



QBE

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

*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:

- Property damage to third party property resulting from the overspray of any substance onto such property which is in the open air whereby a \$1,000 excess applies
- Property damage to underground services (such as but not limited to water, gas, sewerage, fuel pipes, electric, telephone and fibre optic cables and their supports) or any property or structure for the purpose of storing, conveying, transporting, transmitting, delivering of electricity, water, gas, fuel, telecommunications media, signals, radio and other waves, where the relevant authorities have not been contacted to determine the actual position of any such underground services before commencing any operation whereby a \$1,000 excess applies

### **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.

### **EXCAVATION EXCLUSION**

The following additional Exclusion is added to this Policy:-

Liability arising directly or indirectly from or caused by, contributed to by or arising from the following activity undertaken by You or on Your behalf:

Excavation work where such work exceeds 10 metres in depth.

### **WELDING ACTIVITIES**

Exclusion 3.24 is deleted entirely unless otherwise noted on the Schedule

**Version Date: 3 July 2008**