any person or persons acting on behalf of or in connection with any organisation the objects of which are to include the overthrowing or influencing of any de jure or de facto government by terrorism or by any violent means.

3.22 Watercraft

the ownership, operation or navigation of any **Watercraft** exceeding 15 metres in length while on, in or under the water. However, this Exclusion 3.22 will not apply to **Watercraft** not owned or operated by the **Insured** but used by the **Insured** for business entertainment purposes.

4. Extensions

Each of the following Extensions automatically applies unless otherwise stated in the endorsements. Each Extension is, unless otherwise stated, subject to the Insuring Agreement and all other terms, exclusions and limitations of this **Policy**, including any applicable **Limit of Liability**.

4.1 Aircraft Liability

Exclusion 3.2 **Aircraft** does not apply to **Personal Injury** &/or **Property Damage** arising from unmanned inflatable balloons used for advertising purposes.

4.2 Data Breach Extension

Exclusion 3.6 Data Risk & Cyber Liability does not apply to **Compensation** as a result of:

- i. a **Data Breach Event** relating to that third party's **Personal Data**; or
- ii. the unlawful or unauthorised disclosure by the **Insured** of **Corporate Data** belonging to that third party.

The liability of **Chubb** under this extension in respect of **Compensation** shall not exceed \$150,000 in the aggregate for all claims in respect of any one **Policy Period** and this limit shall be inclusive of the **Limit of Liability** stated in the **Schedule**.

4.3 Defence Costs

In respect of any liability for **Compensation** indemnifiable under this **Policy**, **Chubb** will pay **Defence Costs**, subject to the following:

- a) **Chubb** is not obliged to pay any **Defence Costs** or to defend any suit after the **Limits of Liability** have been exhausted;
- b) If a payment exceeding the **Limits of Liability** has to be made to dispose of a claim, the liability of **Chubb** for **Defence Costs** is limited to the proportion that **Chubb's** liability to indemnify the **Insured** for **Compensation** under this **Policy** bears to that payment; and
- c) In the event of a claim being made against the **Insured** in any Court or before any other legally constituted body in the United States of America, Canada or their respective protectorates and territories, the total amount payable by **Chubb** in respect of any one **Occurrence** including **Defence Costs** will not exceed the **Limit of Liability**.

4.4 Drones / Unmanned Aerial Vehicles

Exclusion 3.2 **Aircraft** does not apply to **Physical Injury** and loss of or damage to tangible property, in connection with the use of **Drones** in the performance of the **Business**.

However, this Extension does not indemnify the **Insured** or any third party beneficiary for any liability directly or indirectly caused by, arising out of or in any way connected with the ownership, maintenance, use or operation of:

- a) **Drones** weighing in excess of 25 kilograms (including payload);
- b) Fully automated **Drones**;
- c) **Drones** being operated in controlled airspace flying higher than 120 metres (400 feet);
- d) **Drones** being operated at night;
- e) **Drones** being operated within 30 metres of other people other than persons helping to control or navigate the **Drones**;
- f) **Drones** in a way that creates a hazard to another person, property or aircraft;
- g) **Drones** near emergency operations such as natural disasters bushfires, floods, electrical storms, hurricanes and cyclones and other emergency operations such as traffic accidents, tactical response, training or rescue operations;
- h) **Drones** over or above people at any time or height; and
- i) **Drones** being flown within 5.5 kilometres of an airfield.

For the purpose of Extension 4.4, the following additional Definitions apply:

Drones means;
Unmanned aerial devices.

Physical Injury means;

Bodily injury, sickness or disease sustained by a person, including death resulting from any of these at any time.

4.5 Excess Motor Liability

Exclusion 3.20 does not apply to **Property Damage** resulting from the ownership, possession, control or use by or on behalf of the **Insured** of any **Vehicle** or trailer attached thereto provided that:

- a) there is separate motor insurance in force that responds in respect of such liability with a limit of indemnity of at least AUD10,000,000; and
- b) this Extension shall apply only to amounts in excess of such limit of indemnity; and
- c) the maximum aggregate liability of **Chubb** under this Extension in respect of all damages payable as a result of any one **Occurrence** shall be the difference between such limit of indemnity as stated in 4.5 a) above and the **Limit of Liability** stated in (a) of the **Schedule**.

4.6 Genetically Modified Organism (GMO) Defence Costs

Notwithstanding Exclusion 3.9, coverage under this **Policy** extends to **Defence Costs** which are or have been incurred as a direct result of an **Occurrence** arising from any condition directly or indirectly caused by or associated with **GMO**. The aforementioned will be subject to a sub limit of AUD 100,000 any one **Policy Period**.

4.7 Host Liquor Liability

This **Policy** indemnifies the **Insured** for legal liability directly or indirectly caused by, arising out of or in any way connected with alcohol causing or contributing to the intoxication of any person.

However, this **Policy** does not apply to legal liability arising directly or indirectly from;

- i. the furnishing of alcoholic beverages to a person under the legal drinking age or under the influence of alcohol; or
- ii. any actual or alleged violation of any statute, ordinance or regulation relating to the sale, gift, distribution or use of alcoholic beverage

4.8 Indemnity to Principals and Others

The definition of the **Insured** is extended to include any principal, person or company to whom or to which the **Insured** (as defined in 2.13(a), (b) or (c)) is obligated by virtue of a written agreement to provide insurance as is afforded by this **Policy**, but only to the extent and limit required by such contract and subject to the terms and conditions of this **Policy**.

Any principal, person or company covered pursuant to this Extension will be subject to all terms of the **Policy** in so far as they can apply, as though that party was the **Insured**.

4.9 Incidental Contracts

Exclusion 3.5 shall not apply to **Incidental Contracts**.

4.10 Product Recall Expenses

4.10.1 Product Recall Expenses Insuring Agreement

Notwithstanding Exclusion 3.14 of the **Policy**, **Chubb** will indemnify the **Insured** for **Products Recall Expense** caused by an **Event** happening within the **Policy Territory** during the **Policy Period**.

4.10.2 Limit of Liability

Chubb's liability to indemnify the **Insured** under the **Product Recall Insuring Agreement** will not exceed \$50,000 in respect of any one **Event** and in the aggregate.

4.10.3 Deductible

The **Deductible** in respect of **Products Recall Expense** is \$5,000 each **Event** and is payable by the **Insured** at such time required by **Chubb**.

4.10.4 Additional Exclusions

This **Policy** does not cover **Products Recall Expense** arising out of or in any way connected with the following:

- a) any **Product** that can be identified by batch, code or other means, any **Product** of the same trade or brand name but of different batch, code or other identification from that which is covered under this extension.
- b) inherent deterioration, decomposition, corruption, mutation or transformation of any **Product** or its packaging.
- c) loss of customer approval or confidence, or any costs incurred to regain customer approval, or other consequential loss.
- d) knowledge of the **Insured** at the inception of this extension of any pre-existing condition of the **Product** that may result in a claim under this extension.
- e) mislabelling or non-labelling of any **Product** or any container or packaging in relation to a 'use by' or 'best before' date authorised or required by a government agency or body.
- f) continued use by the **Insured** of materials that have been banned or declared unsafe by a government agency or body or other responsible body.

- g) errors or omissions of the **Insured** or any of its employees of which officers or directors of the **Insured** knew prior to the **Event** or ought to have discovered on reasonable enquiry.
- h) the **Genetic Modification** of any **Product** or ingredient in the **Product**.
- i) any **Product** manufactured, sold, handled or distributed more than twelve (12) months prior to the effective date of this extension.

4.10.5 Additional / Amended Definitions

For the purposes of this Extension only, the following definitions apply:

a) **Event** means

The first discovery by the **Insured** that the use or consumption of any **Product** has resulted or may result in bodily injury, death, illness or disability or physical damage to or destruction of tangible property which necessitates **Recall**, but only where such **Recall** is necessary because of:

- i. the accidental omission of a substance in the manufacture of the **Product**, or
- ii. the accidental introduction or the accidental substitution of a deleterious substance in the manufacture of the **Product**, or
- iii. error or deficiency in the manufacture, design, blending, mixing compounding or labelling of the **Product**, but only if such error or deficiency is known or recognised as such in the industry, or
- iv. a ruling of a government or other regulatory body requiring the **Insured** to recall any **Product** as a result of any of the matters set out in clauses 4.10.5 a) i., 4.10.5 a) ii or 4.10.5 a) iii above. However, the matters set out in 4.10.5 a) i., 4.10.5 a) ii or 4.10.5 a) iii need not have occurred where the **Product** is not manufactured by the **Insured** provided that the **Recall** is unintended and unexpected from the standpoint of the **Insured**.

b) **Products Recall Expense** means

The reasonable and necessary costs incurred by the **Insured** in relation to any **Event** for:

- i. communications to the **Insured's** customers and to the public including media announcements,
- ii. external advice to prepare such communications,
- iii. transporting any **Product** from any purchaser, distributor, retailer or user to a place designated by the **Insured**,
- iv. the hire of necessary additional persons to conduct the duties performed by regular employees of the **Insured**,
- v. remuneration paid to regular employees (other than salaried employees),
- vi. expenses incurred by employees for transportation and accommodation,
- vii. the hiring of additional warehouse or storage space,
- viii. properly disposing of the recalled **Product** and packaging materials that cannot be reused,
- ix. retail slotting fees and cancellation fees for any advertising and/or promotion programmes that were scheduled but were unable to be executed solely because of an **Event**.

c) **Recall** means

The recovery of possession or control of any **Product** from a purchaser, distributor, retailer or user.

4.11 Property in the Insured's Care Custody or Control

Exclusion 3.16 shall not apply to:

- a) premises tenanted, leased or hired by the **Insured**;

- b) **Vehicles** (other than **Vehicles** owned or used by or on behalf of the **Insured**) in the **Insured's** care custody or control but only whilst such **Vehicles** are in a car park owned or operated by the **Insured** other than for income or reward as a car park operator; or
- c) directors', employees' and visitors' clothing and personal effects; or
- d) other property (not owned by the **Insured**) temporarily in the **Insured's** possession but:
 - i. this **Policy** does not cover legal liability arising out of or in any way connected with **Property Damage** to that part of any property upon which the **Insured** is or has been working; and
 - ii. **Chubb's** maximum liability for any cover provided under Extension 4.11 d) is stated in the applicable Sub Limit in the **Schedule**.

4.12 Sudden and Accidental Pollution

Exclusion 3.11 shall not apply to **Personal Injury** or **Property Damage** which:

- a) arises from a sudden, identifiable, unintended and unexpected event from the standpoint of the **Insured**; and
- b) which takes place in its entirety at a specific time and place and occurs outside of the United States of America, Canada and their respective protectorates and territories; and
- c) results from spray-drift or overspray of pesticides, herbicides, insecticides, fertilisers or fungicides in the course of the **Insured's Business** in accordance with current Australian Standards and manufacturer's instructions.

4.13 USA/Canada Coverage

Definition 2.20 **Policy Territory** is extended to include the United States of America, Canada and their respective protectorates and territories if the **Personal Injury** or **Property Damage** arises from:

- a) **Products** exported into such countries, or
- b) the activities of travelling executives and salesmen on **Business** who are non-resident in such countries.

4.14 Vendors Indemnity

The definition of the **Insured** is extended to include any person who, or organisation which, distributes or sells the **Insured's Products** in the regular course of their business (herein referred to as 'vendor') but only with respect to **Personal Injury** or **Property Damage** arising out of the distribution or sale of the **Insured's Products**, and only to the extent and limit required by the contract between the **Insured** and the vendor, and subject to this **Policy**, provided that:

this Extension shall not apply in respect of liability arising from:

- i. any express warranty unauthorised by the **Insured**;
- ii. any physical or chemical change in the form of the **Product** intentionally made by the vendor;
- iii. repacking unless unpacked solely for the purpose of inspection demonstration testing or the substitution of parts under instruction from the **Insured** and then repacked in the original container;
- iv. demonstration, installing, servicing or repair operations except demonstration performed at the vendor's premises in connection with the sale of the **Product**;
- v. **Products** which after distribution or sale by the **Insured** have been labelled or relabelled or used as a container part or ingredient of any other thing or substance by or for the vendor.

this Extension shall not apply to any person or organisation from whom the **Insured** has acquired such **Products** or any ingredient part or container entering into, accompanying or containing such **Products**.

5. Conditions

5.1 Changes

Every material change to the **Business** of the **Insured** must be notified to **Chubb** in writing as soon as practicable after such change comes to the notice of the **Insured's** officer responsible for insurance.

5.2 Insured's duties in the event of an Occurrence, Claim or Suit

- a) In the event of an **Occurrence** or if an **Occurrence** appears reasonably likely to take place the **Insured** must as soon as practicable take at its own expense all responsible steps to prevent or minimise **Personal Injury, Property Damage, Advertising Injury** and any other loss, damage or expense.
- b) The **Insured** must give notice in writing to **Chubb** as soon as practicable of every **Occurrence** likely to give rise to a claim under this **Policy** and must as soon as practicable forward to **Chubb** all documents and information reasonably accessible by the **Insured** relevant to each such **Occurrence** including but not limited to every demand, writ, summons, proceedings, notice of prosecution, inquest or inquiry and all associated information.
- c) The **Insured** must give notice in writing to **Chubb** as soon as practicable of every **Occurrence** involving serious **Personal Injury** (including, but not limited to quadriplegia, paraplegia, brain damage and loss of a limb) or substantial **Property Damage** (including, but not limited to substantial damage to buildings, structures or equipment caused by fire, collapse, explosion and loss of support) and must as soon as practicable forward to **Chubb** all information relevant to the **Occurrence** held by the **Insured**.
- d) The **Insured** must not, without **Chubb's** prior written consent (which will not be unreasonably withheld or delayed), make any admission, offer, promise or payment in connection with any **Occurrence**.
- e) The **Insured** must use its best endeavours to preserve all property, any **Product**, appliance and plant and all other things which may assist in the investigation or defence of a claim or in the exercise of rights of subrogation, where it is safe and reasonable to do so, and so far as may be reasonably practicable no alteration or repair is to be effected without the consent of **Chubb** until **Chubb** has had an opportunity of inspection.

5.3 Right to defend, assistance and co-operation of the Insured

- a) In respect of any **Occurrence** covered under this **Policy**, **Chubb** has the right, if it so elects, to defend any suit against the **Insured** seeking **Compensation** or reimbursement of expenses for an **Occurrence** and to bring any cross claim in the name of the **Insured** even if any of the allegations of the suit are groundless, false or fraudulent, and may make such investigation and settlement of any claim or suit as it deems expedient; but **Chubb** is not obligated to pay any claim or judgment or to defend any suit after **Chubb's** liability under this **Policy** in respect of the claim has been exhausted.
- b) If the cost of any **Occurrence** and **Defence Costs** are not likely to exceed the **Deductible**, **Chubb** may elect not to defend the suit. In these circumstances and, subject to the provisions of this **Policy**, the **Insured** is responsible for the handling and payment of the claim and its **Defence Costs** up to the amount of the **Deductible**. **Chubb** will consult the **Insured** where the defence and settlement of proceedings have reasonable prospects of exceeding the **Limit of Liability** stated in the **Schedule**.
- c) The **Insured** must co-operate with **Chubb** and comply with the terms and conditions of this **Policy** and assist as necessary in enforcing any right to contribution or indemnity from any person, corporation or organisation.

5.4 Subrogation

In the event of any payment under this policy, **Chubb** will be subrogated to all the **Insured's** rights of recovery against any person or organisation and the **Insured** shall execute and deliver any appropriate instruments and papers and do whatever else is necessary to secure such rights. Any amount so recovered shall be applied in accordance with the provisions of s.67 of the Insurance Contracts Act 1984 (Cth).

5.5 Assignment

Assignment of an interest under this **Policy** does not bind **Chubb** until its consent is endorsed on the **Policy**. If the **Insured** dies or is adjudged bankrupt or insolvent, this insurance will cover:

- a) the **Insured's** legal representative acting on behalf of the **Insured** or the **Insured's** estate;
- b) any person or corporation having lawful temporary custody of property which is or was before the **Insured's** death owned or possessed by the **Insured** until the appointment of a legal representative.

5.6 Cross Liability

Each of the parties comprising the **Insured** is considered a separate legal entity and the word "**Insured**" applies to each party as if a separate policy had been issued to each of the said parties but nothing contained in this clause will operate to increase **Chubb's** liability under this **Policy**.

5.7 Statutory Requirements

The **Insured** must take reasonable measures to comply with the statutory obligations and regulations imposed by any statutory or governmental authority as applicable to the **Business** of the **Insured**.

5.8 Cancellation

- a) The **Insured** may cancel this **Policy** by giving notice in writing to **Chubb**. If such notice is given, the cancellation will take effect on the day the notice is received by **Chubb**.
- b) **Chubb** may cancel this **Policy** in any of the circumstances set out in the Insurance Contracts Act 1984. Such cancellation is to take effect 30 days from the time notification is received by the **Insured**.
- c) Upon cancellation by the **Insured** or **Chubb** the **Insured** will receive a pro rata refund of premium for the unexpired **Policy Period** subject to the **Insured** complying with 5.8 (d).
- d) When the premium is subject to adjustment, cancellation will not affect the obligation of the **Insured** to supply to **Chubb** such information as is necessary to permit the premium adjustment to be calculated and to pay the amount of the adjustment applicable up to the date of cancellation.

5.9 Applicable Law

Should any dispute arise concerning this **Policy**, the dispute will be determined in accordance with the law of Australia and the States and Territories thereof. In relation to any such dispute the parties agree to submit to the exclusive jurisdiction of any competent court in a State or Territory of Australia.

5.10 Insurance Contracts Act 1984

Nothing contained in this **Policy** is to be construed to reduce or waive either the **Insured's** or **Chubb's** privileges, rights or remedies available under the Insurance Contracts Act 1984.

5.11 Limits of Liability

- a) The amount stated in **Limits of Liability** (a) of the **Schedule** is the maximum amount **Chubb** shall indemnify the **Insured** for in respect of all **Compensation** arising out of any one **Occurrence**.
- b) The amount stated in **Limits of Liability** (b) of the **Schedule** is the maximum amount **Chubb** shall indemnify the **Insured** for in respect of all **Compensation** for **Personal Injury**, **Property Damage** and **Advertising Injury** first happening during the **Policy Period** arising out of the **Insured's** **Products**.

5.12 Deductible

The **Deductible** is the corresponding amount stated in the **Schedule** which is borne and payable by the **Insured** arising from each and every **Occurrence**. The **Deductible** is payable by the **Insured** at such time required by **Chubb**. The **Deductible** applies to **Defence Costs** as well as **Compensation**. **Chubb's** liability to indemnify the **Insured** under this **Policy** applies only in respect of the amount of **Defence Costs** and **Compensation** that exceeds the **Deductible**.

Important Notices

Change of Risk or Circumstances

You should advise Chubb as soon as practicable of any change to your normal Business as disclosed to Chubb prior to entering into the contract of insurance. This includes every change materially affecting the facts or circumstances existing at the commencement of this insurance, or at any subsequent renewal date.

Subrogation

Where you have agreed with another person or company, who would otherwise be liable to compensate you for or contribute towards any loss or damage which is covered by the Policy, that you will not seek to recover such loss or damage or contribution from that person, Chubb will not cover you, to the extent permitted by law, for such loss or damage or contribution.



About Chubb in Australia

Chubb is the world's largest publicly traded property and casualty insurer. Chubb, via acquisitions by its predecessor companies, has been present in Australia for 100 years. Its operation in Australia (Chubb Insurance Australia Limited) provides specialised and customised coverages including Business Package, Marine, Property, Liability, Energy, Professional Indemnity, Directors & Officers, Financial Lines, Utilities as well as Accident & Health, to a broad client base, including many of the country's largest companies. Chubb also serves successful individuals with substantial assets to insure and consumers purchasing travel insurance.

More information can be found at www.chubb.com/au

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