
Equipment Endorsements – 1st October 2025 (see quote and certificate for details of which endorsements apply)

Artwork

This endorsement varies the standard terms of your policy. It may expand, reduce, or impose additional conditions on your cover as set out in the standard policy terms and should be read carefully.

By way of endorsement to the policy, the parties agree as follows (subject otherwise to all terms, conditions, limits of liability and exclusions of the policy).

This endorsement applies to “Artwork”

- Cover is limited to artwork within premises only.
- Cover is strictly conditional on receipt of a valuation for an accredited artwork valuer.

Beehives

This endorsement varies the standard terms of your policy. It may expand, reduce, or impose additional conditions on your cover as set out in the standard policy terms and should be read carefully.

By way of endorsement to the policy, the parties agree as follows (subject otherwise to all terms, conditions, limits of liability and exclusions of the policy):

EXCLUSIONS section is amended by the following:

Cover will not be available:

- For any honey, wax or bees.

This endorsement applies to “Beehives”

INSURER’S MAXIMUM LIABILITY section is amended by adding the following:

- In the event of a loss, the maximum amount payable per any one item is \$1,500 and the maximum amount payable is \$10,000 per event.

Dongles

This endorsement varies the standard terms of your policy. It may expand, reduce, or impose additional conditions on your cover as set out in the standard policy terms and should be read carefully.

By way of endorsement to the policy, the parties agree as follows (subject otherwise to all terms, conditions, limits of liability and exclusions of the policy):

This endorsement applies to “Dongles”

EXCLUSIONS section is amended by the following:

Delete the following exclusion

- For loss of data or other optional extras not included on the Insurance Certificate;
- For loss of software that is not *equipment*;

and replace with

- For loss of data, or for loss of extended warranty or other optional extras not included on the Insurance Certificate ;

Add the following additional exclusions:

Cover will not be available:

- For *loss of equipment*;
- if the *theft, loss or accidental damage* to the *equipment* occurs as a result of *theft* other than *theft* resulting from forcible and violent entry from a locked premise or locked vehicle.

Driving Risk

This endorsement varies the standard terms of your policy. It may expand, reduce, or impose additional conditions on your cover as set out in the standard policy terms and should be read carefully.

By way of endorsement to the policy, the parties agree as follows (subject otherwise to all terms, conditions, limits of liability and exclusions of the policy):

EXCLUSIONS section is amended by adding the following:

Cover will not be available for *accidental damage* caused whilst vehicle is being driven by, or last under the control of, anyone with a level of drugs or alcohol in that person's breath, blood, saliva, or urine in excess of the level permitted by law to operate the vehicle.

SETTLEMENT OF CLAIMS section is amended by adding the following:

Additional Excess: A \$1,000 additional excess will apply if the damage is caused whilst the tow vehicle is being driven by;

- anyone under 25, or
- anyone who has held a license for less than 24 months.

Drones Including In Use

This endorsement varies the standard terms of your policy. It may expand, reduce, or impose additional conditions on your cover as set out in the standard policy terms and should be read carefully.

By way of endorsement to the policy, the parties agree as follows (subject otherwise to all terms, conditions, limits of liability and exclusions of the policy):

EXCLUSIONS section is amended by the following:

Delete the following exclusion –

For *equipment* which is either a *remotely piloted aircraft* or for any other *equipment* insured by this policy attached to any *remotely piloted aircraft* whilst the *remotely piloted aircraft* is in use including take-off and landing;

and replace with:

For loss and/or damage to *equipment* that is a *remotely piloted aircraft* or any *equipment* attached to a *remotely piloted aircraft*:-

- whilst in use for recreational purposes;
- resulting from scratching, fogging or misting to lenses;
- relating to photographic film or similar recording medium, including any consequential financial loss arising therefrom;
- when utilised in an illegal manner or in breach of any regulations and/or licensing required by appropriate regulatory bodies including but not limited to the Civil Aviation Safety Authority;
- whilst being piloted by any person other than *you* or your *employee*; or

(vi) whilst landing on or taking off or attempting to do so from a place which does not comply with the recommendations laid down by the manufacturer.

EXCESS

An excess of 5% of the Sum Insured of that item with a minimum of \$500 shall apply to any claim involving *remotely piloted aircraft* or any *equipment* attached to a *remotely piloted aircraft*.

Equine Cat 1

This endorsement varies the standard terms of your policy. It may expand, reduce, or impose additional conditions on your cover as set out in the standard policy terms and should be read carefully.

By way of endorsement to the policy, the parties agree as follows (subject otherwise to all terms, conditions, limits of liability and exclusions of the policy):

This endorsement applies to “Equine Equipment – Category 1: Saddles and unspecified associated equipment (helmets, bridles, tack, brushes, grooming gear, horse coats and rugs etc)

- Unspecified equipment limited to \$5,000 any one item and for all unspecified *equipment* the Sum Insured shown in the Insurance Certificate for this *equipment* category.
 - Total Sum Insured must reflect total replacement value;
 - Excludes *theft* whilst unattended (other than in a locked vehicle).
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Equipment Breakdown Plus Temp Hire Plus Data

This endorsement varies the standard terms of *your* policy. It may expand, reduce, or impose additional conditions on your cover as set out in the standard policy terms and should be read carefully.

By way of endorsement to the policy, the parties agree as follows (subject otherwise to all terms, conditions, limits of liability and exclusions of the policy):

Coverage for any of the following extensions applies only if specifically stated to apply in the Certificate.

1. Equipment Breakdown

Subject to all other limits, terms and conditions of this policy (except those expressly stated not to apply to this extension), Chubb will cover *you* for any sudden and unforeseen physical damage to the *equipment* which does not arise from an external cause, provided:

- Such damage results from mechanical, electrical or electronic breakdown;
- *You* have fulfilled your obligations under any applicable maintenance agreement and complied with the manufacturer’s recommendations for preventative maintenance; and
- Immediate repair to or replacement of the *equipment* is necessary to enable normal operations to continue.

Chubb’s liability for claims involving this Equipment Breakdown extension is not to exceed the Sum Insured stated in the Certificate for any one claim or all claims in the policy aggregate.

SETTLEMENT OF CLAIMS section is amended by the following:

The policy provision titled **Settlement for damage**, when it applies to this Equipment Breakdown extension, is amended to read as follows:

Settlement for damage: Chubb will arrange repair of the *equipment* by a repairer nominated by Protecsure where a claim for equipment Breakdown to the *equipment* is accepted and *you* pay the excess. Where components or manufacturer’s specifications are no longer available due to obsolescence Protecsure may determine to treat the damage to the *equipment* as a *total loss* in which event a *replacement product* will be provided to *you* unless Protecsure determines to settle the claim by a cash payment.

Chubb will not pay more than the lower of:

- The cost of such a replacement item;
- The amount for which *you* have insured the *equipment* (which will be shown on your Certificate);
- The cost of repairing the damaged *equipment*. If the *equipment* is repaired, Chubb will not pay more for parts and labour than the prices which are agreed from time to time between the original *equipment* manufacturer, Protecure, and its approved repairers.

The following exclusion contained in the Policy Wording does not apply to this Equipment Breakdown extension:

- for *loss* of, or *accidental damage* to the *equipment* or any cost or expense whatsoever nature directly or indirectly caused by inappropriate storage, screen bruising by hand, servicing, breakdown, malfunction, design fault or electrical supply other than a power surge.

EXCLUSIONS section is amended by the following:

Cover under this Equipment Breakdown extension will not be available:

- For loss or damage covered by guarantee or warranty;
- For the cost of remedial action or provisional repairs unless such action or repairs constitute part of the final repairs and do not increase the total repair cost;
- For loss by inappropriate storage, screen bruising by hand, servicing (except in the circumstances of the Servicing Clause below), malfunction, design fault or electrical supply other than a power surge;
- For the cost of any alterations, additions, improvements, modifications or overhauls.

ADDITIONAL BENEFITS section is amended by the following:

Servicing

After the *equipment* has been successfully commissioned at *your* premises, cover under this Equipment Breakdown extension will be extended to include *accidental damage* to the *equipment* while the *equipment* is being moved, dismantled, reassembled or reinstated for purposes of adjustment, cleaning, inspection, repair, overhaul or relocation.

Chubb will also meet within the policy limit of liability the following costs in expediting a repair or replacement that is covered under the policy pursuant to this extension:

- Carriage by express passenger, fast goods or other rail or road transport;
- Carriage by regular, scheduled airfreight;

provided such costs are both necessary and reasonable.

2. Electronic Data Processing Media

Subject to all other limits, terms and conditions of this policy (except those expressly stated not to apply to this extension), Chubb will cover you for the necessary expenses to replace or reproduce your *Electronic Data Processing Media* to its pre-loss condition where such *Electronic Data Processing Media* has been lost from your *equipment* due to an insured event under policy extension 1 Equipment Breakdown.

Chubb will do this provided:

- Such expenses are reasonable;
- The restoration is necessary for the resumption of your normal business operations or educational activities; and
- A claim has been accepted under policy extension 1 Equipment Breakdown for the same item of *equipment*.

Where *Electronic Data Processing Media* is not able to be replaced or reproduced then Chubb shall be liable for no more than the blank value of the media.

Chubb's liability for claims involving this *Electronic Data Processing Media* extension is not to exceed the Sum Insured for this section stated in the Certificate for any one claim or all claims in the policy aggregate.

The following two policy exclusions do not apply to this *Electronic Data Processing Media* extension:

- For loss of data, or loss of software that is not a standard manufacturer installed operating system, or for loss of extended warranty or other optional extras not included on the Certificate;
- For consequential loss of any kind.

A separate excess does not apply to claims under this *Electronic Data Processing Media* extension.

EXCLUSIONS section is amended by the following:

Cover under this *Electronic Data Processing Media* extension will not be available:

- For loss of software that is not a standard manufacturer installed operating system, or for loss of extended warranty or other optional extras not included in the Certificate;
- For the value of any data;
- For consequential loss other than the necessary expense of restoring your *Electronic Data Processing Media* lost due to an insured event under policy Extension 1 Equipment Breakdown;
- For loss of *Electronic Data Processing Media* due to computer virus;
- For normal wear and tear of the *Electronic Data Processing Media*;
- For loss arising out of erroneous programming, perforating, loading or printing;
- For loss caused through the discarding or erasing of data not caused by insured damage;
- For loss of *Electronic Data Processing Media* due to a willful act by you, the user, a member of your family or your employee or if you or the user have assisted or condoned the willful act in any way.

SETTLEMENT OF CLAIMS section is amended by the following:

The following condition applies to settlement of a claim, or series of claims, from any one event under this *Electronic Data Processing Media* extension:

Settlement for Electronic Data Processing Media: Chubb will arrange all work for the restoration of *Electronic Data Processing Media* by a service provider nominated by Protecsure where a claim under this extension is accepted and *you* pay the excess applicable to extension 1 Equipment Breakdown. Chubb will only pay expenses under this extension that it incurs.

DEFINITIONS section is amended by the following:

The following definitions apply to this *Electronic Data Processing Media* extension:

Computer virus means any unauthorized coded set of instructions or statements designed to modify, alter, damage, destroy, delete, record or transmit information within *your equipment* or that are self-replicating or self propagating and are designed to contaminate computer programs or data, consume computer resources or in some fashion usurp normal computer operation.

Electronic Data Processing Media means the materials on which data is recorded, such as tapes, cartridges, disks, disc packs, punch cards, or other recording devices including the information (data) recorded thereon.

3. Temporary Hire Following Breakdown

Where a claim is accepted under extension 1 Equipment Breakdown, we will also pay for reasonable costs associated with temporary hire of replacement equipment, sufficient to enable continuation of *your* normal business operations or educational activities until repair or replacement of the *equipment* has been completed .

EXCLUSIONS section is amended by the following:

The following policy exclusion does not apply to this extension:

- For consequential loss of any kind.

Chubb's liability for claims involving this Temporary Hire extension is not to exceed the Sum Insured for this section stated in the Certificate for any one claim or all claims in the policy aggregate.

EXCLUSIONS section is amended by the following:

Cover under this Temporary Hire extension will not be available:

- For consequential loss of any kind other than the cost of hiring replacement equipment sufficient to enable continuation of your normal business operations or educational activities;
- Once *equipment* has been repaired or replaced and returned to *you* or 3 months from the date of loss, whichever is the lesser.

Firearms

This endorsement varies the standard terms of *your* policy. It may expand, reduce, or impose additional conditions on your cover as set out in the standard policy terms and should be read carefully.

By way of endorsement to the policy, the parties agree as follows (subject otherwise to all terms, conditions, limits of liability and exclusions of the policy):

DEFINITIONS section is amended by adding the following:

Firearm(s) means rifles, pistols, scopes, straps, gun cases and gun safes, but excludes ammunition.

GENERAL CONDITIONS section is amended by adding the following:

Firearms:

- Only members of registered gun clubs are eligible for firearms cover, and
- theft cover is conditional on firearms being securely stored in an approved gun safe when the firearm(s) are not in active use.

EXCLUSIONS section is amended by adding the following:

- No cover will be provided under this policy where the Insured has breached any law relating to either the storage or use of the firearm(s).

Food Van Fitout

This endorsement varies the standard terms of your policy. It may expand, reduce, or impose additional conditions on your cover as set out in the standard policy terms and should be read carefully.

By way of endorsement to the policy, the parties agree as follows (subject otherwise to all terms, conditions, limits of liability and exclusions of the policy):

EXCLUSIONS section is amended by adding the following:

Cover will not be available for:

- any vehicle or part thereof other than actual *food van fit out*; or
- any vehicle accessory; or
- stock (unless specifically noted on the Insurance Certificate as covered);
- money;
- phones, iPads, laptops;
- *accidental damage* caused whilst vehicle or tow vehicle is being driven by anyone with a level of drugs or alcohol in that person's breath, blood or urine in excess of the level permitted by law to operate the vehicle.

SETTLEMENT OF CLAIMS section is amended by adding the following:

Additional Excess:

A \$1,000 additional excess will apply if the damage is caused whilst the vehicle or tow vehicle is being driven by;

- anyone under 25, or
- anyone who has held a license for less than 24 months.

DEFINITIONS section is amended by adding the following:

Food Van Fit Out means the permanent installation within a vehicle (including any trailer) and associated *equipment* used for the preparation and sale of food and or drink including shelving, kitchens, coffee machines, cooking utensils, ice cream machines, ovens, deep fryers, pie warmers, drink machines, fridges/freezers cash registers, hot water systems, cups and plates, cutlery, fire protection equipment, first aid kits, cash registers, EFTPOS machines, kitchen cleaning products.

INSURER'S LIABILITY section is amended by adding the following:

Where stock is shown on the Insurance Certificate as covered by this policy Chubb's Liability is limited to the replacement cost at the time and place of replacement. No allowance for any profit is included in Chubb's liability for stock in trade.

Furniture On Hire

This endorsement varies the standard terms of *your* policy. It may expand, reduce, or impose additional conditions on your cover as set out in the standard policy terms and should be read carefully.

By way of endorsement to the policy, the parties agree as follows (subject otherwise to all terms, conditions, limits of liability and exclusions of the policy):

This endorsement applies to "Furniture on Hire"

INSURER'S MAXIMUM LIABILITY section is amended by adding the following:

- In the event of a loss, the maximum amount for any one location is \$50,000.

Hire In Of Unspecified Equipment

This endorsement varies the standard terms of your policy. It may expand, reduce, or impose additional conditions on your cover as set out in the standard policy terms and should be read carefully.

By way of endorsement to the policy, the parties agree as follows (subject otherwise to all terms, conditions, limits of liability and exclusions of the policy):

Where shown in your Insurance Certificate that the endorsement for Hired In Unspecified Equipment applies then this policy is extended to include cover in respect of the Insured's legal liability under the terms of a hiring agreement or otherwise to pay compensation for theft, loss or accidental damage to Hired In Unspecified Equipment whilst in the Insured's custody, care, or control at any location within the "Geographical Area".

Subject always to the terms and conditions contained in the Equipment Insurance policy wording and any endorsement(s) that apply.

For Hired In Unspecified Equipment which is not a tool utilised in any trade or profession, the most Chubb is liable to pay for each item of Hired In Unspecified Equipment and for all items of Hired In Unspecified Equipment is the Sum Insured shown in the Insurance Certificate. For Hired In Unspecified Equipment which is a tool utilised in any trade or profession the indemnity is limited to \$5,000 per item and \$10,000 for all items.

The indemnity provided under this Hired in Unspecified Equipment endorsement is an annual aggregate limit.

EXCLUSIONS section is amended by adding the following:

For the purpose of this Endorsement only, Hired In Unspecified Equipment excludes cover for:

- money;
- jewelry, furs, precious stones, precious metals, bullion or stamps;
- curios or works of art;
- glass or items of a brittle nature;
- construction plant;
- motor vehicles, motor cycles, ATV's and side by sides, trailers, caravans, watercraft;
- any property undergoing construction, erection, renovation, demolition or repair;
- livestock, animals, birds or fish;
- standing timber, growing crops, pastures;
- land;
- stock in trade;
- Hired In Unspecified Equipment on cross hire.
- Where Hired In Unspecified Equipment is any type of tool utilised in any trade or profession then the following additional exclusions apply:
- Cover will not be available:
- For *theft* unless the Hired In Unspecified Equipment was:
 - stolen consequent upon visible forcible and violent entry while the *equipment* was:
 - in a securely locked portion of any vehicle, or
 - securely and permanently affixed to a building or vehicle, or
 - in a securely locked container secured to a vehicle, or
 - in a securely locked shipping container or other securely locked container which similarly has a design purpose of containing items of value, or
 - securely locked in *your* private residence or the private residence of *your* employee who has been authorised by *you* to have the custody and control the property, however, we will not cover any theft by a tenant, or
 - securely locked in a building or any part of the building, however, we will not cover any *theft* committed by any person while lawfully in the building or while property is unattended in unlocked areas of the building,

However, where there is no visible forcible and violent entry, we will at our discretion (which we will exercise reasonably) ask for additional information and/or evidence that is relevant to the circumstances of *your* claim provided such evidence can reasonably assist in verifying whether *theft* occurred.
 - in a vehicle and was securely chained or padlocked to that vehicle by an *approved lock*; or
 - stolen as a consequence of armed hold-up or the threat of physical violence.
- If the theft, loss, or accidental damage to the Hired In Unspecified Equipment:
 - occurs as a result of loss of Hired In Unspecified Equipment;
 - occurs as a result of theft of Hired In Unspecified Equipment in the open air;
 - is caused by or arises directly or indirectly out of any testing, intentional overloading or experiments;
 - is caused by or arises directly or indirectly out of any process of heat treatment, welding, grinding, cutting, drilling, shaping or the application of tools to the Hired In Unspecified Equipment;

- is caused by, or arises directly or indirectly out of, damaged or faulty doors, lids, catches, latches, locks or any door lid closing or securing mechanism or device;
- occurs while Hired In Unspecified Equipment is utilised in water, underwater, down hole, or in any pipe, drain or sewer;
- is caused by or arises from directly or indirectly out of any strike, labor disturbance, cessation of work, or lock-out of workers;
- occurs to Hired In Unspecified Equipment in the open air if caused by wind, rainwater, or hail unless such Hired in Unspecified Equipment is designed to function without the protection of walls or roof.

Market Value

This endorsement varies the standard terms of your policy. It may expand, reduce, or impose additional conditions on your cover as set out in the standard policy terms and should be read carefully.

By way of endorsement to the policy, the parties agree as follows (subject otherwise to all terms, conditions, limits of liability and exclusions of the policy):

INSURER'S LIABILITY is amended by the following:

Under the section 'Insurer's Liability' the following is added as a bullet point following the sentence "Chubb will not pay more than the lowest of:"

- The market value of the equipment where the equipment is more than 24 months old from date of manufacture to the time of the accidental damage, loss or theft.

DEFINITIONS section is amended by adding the following:

Market Value means the cost to buy equipment of the same age, condition, model and make.

Miscellaneous Mobile Equipment

This endorsement varies the standard terms of *your* policy. It may expand, reduce, or impose additional conditions on your cover as set out in the standard policy terms and should be read carefully.

By way of endorsement to the policy, the parties agree as follows (subject otherwise to all terms, conditions, limits of liability and exclusions of the policy):

EXCLUSIONS sections is amended by the following:

No cover is provided for:

- Jumping Castles or any similar type of inflatable structure whilst this *equipment* is:
 - being assembled or disassembled, or
 - in use, which means from the time the inflatable structure is erected up to and including until the time it is fully deflated and packed down ready for storage.
- Marquees, tents, awnings or similar structures whilst this *equipment* is:
 - being assembled or disassembled, or
 - damaged as a result of any weather peril (including but not limited to wind, rain, hail snow, lightning) whilst erected.
- Stock

Where the *equipment* is Coffee Cart, the following additional exclusions apply:

- no cover is provided for any money.
 - Furthermore, cover is conditional on cart being adequately secured against damage when unattended.
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Miscellaneous Static Equipment

This endorsement varies the standard terms of your policy. It may expand, reduce, or impose additional conditions on your cover as set out in the standard policy terms and should be read carefully.

By way of endorsement to the policy, the parties agree as follows (subject otherwise to all terms, conditions, limits of liability and exclusions of the policy):

Equipment which is listed in your Insurance Certificate as item type Miscellaneous Static Equipment has the following additional exclusion;

Cover will not be available for *theft, accidental damage or loss* where this occurs to this *equipment* when *equipment* is outside the confines of any permanent building structure.

This restriction will not apply whilst *equipment* is in transit necessary as part of a permanent relocation of *equipment* to any permanent building structure being a premises, office, hospital, medical centre or clinic or any permanent building structure which carries on similar activities.

Photographic GoPros

This endorsement varies the standard terms of *your* policy. It may expand, reduce, or impose additional conditions on your cover as set out in the standard policy terms and should be read carefully.

By way of endorsement to the policy, the parties agree as follows (subject otherwise to all terms, conditions, limits of liability and exclusions of the policy):

This endorsement applies to GoPro photographic *equipment*.

EXCLUSIONS section is amended by adding the following:

Cover will not be available whilst the GoPro photographic equipment is:

- attached to automotive racing equipment;
- attached to any helmet while riding any type of motorized vehicle or cycle;
- attached to any unmanned aerial vehicles
- taken beyond the approved depth rating recommended or specified by the manufacturer of the GoPro photographic *equipment*;
- left unattended and located in or underwater.

GoPro Photographic Equipment means GoPro photographic equipment utilised in conjunction with recreational or underwater activities and includes:

- camera bodies;
 - lenses / filters;
 - underwater camera housing;
 - underwater lighting equipment.
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Photographic Underwater

This endorsement varies the standard terms of *your* policy. It may expand, reduce, or impose additional conditions on your cover as set out in the standard policy terms and should be read carefully.

By way of endorsement to the policy, the parties agree as follows (subject otherwise to all terms, conditions, limits of liability and exclusions of the policy):

This endorsement applies to *equipment* which is *underwater photographic equipment* and is used in or underwater.

EXCLUSIONS

EXCLUSIONS section is amended by deleting the following:

- For *loss of, theft of, or accidental damage* to the *equipment* while located underground, utilised in water, underwater, down hole, or in any pipe, drain or sewer, located at a petrochemical plant, or located on any offshore oil and/or gas drilling, and/or production rig;

ADDITIONAL EXCLUSIONS

ADDITIONAL EXCLUSIONS section is amended by adding the following:

Cover will not be available for:

- For *loss of, theft of, or accidental damage* to the *equipment* while located underground, down hole, or in any pipe, drain or sewer, located at a petrochemical plant, or located on any offshore oil and/or gas drilling, and/or production rig;
 - *Accidental damage or loss of underwater photographic equipment* as a result of the *equipment* being taken beyond the approved depth rating recommended or specified by the manufacturer of the *underwater photographic equipment*;
 - *Underwater photographic equipment* which occurs whilst the *underwater photographic equipment* is left unattended and located in or underwater.

DEFINITIONS

DEFINITIONS section is amended by adding the following:

Underwater Photographic Equipment means photographic equipment utilised in conjunction with recreational or commercial underwater activities and includes:

- camera bodies;
- lenses;
- underwater camera housing; and
- underwater lighting equipment.

Remote Operated Vehicle in Use

This endorsement only applies to *equipment* which are categorised as “Remote Operated Vehicle In Use” on the Insurance Certificate

This endorsement varies the standard terms of your policy. It may expand, reduce, or impose additional conditions on your cover as set out in the standard policy terms and should be read carefully.

By way of endorsement to the policy, the parties agree as follows (subject otherwise to all terms, conditions, limits of liability and exclusions of the policy):

EXCLUSIONS section is amended by the following:

Delete the following exclusion –

- For *loss of, theft of, or accidental damage* to the *equipment* while located underground, utilised in water, underwater, down hole, or in any pipe, drain or sewer, located at a petrochemical plant, or located on any offshore oil and/or gas drilling, and/or production rig;

and replace with:

- For *loss of, theft of, or accidental damage* to the *equipment* while located underground, down hole, or in any pipe, drain or sewer, located at a petrochemical plant, or located on any offshore oil and/or gas drilling, and/or production rig;

ADDITIONAL EXCLUSIONS

Cover will not be available for:

- *Accidental damage or loss of equipment* as a result of the *equipment* being taken beyond the approved depth rating recommended or specified by the manufacturer;
- *Equipment* which occurs whilst the *equipment* is left unattended and located in water.

Scuba Diving

This endorsement varies the standard terms of *your* policy. It may expand, reduce, or impose additional conditions on your cover as set out in the standard policy terms and should be read carefully.

By way of endorsement to the policy, the parties agree as follows (subject otherwise to all terms, conditions, limits of liability and exclusions of the policy):

This endorsement applies to equipment used for scuba diving as defined below, and not to any equipment correctly allocated to the existing asset categories on Protecsure's online quote tool listed below:

- laptops/PDA's
- cameras/video
- medical/veterinary
- survey equipment
- light machinery
- tools of trade

The equipment insurance policy is hereby amended as follows:

AGREEMENT TO INSURE

AGREEMENT TO INSURE section is amended by adding with the following:

In return for payment of the premium stated in the Tax Invoice, the Insurer "Chubb" will cover *you* for *theft* of, or *accidental damage* to the *scuba diving equipment* as set out in this policy occurring during the period of insurance.

EXCLUSIONS

EXCLUSIONS section is amended by adding the following;

Cover will not be available if the *theft*, *loss* or *accidental damage* to the *scuba diving equipment* occurs:

- Whilst *scuba diving equipment* is being used;
- As a result of *loss of scuba diving equipment*;
- For *theft* unless the *equipment* was:
 - stolen consequent upon visible forcible and violent entry while the *equipment* was:
 - in a securely locked portion of any vehicle, or
 - securely and permanently affixed to a building or vehicle, or
 - in a securely locked container secured to a vehicle, or
 - in a securely locked shipping container or other securely locked container which similarly has a design purpose of containing items of value, or
 - securely locked in *your* private residence or the private residence of *your* employee who has been authorised by *you* to have the custody and control the property, however, we will not cover any theft by a tenant, or
 - securely locked in a building or any part of the building, however, we will not cover any *theft* committed by any person while lawfully in the building or while property is unattended in unlocked areas of the building,
 - stolen as a consequence of armed hold-up or the threat of physical violence.

However, where there is no visible forcible and violent entry, we will at our discretion (which we will exercise reasonably) ask for additional information and/or evidence that is relevant to the circumstances of *your* claim provided such evidence can reasonably assist in verifying whether *theft* occurred.

For unspecified *scuba diving equipment* the most Chubb is liable to pay in meeting all claims under this policy is a maximum of \$5,000 per item or \$20,000 in total less all excesses.

EXCLUSIONS

EXCLUSIONS section is amended by adding the following:

- The defined term *scuba diving equipment* in the Definitions Section contains exclusions that change, limit or reduce cover. *scuba diving equipment* excludes:
 - stock in trade; and
 - underwater camera equipment.

DEFINITIONS

DEFINITIONS section is amended by the following:

Wherever *equipment* appears in the policy wording this is deleted and replaced with *scuba diving equipment*.

The definition of *equipment* is hereby deleted and replaced with the following:

Scuba Diving Equipment means equipment utilised in conjunction with recreational or commercial underwater diving but does not include:

- stock in trade;
- underwater camera equipment

Specified *scuba diving equipment* means those items with a value greater than \$5,000 each, requiring the insured to provide identification details.

Shipping Containers

This endorsement varies the standard terms of your policy. It may expand, reduce, or impose additional conditions on your cover as set out in the standard policy terms and should be read carefully.

By way of endorsement to the policy, the parties agree as follows (subject otherwise to all terms, conditions, limits of liability and exclusions of the policy):

EXCESS

EXCESS section is amended by the adding the following:

The excess stated in the Insurance Certificate doubles for malicious damage, including vandalism, to any equipment that is identified as a shipping container.

The excess for malicious damage and vandalism is the greater of the excess shown in the Insurance Certificate or \$1,000.

Sporting Equipment

This endorsement varies the standard terms of *your* policy. It may expand, reduce, or impose additional conditions on *your* cover as set out in the standard policy terms and should be read carefully.

By way of endorsement to the policy, the parties agree as follows (subject otherwise to all terms, conditions, limits of liability and exclusions of the policy):

EXCLUSIONS section is amended by the following:

Cover will not be available:

- For *equipment* which incorporates a motor of any type unless the *equipment* is specified in the Insurance Certificate;
- For *equipment* which is sporting memorabilia, antique or collectable;
- While the *equipment* is in use;

- For *loss* (as per Policy Wording definitions means the accidental or inadvertent misplacing, mislaying or dispossession of the *equipment* by *you*);
 - For *theft* unless the *equipment* was:
 - stolen consequent upon visible forcible and violent entry while the *equipment* was:
 - in a securely locked portion of any vehicle, or
 - securely and permanently affixed to a building or vehicle, or
 - in a securely locked container secured to a vehicle, or
 - in a securely locked shipping container or other securely locked container which similarly has a design purpose of containing items of value, or
 - securely locked in *your* private residence or the private residence of *your* employee who has been authorised by *you* to have the custody and control the property, however, we will not cover any theft by a tenant, or
 - securely locked in a building or any part of the building, however, we will not cover any *theft* committed by any person while lawfully in the building or while property is unattended in unlocked areas of the building,
- However, where there is no visible forcible and violent entry, we will at our discretion (which we will exercise reasonably) ask for additional information and/or evidence that is relevant to the circumstances of *your* claim provided such evidence can reasonably assist in verifying whether *theft* occurred.
- stolen as a consequence of armed hold-up or the threat of physical violence.

Static Medical Equipment

This endorsement varies the standard terms of your policy. It may expand, reduce, or impose additional conditions on your cover as set out in the standard policy terms and should be read carefully.

By way of endorsement to the policy, the parties agree as follows (subject otherwise to all terms, conditions, limits of liability and exclusions of the policy).

Equipment which is listed in your Insurance Certificate as item type Static Medical Equipment has the following additional exclusion;

Cover will not be available for *theft*, *accidental damage* or *loss* where this occurs to this *equipment* when *equipment* is outside the confines of any permanent building structure being a premises, office, hospital, medical centre or clinic or any permanent building structure which carries on similar activities.

This restriction will not apply whilst *equipment* is in transit necessary as part of a permanent relocation of *equipment* to any permanent building structure being a premises, office, hospital, medical centre or clinic or any permanent building structure which carries on similar activities.

Static Office Equipment

This endorsement varies the standard terms of your policy. It may expand, reduce, or impose additional conditions on your cover as set out in the standard policy terms and should be read carefully.

By way of endorsement to the policy, the parties agree as follows (subject otherwise to all terms, conditions, limits of liability and exclusions of the policy).

Equipment which is listed in your Insurance Certificate as item type Static Office Equipment has the following additional exclusion;

Cover will not be available for *theft*, *accidental damage* or *loss* where this occurs to this *equipment* when *equipment* is outside the confines of any permanent building structure being a premises, office, hospital, medical centre or clinic or any permanent building structure which carries on similar activities.

This restriction will not apply whilst *equipment* is in transit necessary as part of a permanent relocation of *equipment* to any permanent building structure being a premises, office, hospital, medical centre or

clinic or any permanent building structure which carries on similar activities.

Temporary Hire Cost Extension

This endorsement varies the standard terms of your policy. It may expand, reduce, or impose additional conditions on your cover as set out in the standard policy terms and should be read carefully.

By way of endorsement to the policy, the parties agree as follows (subject otherwise to all terms, conditions, limits of liability and exclusions of the policy):

The following optional cover to the standard cover will be deemed to be incorporated into this policy only when specified in the Insurance Certificate by appropriate title and upon payment of any premium.

Temporary Hire

Where a claim is accepted under this Equipment Insurance policy, we will also pay for reasonable costs associated with the temporary hire of replacement *equipment*, necessary to enable continuation of *your* normal business operations until repair or replacement of the damaged, lost or stolen *equipment* has been completed or effected.

The following policy exclusion is deleted:

- For consequential loss including but not limited to loss of revenue or profit, loss of use, hire costs for replacement *equipment*, additional costs other than those necessary and reasonable to repair damaged *equipment*; fine or penalties and loss due to delay.

and replaced with

- For consequential loss other than reasonable costs associated with the temporary hire of replacement *equipment*. Consequential loss includes but is not limited to loss of revenue or profit, loss of use, additional costs other than those necessary and reasonable to repair damaged *equipment*; fine or penalties and loss due to delay.

Chubb's Maximum Liability for Temporary Hire Cost

The most Chubb will pay in respect to any one, or all claims under the Temporary Hire Cost Extension, will be the Sum Insured set out in the Insurance Certificate less all excesses. Where the full Sum Insured is paid under the Temporary Hire Cost Extension, no additional cover under this Temporary Hire Cost Extension will be paid for any other temporary hire claim under the policy occurring during the current period of insurance.

EXCLUSIONS section is amended by adding the following:

Cover under this Temporary Hire Cost Extension will not be available:

- For the hiring costs associated with any *equipment* which is not of the same type as *equipment* which has suffered *accidental damage, loss or theft*;
- For consequential loss of any kind other than the cost of hiring in replacement *equipment* sufficient and necessary to enable continuation of your normal business operations;
 - For any Temporary Hire costs incurred during the first 72 hours from the time of the *accidental damage, theft or loss to equipment* insured under the policy;
 - Once the *equipment* has been repaired or replaced and returned to *you*, or 3 months from the date of *accidental damage, theft or loss*, whichever is the lesser.

Tradesman Tools

This endorsement varies the standard terms of *your* policy. It may expand, reduce, or impose additional conditions on your cover as set out in the standard policy terms and should be read carefully.

By way of endorsement to the policy, the parties agree as follows (subject otherwise to all terms, conditions, limits of liability and exclusions of the policy):

Where shown on *your* Insurance Certificate that Tradesman Tools Endorsement Wording applies, the Equipment Insurance policy is hereby amended.

POLICY WORDING Issued 1st August 2024 is amended as follows:

AGREEMENT TO INSURE

AGREEMENT TO INSURE section is amended by deleting the wording under that section in its entirety and replacing it with the following:

In return for payment of the premium stated in the Tax Invoice, the Insurer ("Chubb") will cover the *equipment* on the terms set out in this policy and the Tradesman Tools Endorsement for *theft* or *accidental damage* occurring during the period of insurance.

ACCIDENTAL LOSS

ACCIDENTAL LOSS section is amended by deleting that section in its entirety.

INSURER'S LIABILITY

INSURER'S LIABILITY is amended by adding the following:

With regard to any stock in trade insured by this policy the Insurer's Liability is limited to the replacement cost at the time and place of replacement. No allowance for any profit is included in the Insurer's liability for stock in trade.

For unspecified *equipment* the maximum payable per item is limited to \$5,000 per item and for all unspecified *equipment* the Sum Insured shown in the Insurance Certificate for that *equipment* category.

EXCLUSIONS

EXCLUSIONS section is amended by adding the following:

Cover will not be available:

- For *theft* unless the *equipment* was:
 - stolen consequent upon forcible and violent entry while the *equipment* was:
 - in a securely locked portion of any vehicle, or
 - securely and permanently affixed to a building or vehicle, or
 - in a securely locked container secured to a vehicle, or
 - in a securely locked shipping container or other securely locked container which similarly has a design purpose of containing items of value, or
 - securely locked in *your* private residence or the private residence of *your* employee who has been authorised by *you* to have the custody and control the property, however, we will not cover any *theft* by a tenant, or
 - securely locked in a building or any part of the building, however, we will not cover any *theft* committed by any person while lawfully in the building or while property is unattended in unlocked areas of the building,
 - However, where there is no visible evidence of forcible and violent entry, we will at our discretion (which we will exercise reasonably) ask for additional information and/or evidence that is relevant to the circumstances of *your* claim provided such evidence can reasonably assist in verifying whether *theft* occurred.
 - in a vehicle and was securely chained or padlocked to that vehicle by an *approved lock*; or
 - stolen as a consequence of armed hold-up or the threat of physical violence.
- If the *theft*, loss, or *accidental damage* to the *equipment*:
 - occurs as a result of *loss of equipment*;
 - occurs as a result of *theft of equipment* in the open air;
 - is caused by or arises directly or indirectly out of any testing, intentional overloading or experiments;
 - is caused by or arises directly or indirectly out of any process of heat treatment, welding, grinding, cutting, drilling, shaping or the application of tools to the *equipment*;

- is caused by, or arises directly or indirectly out of, damaged or faulty doors, lids, catches, latches, locks or any door lid closing or securing mechanism or device;
- occurs while *equipment* is utilised in water, underwater, down hole, or in any pipe, drain or sewer;
- is caused by or arises from directly or indirectly out of any strike, labour disturbance, cessation of work, or lock-out of workers;
- occurs to *equipment* in the open air if caused by wind, rainwater, or hail unless such *equipment* is designed to function without the protection of walls or roof;
- occurs to stock in trade which has been permanently transferred to the site, commencing from the time the stock in trade would be deemed to be insured under any other form of Contract Works Insurance Policy covering the contract on which *You* are working.
- Cover will not be available for damage to stock in trade arising from the usual carrying out of *your* trade.
- The defined term *equipment* in the Definitions Section contains exclusions that change, limit or reduce cover. *Equipment* excludes:
 - scaffolding unless a specific sum insured is shown in *your* Insurance Certificate and Tax Invoice for scaffolding;
 - stock in trade unless a specific sum insured is shown in *your* Insurance Certificate and Tax Invoice for stock in trade;
 - money;
 - jewellery, furs, precious stones, precious metals, bullion or stamps;
 - curios or works of art;
 - glass or items of a brittle nature;
 - sporting equipment, guns or musical equipment;
 - medical equipment, PDA's, video cameras or any type of photographic equipment other than drain inspection cameras;
 - construction plant, motor vehicles, trailers, caravans, watercraft, aircraft or aerial devices or the accessories (whether fitted or otherwise) of or to any of these;
 - tool boxes attached to any vehicle (whether permanently or temporarily);
 - any property undergoing construction, erection, renovation, demolition or repair;
 - livestock, animals, birds or fish;
 - standing timber, growing crops, pastures;
 - land.

DEFINITIONS

DEFINITIONS section is amended by:

- Deleting Equipment in its entirety and replacing it with the following:
 - Equipment means the *equipment* described in the Insurance Certificate and replacement *equipment* as allowed for under the Replacement Equipment section of this policy. *Equipment* includes standard manufacturer installed operating systems and identified accessories. It does not include any item falling within the definition of equipment that applies to insurance cover provided under the Tradesman Tools Endorsement to this policy.

Equipment that applies in respect of the insurance cover provided under the Tradesman Tools Endorsement means Tradesman Tools or *equipment* normally utilised in conjunction with *your* trade but does not include:

- scaffolding unless a specific sum insured is shown in *your* Insurance Certificate and Tax Invoice for scaffolding;

- stock in trade unless a specific sum insured is shown in *your* Insurance Certificate and Tax Invoice for stock in trade;
- money;
- jewellery, furs, precious stones, precious metals, bullion or stamps;
- curios or works of art;
- glass or items of a brittle nature;
- sporting equipment, guns or musical equipment;
- medical equipment, PDA's, video cameras or any type of photographic equipment other than drain inspection cameras;
- construction plant, motor vehicles, trailers, caravans, watercraft, aircraft or aerial devices or the accessories (whether fitted or otherwise) of or to any of these;
- tool boxes attached to any vehicle (whether permanently or temporarily);
- any property undergoing construction, erection, renovation, demolition or repair;
- livestock, animals, birds or fish;
- standing timber, growing crops, pastures;
- land.
- Adding the following:
 - **Specified Equipment** means those items with a value greater than \$5,000 each, requiring the insured to provide identification details.
 - **Unspecified Equipment** means those items with a value less than \$5,000 each where the insured is not required to provide identification details.

Tradesman Tools Including Theft in the Open Air

This endorsement varies the standard terms of *your* policy. It may expand, reduce, or impose additional conditions on your cover as set out in the standard policy terms and should be read carefully.

By way of endorsement to the policy, the parties agree as follows (subject otherwise to all terms, conditions, limits of liability and exclusions of the policy):

Where shown on *your* Insurance Certificate that Tradesman Tools Endorsement Wording applies, the Equipment Insurance policy is hereby amended.

POLICY WORDING Issued 1st August 2024 is amended as follows:

AGREEMENT TO INSURE

AGREEMENT TO INSURE section is amended by deleting the wording under that section in its entirety and replacing it with the following:

In return for payment of the premium stated in the Tax Invoice, the Insurer ("Chubb") will cover the *equipment* on the terms set out in this policy and the Tradesman Tools Endorsement for *theft* or *accidental damage* occurring during the period of insurance.

ACCIDENTAL LOSS

ACCIDENTAL LOSS section is amended by deleting that section in its entirety.

INSURER'S LIABILITY

INSURER'S LIABILITY is amended by adding the following:

With regard to any stock in trade insured by this policy the Insurer's Liability is limited to the replacement cost at the time and place of replacement. No allowance for any profit is included in the Insurer's liability for stock in trade.

For unspecified *equipment* the maximum payable per item is limited to \$5,000 per item and for all unspecified *equipment* the Sum Insured shown in the Insurance Certificate for that *equipment* category.

EXCLUSIONS

EXCLUSIONS section is amended by adding the following:

Cover will not be available:

- If the *theft*, loss, or *accidental damage* to the *equipment*:
 - occurs as a result of *loss* of *equipment*;
 - is caused by or arises directly or indirectly out of any testing, intentional overloading or experiments;
 - is caused by or arises directly or indirectly out of any process of heat treatment, welding, grinding, cutting, drilling, shaping or the application of tools to the *equipment*;
 - is caused by, or arises directly or indirectly out of, damaged or faulty doors, lids, catches, latches, locks or any door lid closing or securing mechanism or device;
 - occurs while *equipment* is utilised in water, underwater, down hole, or in any pipe, drain or sewer;
 - is caused by or arises from directly or indirectly out of any strike, labour disturbance, cessation of work, or lock-out of workers;
 - occurs to *equipment* in the open air if caused by wind, rainwater, or hail unless such *equipment* is designed to function without the protection of walls or roof;
 - occurs to stock in trade which has been permanently transferred to the site, commencing from the time the stock in trade would be deemed to be insured under any other form of Contract Works Insurance Policy covering the contract on which *You* are working.
- Cover will not be available for damage to stock in trade arising from the usual carrying out of *your* trade.
- The defined term *equipment* in the Definitions Section contains exclusions that change, limit or reduce cover. *Equipment* excludes:
 - scaffolding unless a specific sum insured is shown in *your* Insurance Certificate and Tax Invoice for scaffolding;
 - stock in trade unless a specific sum insured is shown in *your* Insurance Certificate and Tax Invoice for stock in trade;
 - money;
 - jewellery, furs, precious stones, precious metals, bullion or stamps;
 - curios or works of art;
 - glass or items of a brittle nature;
 - sporting equipment, guns or musical equipment;
 - medical equipment, PDA's, video cameras or any type of photographic equipment other than drain inspection cameras;
 - construction plant, motor vehicles, trailers, caravans, watercraft, aircraft or aerial devices or the accessories (whether fitted or otherwise) of or to any of these;
 - tool boxes attached to any vehicle (whether permanently or temporarily);
 - any property undergoing construction, erection, renovation, demolition or repair;
 - livestock, animals, birds or fish;
 - standing timber, growing crops, pastures;
 - land.

DEFINITIONS

DEFINITIONS section is amended by:

- Deleting Equipment in its entirety and replacing it with the following:
 - Equipment means the *equipment* described in the Insurance Certificate and replacement *equipment* as allowed for under the Replacement Equipment section of this policy. *Equipment* includes standard manufacturer installed operating systems and identified accessories. It does not include any item falling within the definition of equipment that applies to insurance cover provided under the Tradesman Tools Endorsement to this policy.

Equipment that applies in respect of the insurance cover provided under the Tradesman Tools Endorsement means Tradesman Tools or *equipment* normally utilised in conjunction with *your* trade but does not include:

- scaffolding unless a specific sum insured is shown in *your* Insurance Certificate and Tax Invoice for scaffolding;
- stock in trade unless a specific sum insured is shown in *your* Insurance Certificate and Tax Invoice for stock in trade;
- money;
- jewellery, furs, precious stones, precious metals, bullion or stamps;
- curios or works of art;
- glass or items of a brittle nature;
- sporting equipment, guns or musical equipment;
- medical equipment, PDA's, video cameras or any type of photographic equipment other than drain inspection cameras;
- construction plant, motor vehicles, trailers, caravans, watercraft, aircraft or aerial devices or the accessories (whether fitted or otherwise) of or to any of these;
- tool boxes attached to any vehicle (whether permanently or temporarily);
- any property undergoing construction, erection, renovation, demolition or repair;
- livestock, animals, birds or fish;
- standing timber, growing crops, pastures;
- land.
- Adding the following:
 - **Specified Equipment** means those items with a value greater than \$5,000 each, requiring he insured to provide identification details.
 - **Unspecified Equipment** means those items with a value less than \$5,000 each where the insured is not required to provide identification details.

Trailer

This endorsement varies the standard terms of your policy. It may expand, reduce, or impose additional conditions on your cover as set out in the standard policy terms and should be read carefully.

By way of endorsement to the policy, the parties agree as follows (subject otherwise to all terms, conditions, limits of liability and exclusions of the policy):

This endorsement applies to "Trailers"

EXCLUSIONS section is amended by the following:

Trailer Exclusion

Cover will not be available for loss of, theft, or accidental damage to trailer equipment whilst the trailer is in motion. In the case of theft whilst the trailer is static, cover will not be available unless the trailer is secured by an approved lock.

Unregistered Plant and Machinery

This endorsement varies the standard terms of your policy. It may expand, reduce, or impose additional conditions on your cover as set out in the standard policy terms and should be read carefully.

By way of endorsement to the policy, the parties agree as follows (subject otherwise to all terms, conditions, limits of liability and exclusions of the policy):

This endorsement applies to specified “Unregistered Mobile Plant and Machinery” as shown on the Insurance Certificate

INSURER’S LIABILITY is amended by the following:

Under the section ‘Insurer’s Liability’ the following is added as a bullet point following the sentence “Chubb will not pay more than the lowest of:”:

- The market value of the equipment where the equipment is more than sixty (60) months old from date of manufacture to the time of the accidental damage, loss or theft.

DEFINITIONS section is amended by adding the following:

Market Value means the cost to buy equipment of the same age, condition, model and make.

Unspecified Equipment

This endorsement varies the standard terms of *your* policy. It may expand, reduce, or impose additional conditions on your cover as set out in the standard policy terms and should be read carefully.

By way of endorsement to the policy, the parties agree as follows (subject otherwise to all terms, conditions, limits of liability and exclusions of the policy):

INSURER’S MAXIMUM LIABILITY section is amended by adding the following:

For unspecified *equipment* the most Chubb is liable to pay is a maximum of \$5,000 per item and for all unspecified *equipment* the Sum Insured shown in the Insurance Certificate for that *equipment* category.

EXCLUSIONS section is amended by adding the following:

Unspecified *equipment* excludes cover for:

- money;
 - jewellery, furs, precious stones, precious metals, bullion or stamps;
 - curios or works of art;
 - glass or items of a brittle nature;
 - construction plant, motor vehicles, trailers, caravans, watercraft,
 - any property undergoing construction, erection, renovation, demolition or repair;
 - livestock, animals, birds or fish;
 - standing timber, growing crops, pastures;
 - land;
 - scaffolding unless a specific sum insured is shown in your Insurance Certificate for scaffolding;
 - stock in trade unless a specific sum insured is shown in your Insurance Certificate for stock in trade.
-

Vehicle Fitout

This endorsement varies the standard terms of *your* policy. It may expand, reduce, or impose additional conditions on your cover as set out in the standard policy terms and should be read carefully.

By way of endorsement to the policy, the parties agree as follows (subject otherwise to all terms, conditions, limits of liability and exclusions of the policy):

EXCLUSIONS section is amended by adding the following:

No cover is provided for:

- any vehicle or part thereof other than actual fit out; or
- any vehicle accessory; or
- any tool or any items contained within the fit out; or
- contents (unless specifically noted on the Insurance Certificate as covered); or
- stock (unless specifically noted on the Insurance Certificate as covered); or
- *accidental damage* caused whilst vehicle is being driven by, or last under the control of, anyone with a level of drugs or alcohol in that person's breath, blood, saliva, or urine in excess of the level permitted by law to operate the vehicle.

EXCESS section is amended by adding the following:

The \$500 excess applicable to the policy will be doubled if the damage is caused whilst the vehicle is being driven by:

- anyone under 25, or
- anyone who has held a license for less than 24 months.

Vending Machines

This endorsement varies the standard terms of your policy. It may expand, reduce, or impose additional conditions on your cover as set out in the standard policy terms and should be read carefully.

By way of endorsement to the policy, the parties agree as follows (subject otherwise to all terms, conditions, limits of liability and exclusions of the policy):

EXCLUSIONS

EXCLUSIONS section is amended by adding the following:

For Vending Machines

- Cover is limited to the Sum Insured stated in the Insurance Certificate.
- For \$250 and \$500 excess options, in the event of a claim for Malicious Damage, the excess will double to \$500 and \$1,000 respectively. Where a \$1,000 excess is originally selected, the \$1,000 will be applicable for all claims.
- No cover for stock or money contained within the vending machine.
- No cover applies for any vending machine located outside the confines of a commercial premise.
- Cover is conditional on the commercial premise containing the vending machine being fully secured outside of business hours.
- No cover for any vending machine which the public can access after business hours.
- For the purposes of the foregoing, "business hours" shall be taken to mean the normal operating hours of the business being conducted in the commercial premise where the equipment is located.

GENERAL CONDITIONS section is amended by adding the following:

- It is a condition of cover that in respect of any equipment which is hired to a third party, that the hirer has in place comprehensive insurance on the hired equipment providing cover no less than that prescribed in the Insured's hire contract. If the hirer's comprehensive insurance policy

provides cover for accidental damage, loss of, or theft of, the equipment but for the application of any excess or deductible, this policy does not provide cover within the hirer's excess or deductible.

Video Messaging Boards Indoors and Outdoors

This endorsement varies the standard terms of *your* policy. It may expand, reduce, or impose additional conditions on your cover as set out in the standard policy terms and should be read carefully.

By way of endorsement to the policy, the parties agree as follows (subject otherwise to all terms, conditions, limits of liability and exclusions of the policy):

ADDITIONAL BENEFITS section is amended by adding the following:

Video Messaging Board

Cover for variable message board is provided either whilst static or in transit subject to policy terms and conditions

EXCLUSIONS section is amended by adding the following:

For *equipment* which comprises both a variable message board and a connected trailer, no cover is provided for trailer whilst in transit.

Cover will not be available for *theft* of video messaging board whilst in use unless accompanied by evidence of forcing of security chains and/or padlocks.
