



**QBE**

## **EBM INSURANCE BROKERS TRADE PACK AGREED ENDORSEMENTS (CLEANERS ONLY)**

*No other endorsements will attach to the policy, unless they are specified below, or noted on the Schedule*

### **SECTION 2: GENERAL PROPERTY**

*The following alterations are made to the General Property section of the Policy:*

#### **THEFT OF PROPERTY LEFT IN THE OPEN AIR**

*Exclusion 7.2(c) is deleted and replaced by :*

*7.2(c) theft of property left in the open air but this exclusion does not apply to theft from an unlocked building or any vehicle*

#### **THEFT WITHOUT FORCIBLE AND VIOLENT ENTRY**

*Exclusion 7.2(d) is deleted*

#### **WORKING DOGS**

*Working dogs against accidental death including destruction for humane reasons.*

*Under this section, we will pay for death caused by any accident, whilst on any worksite or in transit to or from any worksite.*

*The maximum amount that we will pay under this section for working dogs is \$750.*

#### **REWRITING OF RECORDS**

*We will also cover, in addition to the sum insured shown on the schedule:*

*The cost of rewriting or reproducing necessary written or printed documents, computer system records, business records, plans and designs limited to an amount not exceeding \$10,000.*

#### **EMPLOYEES PERSONAL EFFECTS**

*We will cover personal property of employees of your business if:*

- the personal property is used solely for business purposes, and*
- the person to whom the personal property belong is not named as an insured*

*Cover is limited to \$2,000 any one person but if any person is entitled to indemnity under any other policy of insurance effected by him/her or by any person other than you, this cover will only apply in respect of any amount, in excess of that provided by such other policy. There is no cover for you or any person named as the insured on your policy schedule.*

## **SECTION 3: BROADFORM LIABILITY**

The following alterations are made to the Broadform Liability section of the Policy

### **EXPANDED NAME OF INSURED**

Definition Clause 1.9 is extended to include the following additional insured parties;

Contractors and/or sub-contractors, but only with respect to their liability caused by the performance of their work on behalf of the Named Insured specified in the Schedule. This policy does not provide any cover for liability arising out of any other work performed by the contractors and/or sub-contractors.

### **EXCESS**

Excess Clause 3 is deleted entirely and replaced by:

#### **3. Excesses**

We will not pay the Excess which is shown in the Schedule for all claims, apart from claims arising from the following event:

- keys, locks and security pads which attracts an excess of \$1,000 or 20% of the claim, whichever is the greater.

### **ADVERTISING**

Notwithstanding Exclusion 4.10 this insurance extends to include liability arising out of Advertising Liability described as follows:

Advertising Liability means liability for damages because of:

1. unintentional libel, slander or defamation;
2. infringement of copyright or title or of slogan;
3. piracy or unfair competition or idea misappropriation under an implied contract;
4. invasion of the right of privacy;
5. for an unintended incorrect description of any article or commodity;

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

### **WINDOW CLEANING EXCLUSION**

It is noted and agreed the exclusion (B63) is deleted and replaced by:

The Broadform section of this policy does not cover liability in respect of personal injury or property damage arising directly or indirectly out of or caused by or in connection with you operating externally after the 2 floor of any building

**Version Date: 3 July 2008**