



Carriers Cargo Insurance Policy

EFFECTIVE DATE: 01 / 10 / 2025

This is an important document. If You cannot read and understand English please use an interpreter to explain this document before You enter into this contract of insurance.

Insurance products are provided by National Transport Insurance, a joint venture of the insurers CGU Australia Pty Ltd trading as CGU Insurance (ABN 62 004 478 960) (AFSL 700014) and AAI Limited trading as Vero Insurance (ABN 48 005 297 807) (AFSL 230859) each holding a 50% share.

National Transport Insurance is administered on behalf of the insurers by its manager NTI Limited (ABN 84 000 746 109) (AFSL 237246).

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INTRODUCTION

Important Things You Should Know

Welcome to National Transport Insurance.

Please ensure You read this document thoroughly before You enter into this contract of insurance.

You must also ensure that all details as shown in Your Policy Schedule are correct.

Let Us know immediately if You need any changes.

If You do not understand any part of the Policy, please contact Us or Your insurance intermediary for an explanation.

To properly understand the significant features, benefits and risks of this insurance You need to carefully read:

- about the available type of Cover, benefits and exclusions in the Policy, (the standard Cover provided can be affected by the following):
- the rest of this "Introduction" section - this sets out who We are, some features of the Policy, the duty of disclosure, Our privacy policy, Our complaints procedure, Our External Dispute procedure and other important information;
- the "Definitions" - this sets out what We mean by certain words used in the Policy. These words begin with a capital letter throughout this document;
- the "Exclusions" set out the general exclusions and limitations that apply to the Cover and benefits;
- the "General Conditions" and "Claims Responsibilities" sections - these set out certain general rights and obligations that You and We have and other Cover restrictions;
- all of the documents that make up the Policy, including the Policy Schedule and any Endorsements or other written changes to the Cover We issue You with - these contain specific details relevant to You and can affect the Cover. Your Policy Schedule may also specify Policy Excesses and other limitations on Your Cover.

Headings are provided for reference only and do not form part of Your Policy for interpretation purposes.

The Insurer

Insurance products are provided by NTI, a joint venture of the following insurers in the proportions shown:

- CGU Australia Pty Ltd trading as CGU Insurance (ABN 62 004 478 960) (AFSL 700014) - 50%
- AAI Limited trading as Vero Insurance (ABN 48 005 297 807) (AFSL 230859) - 50%

This means that each insurer is only responsible for its half share.

'NTI', 'We', 'Us', or 'Our' means National Transport Insurance through its manager NTI Limited (ABN 84 000 746 109) (AFSL 237246).

National Transport Insurance (NTI)

Marine Protect is powered by NTI, Australia's specialist insurance provider with over 45 years of experience in the insurance industry. With an award winning claims service, NTI is the company You can count on to protect You and Your business. Two of Australia's leading general insurers - CGU Australia Pty Ltd trading as CGU Insurance (ABN 62 004 478 960) (AFSL 700014) and AAI Limited Trading as Vero Insurance (ABN 48 005 297 807) (AFSL 230859), back NTI - so You can rest assured that You are in safe hands

INTRODUCTION

Features

The table below is summary of some of the major coverage benefits available in the Policy. Exclusions, limits and conditions apply so please refer to the full Policy Wording in the following pages for full details.

Marine Cargo	
Cover	Cover for Cargo that is lost or damaged in Transit during the Period of Insurance.
Cover Option	Accidental Damage – Cover Option 1 Loss or damage to Cargo resulting from an Accident, Deliberate Third Party Act of Terrorism during Transit. Cover for refrigerated/temperature controlled Cargo includes deterioration following variation in temperature for more than 4 consecutive hours as a result of Accidental malfunction or failure of machinery or mismanagement. Additional Benefit for Cargo Legal Liability, should We agree with Your wish to defend a claim made against You that would otherwise be Covered by Cover Option 1. Insured Perils – Cover Option 2 Loss or damage to Cargo during Transit resulting from a listed Insured Peril. A series of optional extensions are available to extend Your cover which can include theft, loading/ unloading, temperature controlled haulage, shedding of load and others. Cargo Consequential Loss Option Option to increase Your Cargo Consequential Loss limit from \$100,000 to an amount shown in Your Policy Schedule for all claims in the Period of Insurance if legally liable to the Cargo owner. This is an Optional extension available for each of the above covers in Cover Option 1 and 2.
Additional Benefits	Automatic coverage extensions in addition to the Sum Insured if a claim is accepted under either of Accidental Damage or Insured Peril covers, include: • Removal of Debris and Minimise further losses \$100,000; • Shipping Containers \$50,000; • Onforwarding Costs \$50,000; • Livestock Mustering & Agistment Costs \$50,000 (\$1,500 per animal); • Motor Vehicle Cargo – 2km Driving Risk extension for loading/unloading; • Legal Expenses \$50,000; • Packaging & Carrier's Equipment \$50,000; • Cargo Consequential Loss \$100,000 per event (\$200,000 for all claims) • Others Acting on Your Behalf; • Fumigation, Quarantine and/or decontamination expenses \$25,000; • Brands, labels and packaging; • Re-securing Costs \$10,000.

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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, which 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. 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.

You must tell Us if any of the following circumstances change:

- Your business name, address, occupation or activities
- Your turnover and Gross Freight Earnings
- Goods types in transit and their value, including the radius of operation if We asked
- Any criminal convictions of You, Your drivers' or subcontractors' or other engaged by You to transport Cargo.
- Your details on the Policy Schedule are no longer accurate or correct
- A claim or incident that could give rise to a claim under this insurance, that has not been previously notified to Us.

What We will do when You contact Us

When You tell Us about any change in circumstances, an additional Excess, Premium or special condition may be applied to Your Policy. In some cases and subject to the extent of prejudice of Our interests, it may lead Us to reduce or refuse to pay a claim or it may mean We can no longer insure You and We will cancel Your Policy.

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. Our liability will be reduced by an amount that fairly represents the extent to which Our interests have been prejudiced as a result of Your failure to notify Us. If Your failure to tell Us is fraudulent, We may refuse to pay a claim and treat the contract as if it never existed.

Cancelling Your Policy

You may cancel Your Policy by giving Us notice in writing. We will refund premium for each day of the unexpired Period of Insurance.

The daily premium will be calculated by dividing the premium by the number of days of the Period of Insurance. Some government taxes & duties are not refundable.

Where You represent more than one person or entity, We will only carry out this cancellation where a written notification to cancel is received from all parties named in Your Policy Schedule.

We may cancel only when the law allows Us to do so, and We will allow three business days' notice for You to seek alternative insurance or as otherwise required under the Insurance Contracts Act 1984 (Cth).

Where the Marine Insurance Act 1909 applies, We may cancel the Policy in the event of any non-payment of the Premium or for any other reason available at law. Details are outlined in the Cancellation clause in the Conditions area. In any case, Cancellation will be effective from 4 pm of the day on which the notice of cancellation is effective.

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Costs

How the premium is calculated

Your premium may be calculated using all or some of the following:

- The size of Your business and Your Gross Freight Earnings or turnover;
- The types of Cargo You carry or Your Business activities;
- The distance You travel from Your base of operations;
- Sum Insured and Limit of Liability;
- Your claim/incident history and experience;
- Type of cover or extensions of cover chosen;
- Number and types of vehicles in operation;
- Use of subcontractors and labour hire personnel.

Privacy

In complying with the Australian Privacy Principles We will collect and use Your personal information:

- a. only for the purpose of providing and administering Our products and services, including keeping You up to date with Our products and services;
- b. only for the purpose for which it was collected, which may include disclosing it to third parties with whom We have arrangements to protect Your Privacy.

By providing Us with personal information You and any other person You provide personal information for, consent to these uses and disclosures until You tell Us otherwise. If You wish to withdraw Your consent, including for things such as receiving information on products and offers by Us, please contact Us. You may choose not to provide this information, however, We may not be able to process Your request.

We will take all reasonable steps to make sure that personal information that We hold about You is accurate, complete, and up to date and that it is protected from misuse, loss or unauthorised access, modification or disclosure. If any information is inaccurate, You must contact Us to update it.

You can request access to Your personal information by phone or writing to Us via www.nti.com.au

Information security protocols are in place to minimise the risk of unauthorised access to Your personal information.

In special circumstances, We may decline to release the information but We will not do so unreasonably. In these circumstances, We will give You reasons and You will have the right to request Us to review Our decision. We will provide Our reasons in writing upon request.

If You need to make a complaint about Your personal information or make a complaint about a privacy breach or if You require further information about how We handle personal information You can contact Us on (07) 3292 9800 or by writing to PO Box 13550 George Street QLD 4003.

A copy of Our Privacy Policy Statement and Privacy Complaint process can be obtained by visiting www.nti.com.au

Resolving Your Complaints

What You do and who You contact if You have a complaint or dispute involving Us:

If You have a complaint about Your insurance Policy, decisions on Your claims or any of the services You have received from Us, or a representative, You may access Our Complaints process.

The first step is to contact Your closest NTI office or You can contact Us by calling 1300 308 080. Your call will be directed to an appropriate person who can assist You. NTI's details can also be obtained by visiting www.nti.com.au and a brochure on Our Dispute Resolution System is available from all NTI offices.

Complaints

Once You contact Us, Our staff will help You in every way they can.

We will acknowledge receipt of Your complaint promptly or as soon as practicable. We will communicate Our response taking into consideration Your preferences of communicating with Us.

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If You are not satisfied with the outcome, Your complaint will be referred to the staff member's supervisor who will deal with Your complaint promptly.

Internal Dispute Resolution

If You are still not satisfied Your complaint can be handled through Our Internal Dispute Resolution service by a different employee who has appropriate experience, knowledge and authority to conduct a full review. We will provide You with details of Our dispute service and will refer You to a Supervisor or Manager to manage Your complaint. Your complaint will then be treated as a dispute.

We have 30 calendar days to respond from the date that Your complaint is received. Our response will include:

- a. reasons for Our decision;
- b. information about how to access Our External Disputes Resolution (EDR) Scheme; and
- c. notify You of the time frame within which You must register Your dispute with the EDR Scheme, (usually within two years of Our final decision).

External Dispute Resolution

Our Internal Dispute Resolution Service is designed to seek to resolve any complaints or disputes that may arise. However, if We are unable to resolve Your dispute to Your satisfaction within 30 days, We will inform You of the reasons for the delay and that You can take Your dispute to Our EDR scheme, administered by the Australian Financial Complaints Authority (AFCA), even if We are still considering it (and provided Your dispute is within AFCA Terms of Reference). We are a member of AFCA which is an ASIC approved external dispute resolution scheme and it may be able to resolve Your dispute. You may be entitled to assistance from the AFCA, however this is subject to the claim circumstances and the AFCA eligibility criteria.

Before the end of that 30 day period We will inform You that You have this right and details of how to access Our EDR Scheme.

AFCA is responsible for monitoring compliance with the General Insurance Code of Practice. It is available to customers and third parties who fall within its Terms of Reference and is an impartial body that is completely independent of Us. AFCA will initially determine whether Your dispute falls within its Terms of Reference and will notify You whether it may proceed to review Your dispute.

Your dispute must be lodged with AFCA within two years of the date of Our final decision.

Where AFCA Terms of Reference do not extend to Your dispute We will advise You to seek independent legal advice or give You information about other external dispute resolution options, if any, that are available to You.

The contact details for AFCA are:

Australian Financial Complaints Authority

National Toll Free number 1800 931 678

GPO Box 3 Melbourne VIC 3001

Email: info@afca.org.au

Web: www.afca.org.au

A brochure on Our Dispute Resolution Service is available from all NTI offices which includes information about the IDR and EDR Services.

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General Insurance Code of Practice

We are a signatory to the General Insurance Code of Practice.

We are committed to raising standards of service to Our customers. This Code sets out the minimum standards We will uphold in the services We provide to You and is a practical demonstration of Our commitment to providing a high level of service to Our customers.

If You are interested in obtaining more information about this important industry initiative, You can contact the Insurance Council of Australia or access the Code directly at: **www.codeofpractice.com.au**.

The Code aims to:

- describe standards of good practice and service to be met by participating insurers;
- promote disclosure of information relevant and useful to consumers so as to allow them to make an informed choice and compare one product with another;
- facilitate the education of consumers about their rights and obligations with insurance contracts;
- promote informed and effective relationships between consumers, insurers and authorised representatives; and
- ensure insurers have fair procedures for resolution of disputes between consumers and insurers or consumers and authorised representatives.

More information about the Code can be obtained from Us direct or Our website **www.nti.com.au** or contacting the Insurance Council of Australia ("ICA") directly (the ICA has an office in most capital cities) or via their website at **www.insurancecouncil.com.au**.

THE COVER

The Cover Options

Subject to the following terms and conditions, this Policy provides Cover Options for Cargo that is lost or damaged in Transit during the Period of Insurance. You are only covered for the Cover Options and optional extensions to this Policy shown on Your Policy Schedule.

Accidental Damage - Cover Option 1	Provides Cover for loss or damage to Your Cargo resulting from an Accident, Deliberate Third Party Act or act of Terrorism. This cover automatically provides Carrier's Cargo Liability Cover and a variety of other automatic additional benefits. Restrictions apply with respect to carriers of Livestock or refrigerated Cargo. Optional extension for Cargo Consequential Loss may be available for an additional Premium, if You wish to increase the standard limit from \$100,000 to another amount noted on Your Policy Schedule.
Insured Perils - Cover Option 2	Provides Cover for loss or damage to Cargo resulting from an Insured Peril or an act of Terrorism. Various optional extensions including Consequential Loss are available for an additional premium.

Our Agreement With You

Based on the information in Your Insurance Proposal, and the statements and declarations that You have made in support of Your application for insurance and any subsequent renewal, and provided that You have paid the premium by the due date, We will insure You for the Cover specified in Your Policy Schedule, subject to the terms, conditions and exclusions that are set out in this Policy.

Your Policy consists of:

- this document (Policy Wording), which sets out the conditions of Cover, exclusions and the terms and conditions that apply to each Policy or level of Cover You have chosen;
- the Policy Schedule is a separate document and shows the insurance details that are relevant to Your insurance;
- any endorsements noted in Your Policy Schedule (which might exclude, restrict or extend cover) or otherwise notified by Us to You in writing;

They are all to be read as if they are the one document.

Important Things You Should Know

If You have Cover under more than one Cover Option, You may only claim under one Cover Option for any one loss or series of losses arising from the same event.

DEFINITIONS THAT APPLY TO THIS POLICY

In this Policy certain words have special meanings. They have the same meanings wherever they appear.

Word	Meaning
Accident	means an unintended, unforeseen, unlooked-for happening or mishap, which could not reasonably be expected nor designed by You or any person acting for You or on Your behalf who has actual knowledge of the means of transportation of the Cargo.
Bloodstock	means thoroughbred, racing, prize, breeding or competition horses.
Cargo	means any form of tangible property and its packaging or protection, belonging to or owned by a third party, in Your custody or control for the purposes of Transit for reward. Certain Cargo is excluded (see Exclusion 3. and Your Policy Schedule).
Collision	means striking or impact of one body against another, except to a road, gutter or similar surface and not between the Cargo and the Conveyance, unless as a result of jack-knifing of a Conveyance.
Consequential Loss	means a. loss of net profit incurred; b. special extra running costs incurred to avoid or minimise a loss of net profit; or c. any other costs incurred to avoid or minimise a loss of net profit, as the direct consequence of Cargo loss or damage during Transit.
Conveyance	means any Motor Vehicle and/or it's trailer, aircraft, railway wagon or water-borne vessel or other equipment used to load or unload Cargo used by You or others engaged by You to transport the Cargo.
Cover, Covered	means the benefit and protection provided by this Policy specified in Your Policy Schedule.
Cover Option(s)	means each type of Cover specified in this Policy. The Cover Option(s) which apply to You are shown in Your Policy Schedule.
Customer	means the entity for which You provide Your Services.
Dangerous Goods	means dangerous goods classes as defined by the current Australian Dangerous Goods Code for the Transport of Dangerous Goods by Road and Rail or as defined by the current International Maritime Dangerous Goods Code.
Deliberate Third Party Act	means the deliberate act of any party, including federal, state or local regulatory authorities exercising their legislative powers in order to prevent or minimise an environmental hazard/ Pollution resulting from an Accident, but excludes an act: a. committed by You, Your employee or others engaged by You to transport Cargo; b. committed with Your knowledge or connivance; c. that was the result of Your lack of due diligence; or d. of Terrorism.
Effective Date	means the date specified in Your Policy Schedule from which You are insured.
Excess	means the amount specified in Your Policy Schedule You must pay as the first part of any claim unless otherwise stated under the provisions of this Policy.
Fire	means the rapid oxidation of a material in the chemical process of combustion, releasing heat, may include light, flame, various reaction products and/or smoke. This may include non-oxidation fire.

DEFINITIONS THAT APPLY TO THIS POLICY

Word	Meaning
Flood	means: - a temporary condition of partial or complete inundation of normally dry land by water: - overflowing from the normal confines of any natural watercourse or lake (whether or not altered or modified) or any reservoir, canal or dam; or - which is caused by an accumulation or flowing of water on the ground resulting from precipitation; or - a mud slide or mud flow which is caused or precipitated by an accumulation of water on, or under, the ground; or - water discharged from sewerage or waste water systems due to pressure induced by floodwater.
General Average	means the principle of maritime law by which, should the shipowner, one or more Cargo owners, or other parties with an interest in property on board a sea going vessel, make an extraordinary sacrifice or expenditure for the purposes of preserving all property at risk at a time of peril, all parties with property that has been preserved by such sacrifice or expenditure can be called upon to contribute a proportion of loss incurred.
Gross Freight Earnings	means the total income derived by You (including fees, charges and commissions but excluding GST) from the carrying of Cargo, whether as a principal, Subcontractor or through the use of Subcontractors, without any deduction for operational costs or expense.
GST	has the meaning given in the A New Tax System (Goods and Services Tax) Act 1999.
Headings	when used in Your Policy, are purely descriptive in nature and are not intended to be used for interpretative purposes.
Input Tax Credit	has the meaning given in the A New Tax System (Goods and Services Tax) Act 1999.
Insurance Proposal	means the particulars of insurance completed by You, as Your application for insurance, and submitted to Us either in writing or electronically on which We rely to determine whether to provide You with a Policy, and if so, upon what terms and conditions.
Livestock	means sheep, cattle, goats, pigs and other herd animals, but Livestock excludes: - birds (except poultry); - Bloodstock and other horses; - prize animals; and - Stud Stock (unless noted in Your Policy Schedule).
Mobile Plant	means: - backhoe, bulldozer, endloader, forklift, industrial crane or hoist, other mobile machinery/ equipment, agricultural implement; or - a non-motorised machine or implement. and is not a Motor Vehicle.
Motor Vehicle(s)	means: - any type of machine designed for use on land only, but not a tramway vehicle, a railway vehicle or a hybrid vehicle whilst used on rails; or - trailer.
National Transport Insurance (NTI)	means National Transport Insurance, a joint venture of the insurers CGU Australia Pty Ltd trading as CGU Insurance (ABN 62 004 478 960) (AFSL 700014) and AAI Limited Trading as Vero Insurance (ABN 48 005 297 807) (AFSL 230859) each holding a 50% share.

DEFINITIONS THAT APPLY TO THIS POLICY

Word	Meaning
Original Annual Premium	means the amount calculated by Us from Your initial disclosure made prior to commencement of insurance, as the amount You must pay for the insurance. This amount does not include government taxes and duties.
Overturning	means inversion, laying at rest upon the side (which will not include partial tipping).
Period of Insurance	means the period between and includes the dates in Your Policy Schedule shown as "Insured From/To" during which We provide insurance under Your Policy. Your Policy expires on the date specified in Your Policy Schedule as the "to" date at 4.00pm Local Standard Time (L.S.T.) of the State or Territory within the Commonwealth of Australia in which Our office issuing Your Policy is located.
Policy	means this document, Your Policy Schedule, the Insurance Proposal, any declarations and statements You make to Us and any other notice We give You in writing, all to be read together.
Policy Schedule	means the most current insurance details and attachments to them, issued to You by Us. It sets out Your Policy number, the Policy applying, Excess and any special conditions, endorsements and limits which apply to Your Policy.
Service(s)	means the carriage, transportation, handling or storage of Cargo.
Pollution	means the actual, alleged or threatened discharge, dispersal, release or escape of smoke, vapours, soot, fumes, acids, alkalis, toxic chemicals, liquids or gases, waste materials or other irritants or contaminants arising from Dangerous Goods, into or upon any property, land, the atmosphere or any watercourse or body of water (including groundwater)
Stud Stock	means male animals of a particular breed, strain or stock within a species used for the continuance of improvement of a breeding line, including but not limited to bulls, rams, bucks and hogs.
Sum Insured/ Limit of Indemnity	means the amount(s) specified in Your Policy Schedule which will be the maximum amount We will pay for any one loss or series of losses arising from one event, subject to the application of any Excess.
Subcontractor	means any person, entity or company with whom or with which You may contract to perform any Services on Your behalf.
Terrorism	means an act, including but not limited to the use of force or violence (or the threat of force or violence), of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological ethnic or similar purposes including the ethnic or similar purposes including the intention to influence any government and/or to put the public, or any section of the public in fear.
Transit	For any Cargo other than Livestock or Motor Vehicles/ Mobile Plant/ Caravans/ Trailered Boats: Transit means: The ordinary course of transportation upon a Conveyance within Australia from the time You or any person acting on Your behalf: - first move the Cargo for the purpose of being conveyed to a destination outside the premises at which loading takes place; through to - transporting to Your contracted destination; to and including - unloading of the Cargo from the Conveyance and last movement of the Cargo from the Conveyance at the intended destination. Transit will also include temporary storage incidental to Transit (which has not been requested by Your Customer but is necessary for the purposes of transshipment, handling or consolidation/

DEFINITIONS THAT APPLY TO THIS POLICY

Word	Meaning
	deconsolidation and will be no longer than 30 days in the aggregate) which may occur during this transportation period. Note: Transit and Temporary Storage definitions may alter for Livestock and Motor Vehicle Cargo, as outlined below.
Transit (continued)	For Livestock Cargo (or Bloodstock or Stud Stock if noted in Your Policy Schedule), the above Transit definition and the 30 day Temporary Storage benefit are deleted and replaced as follows: Transit means: - the ordinary course of transportation within Australia upon the Conveyance; - from when the Livestock enter the Conveyance or its loading ramp for the commencement of Transit; and - terminates when the Livestock are discharged from the Conveyance or its loading ramp at Your intended destination. Transit will also include temporary resting of the Livestock off the Conveyance but this is limited to seven (7) days in the aggregate during Transit. For Motor Vehicle or Mobile Plant or Caravans or Trailered Boat Cargo, the above Transit definition and the 30 day Temporary Storage benefit are deleted and replaced as follows: Transit means: - the ordinary course of transportation within Australia upon the Conveyance; - from the time You or any person acting on Your behalf first moves the Cargo from a point that is no more than 2 kilometres from the Conveyance for the purpose of loading onto the Conveyance; and - terminates when the Motor Vehicle Cargo, having been unloaded by, parked by, You or any person acting on Your behalf, in the receiver's premises (or on the loading dock), within 2 kilometres of the Conveyance. Transit will also include temporary storage incidental to Transit (which has not been requested by Your Customer but is necessary for the purposes of transshipment, handling or consolidation/ deconsolidation and will be no longer than 30 days in the aggregate) which may occur during this transportation period.
We/Our/Ours/Us	means National Transport Insurance administered on behalf of the Insurers by its manager NTI Limited: ABN 84 000 746 109; AFSL 237246.
You/Your/Yours	means the client named in the Policy Schedule whose place of residence or if a company, whose place of incorporation, is within Australia or its external territories.

ACCIDENTAL DAMAGE - COVER OPTION 1

This Cover will only apply if Accidental Damage – Cover Option 1 is specified in Your Policy Schedule.

Cover

All Cargo (Excluding Livestock)

We will pay for any physical loss or damage to Cargo (of the kind described in Your Policy Schedule) which occurs within Australia during the Period of Insurance and Transit:

- a. caused by or arising out of an Accident;
- b. caused by a Deliberate Third Party Act; or
- c. caused by insufficiency of packaging or preparation of the Cargo which was:
 - i. carried out by a party other than You and occurred entirely without Your knowledge;
 - ii. carried out by You but You can demonstrate that there was no lack of due care on Your part and You were unaware that the packaging or preparation was insufficient in nature; or
- d. as a result of an act of Terrorism.

Refrigerated, Temperature Controlled, Chilled or Perishable Cargo

Where Cargo is refrigerated, temperature controlled, chilled or perishable this Cover excludes deterioration of the Cargo due to variation in temperature unless caused by a variation in temperature outside of a required temperature range to maintain the Cargo, through breakdown, malfunction, selection of wrong temperature or failure to turn on power of refrigerating machinery which results in failure to deliver air at the required temperature, for a period of not less than four consecutive hours.

Where selection of wrong temperature or failure to turn on power of refrigerating machinery occurs, each claim is subject to an Excess of \$2,000 (unless a higher Excess would otherwise apply). We will not cover You where You have failed to reasonably maintain Your refrigeration machinery according to manufacturers guidelines and that causes or contributes to loss, damage or deterioration of the Cargo.

Livestock

Where Cargo is Livestock the following cover applies:

We will pay for any physical loss or damage to Livestock Cargo transported by You or any person acting on Your behalf which occurs within Australia during the Period of Insurance and Transit:

- a. caused by or arising out of an Accident;
- b. caused by a Deliberate Third Party Act;
- c. as a result of an act of Terrorism, which results in:
 - i. injury or death;
 - ii. wandering off of the Livestock where the Livestock are unable to be mustered or recovered; or
 - iii. slaughter for humane reasons where necessary

Special Exclusion That Applies Only to Livestock Cargo:

This Cover variation does not insure loss where Livestock;

- a. are not in a good state of health prior to loading for Transit or are not fit to travel; and/or
- b. fail to pass health tests or examinations by a suitably qualified independent party who confirms the illhealth arose prior to Transit or was unrelated to Transit; and/or
- c. are slaughtered or confiscated, by or at the direction of any public authority, except for slaughter for humane reasons following injury to the Livestock during Transit for which there is Cover provided under this Cover Option 1 of this Policy

Should We have accepted Cover for Bloodstock or Stud Stock, the above Livestock cover variation also applies.

ACCIDENTAL DAMAGE - COVER OPTION 1

Transportation by Sea (All Cargo Types)

Where You transport the Cargo by sea (where Transit commences from, is between, and terminates in Australian ports), We will also Cover (up to the Sum Insured in Your Policy Schedule):

- a. Any General Average or salvage guarantee contribution You are required to pay to ship owners;
- b. We will pay for any physical loss or damage to Cargo caused by
 - i. stranding, sinking, burning, grounding or Collision of the vessel with any object other than water
 - ii. jettison or washing overboard of the Cargo
- c. the cost of discharge of the Cargo at a port of distress,

that occurs during the Period of Insurance.

Specific Limitations of Accidental Damage Cover

Shedding of Load

Notwithstanding Your Cover for Accidental Damage noted above, You are only insured against Accidental loss of or damage to Cargo caused by its falling from the Conveyance due to breakage of restraining chains, cables or other securing devices during Transit provided that:

- a. the Conveyance that is used for the Transit is suitable for the weight, volume and size of the Cargo being transported;
- b. You and others acting on Your behalf take all reasonable steps to ensure that the Cargo is adequately packed and effectively secured on the Conveyance; and
- c. You and others acting on Your behalf take all reasonable steps to secure the load in accordance with all relevant laws, regulations or industry codes (including the NTC Load Restraint Guide or similar).

Additional Benefit - Carrier's Cargo Legal Liability

Should You decide to decline liability to the owner of the Cargo (or others claiming against You) for a legal liability in relation to loss or damage to the Cargo occurring during Transit and the Period of Insurance, that would otherwise be covered by this Policy, then We will defend any claim made against You.

We will Cover You for any amounts awarded against You, including interest, up to but not exceeding the Sum Insured specified in Your Policy Schedule for Cover Option 1.

If Our legal advice suggests there are insufficient grounds to defend Your liability for loss or damage to Cargo Covered by this Policy, We will

- a. provide You with the reasons why; and
- b. We will pay for physical loss or damage to Cargo to the extent of the Cover provided by Cover Option 1.

However, unless required by law, in no circumstances will We pay for legal costs and legal expenses incurred after the date We, acting reasonably, decide there are insufficient grounds to defend Your liability.

Legal Costs

We will pay for Your reasonable legal costs up to \$250,000 incurred with Our written consent in the negotiation, settlement or defence of any claim under this additional benefit. Payment for reasonable legal costs will be in addition to the Limit of Indemnity specified.

Where We pay legal costs under this clause, the sum of \$250,000 is the limit of Our liability for all legal costs for any one loss or series of losses arising from the same event, including any legal expenses under Additional Benefits.

Limit of indemnity

The Limit of Indemnity applicable under this additional benefit is the same as that noted under Accidental Damage - Cover Option 1 on Your Policy Schedule. We shall only be liable for any one loss or series of losses arising from the same event under either the standard coverage provided by Accidental Damage - Cover Option 1 or this Additional Benefit - Carrier's Cargo Legal Liability.

ACCIDENTAL DAMAGE - COVER OPTION 1

Exclusions That Apply Only to This Additional Benefit

1. Statutory Liability

We will not pay for Your legal liability arising out of breach of the provisions of any laws, regulations, by-laws or recognised industry standards or code.

Optional Extension - Cargo Consequential Loss

This Optional Extension to Cover is not automatically applicable and will only apply if it is noted in Your Policy Schedule. An additional Premium is payable if the additional Cover is purchased.

Cargo Consequential Loss

This Optional Extension amends the amount of Cover provided by the Cargo Consequential Loss Additional Benefit, up to the amount specified in Your Policy Schedule. In all other respects the Cover under Cargo Consequential Loss Additional Benefit remains unaltered.

INSURED PERILS - COVER OPTION 2

This Cover will only apply if Insured Perils - Cover Option 2 is specified in Your Policy Schedule.

Cover

We will pay for any physical loss or damage to Cargo (of the kind specified in Your Policy Schedule), which occurs during the Period of Insurance and Transit and is caused by or arising out of an Insured Peril or as a result of an act of Terrorism.

Insured Peril means:

- a. Fire or explosion;
- b. Flood;
- c. Collision of a Conveyance;
- d. Overturning of a Conveyance;
- e. jack-knifing of a Conveyance;
- f. derailment, capsizing or Collision of a Conveyance;
- g. hijack or armed hold up of a Conveyance;
- h. malicious damage to the Cargo upon a Conveyance;
- i. cyclone, tornado, hurricane, windstorm, rain, water, hail or lightning;
- j. collapse of bridges or culverts causing damage to the Cargo;
- k. impact of the Cargo carried by the Conveyance with another vehicle, structure or object but not the ground, water or anything on or a part of the Conveyance unless in consequence of the vehicle jack-knifing;
- l. strikes, locked-out workmen or persons taking part in labour disturbances, riots or civil commotions;
- m. crashing or forced landing of any aircraft; or
- n. Where You transport the Cargo by sea (where Transit commences from, is between, and terminates in Australian ports), We will also Cover (up to the Sum Insured in Your Policy Schedule):
 1. Any General Average or Salvage Guarantee contribution You are required to pay to ship owners;
 2. We will pay for any physical loss or damage to Cargo caused by:
 - i. stranding, sinking, burning, grounding or Collision of the vessel with any object other than water ; or
 - ii. Jettison or washing overboard of the Cargo
 3. the cost of discharge of the Cargo at a at a port of distress
 4. an act of Terrorism.

INSURED PERILS - COVER OPTION 2

Optional Extensions to Insured Peril Cover

The following extensions to Insured Peril Cover are not automatically applicable to this Policy. An additional premium is payable if any additional Cover is purchased. Each optional extension to Insured Peril Cover will only apply if it is specified in Your Policy Schedule, and unless otherwise stated in each optional extension specified, Cover will be limited to the Sum Insured shown on Your Policy Schedule and the Cover under this Policy remains unaltered in all other respects.

1. Loading and Unloading:

You are covered against Accidental physical loss of or damage to the Cargo in Transit caused by or during the loading or unloading of such Cargo.

2. Theft, Pilferage and Non Delivery:

You are Covered against physical loss of or damage to the Cargo in Transit caused by theft, pilferage or non-delivery during Transit provided that in the case of theft or pilferage:

- a. all doors, windows and other access areas to the Conveyance are capable of being locked and are securely locked when unattended; and
- b. any building or place of storage used for temporary storage during Transit is securely locked when unoccupied.

3. Refrigerated Goods Temperature Controlled Haulage:

Where Cargo is refrigerated, temperature controlled, chilled or perishable this Cover excludes deterioration of the Cargo due to variation in temperature unless caused by a variation in temperature outside of a required temperature range to maintain the Cargo, through breakdown, malfunction, selection of wrong temperature or failure to turn on power of refrigerating machinery which results in failure to deliver air at the required temperature, for a period of not less than four consecutive hours.

Where selection of wrong temperature or failure to turn on power of refrigerating machinery occurs, each claim is subject to an Excess of \$2,000 (unless a higher Excess would otherwise apply).

We will not cover You where You have failed to reasonably maintain Your refrigeration machinery according to manufacturers guidelines and that causes or contributes to loss, damage or deterioration of the Cargo.

4. Shedding of Load:

You are covered against Accidental loss of or damage to Cargo caused by its falling from the Conveyance due to breakage of restraining chains, cables or other securing devices during Transit provided that:

- a. the Conveyance that is used for the Transit is suitable for the weight, volume and size of the Cargo being transported;
- b. You take all reasonable steps to ensure that the Cargo is adequately packed and effectively secured on the Conveyance; and
- c. You take all reasonable steps to secure the load in accordance with the relevant code or regulation (or in accordance with NTC Load Restraint Guide or similar).

5. Cargo Consequential Loss

This Optional Extension amends the amount of Cover provided by the Cargo Consequential Loss Additional Benefit, up to the amount specified in Your Policy Schedule. In all other respects the Cover under Cargo Consequential Loss Additional Benefit remains unaltered.

ADDITIONAL BENEFITS

Additional benefits applicable to both Accidental Damage - Cover Option 1 and Insured Perils - Cover Option 2

1. Cover

Where We accept a claim for any physical loss and damage to the Cargo under Accidental Damage Cover Option 1 or Insured Perils Cover Option 2 above, We agree to provide You with the following additional benefits for any one event. The additional benefits in 6. and 7. below do not require any physical loss or damage to the Goods as a pre-requisite to Cover. The limits which apply to each of the additional benefits a-f. specified in this clause are in addition to the Sum Insured for the Cover shown in Your Policy Schedule up to a limit of:

a. Minimise Further Losses Expenses

\$50,000 for all necessary expenses reasonably incurred by You or others acting on Your behalf to avoid or minimise any further loss or damage to the Cargo;

b. Removal of Debris

\$100,000 for all necessary expenses reasonably incurred by You or others acting on Your behalf in removing Cargo debris (but excluding Dangerous Goods clean up);

c. Onforwarding Costs

\$50,000 for the reasonable cost of hiring a replacement vehicle or a driver to complete the carriage of Cargo to the destination named in the consignment note or other destination requested by the Cargo owner;

d. Shipping containers, packaging & carriage equipment

\$50,000 for the cost of repair or replacement of packaging or the following carriage equipment: packing materials, crates, pallets, tarpaulins, ropes, chains, webbing straps, dogs, gates, trolleys and containers belonging to You or which You are legally responsible, provided these items are not recoverable under any Commercial Motor insurance or other Policy of insurance;

e. Mustering & Agistment Costs

\$1,500 per animal for the reasonable costs incurred relating to:

- i. mustering the Livestock at the scene of an Accident; and
- ii. agisting the Livestock whilst awaiting an alternative Conveyance or We will pay the agreed depreciation in value (if they are sold as injured Livestock),

up to a maximum limit of \$50,000 for any one event.

f. Cargo Consequential Loss

We will indemnify You for Your legal liability to pay for Consequential Loss by the owner of the Cargo, arising from loss of or damage to the Cargo covered by Cover Option 1 or 2 of this Policy.

Claims will be settled subject to a maximum limit \$100,000 per event and \$200,000 for all claims occurring during the Period of Insurance, unless a different amount is specified in Your Policy Schedule in which case the amount shown in the Policy Schedule will apply. This amount is in addition to the Sum Insured applicable to Cover for loss or damage to the Cargo.

Special Condition that applies only to this Additional Benefit

A Consequential Loss will be deemed to have occurred when the owner of the Cargo suffers financial loss, due to the use of the Cargo being impaired or made impossible as a result of loss or damage that We accept as Covered by this Policy.

Exclusions that apply only to this Additional Benefit

- a. There is no Cover for a Consequential Loss that is caused or contributed to or by:
 - i. an existing or imminent contamination or health risk or restrictions on the owner of the Cargo which have been ordered by any public authority;
 - ii. the financial insolvency of the owner of the Cargo; or
 - iii. the owner of the Cargo making alterations to, or completing regular maintenance work on, damaged or lost Cargo

ADDITIONAL BENEFITS

during the time of reinstatement or replacement.

- b. There is no Cover for claims arising out of or from any fines, penalties, charges or Pollution liability.

2. Legal Costs

Where We have agreed with You that We will represent You or arrange for Your representation in the negotiation, settlement or defence of a claim against You, for an amount in addition to the Sum Insured shown in Your Policy Schedule, We agree that legal representation will be limited to such time that:

- a. costs of \$50,000 have been expended; or
 - b. We have settled or otherwise resolved Your Cargo claim under either Cover Option 1 or Cover Option 2 of this Policy,
- whichever is the earlier.

We will not pay costs incurred by You in defending any such claim without Our written consent. If Cover is provided for legal expenses elsewhere in this Policy, then this additional benefit does not apply.

3. Others Acting on Your behalf

If We accept a claim for loss or damage to the Cargo under Cover Option 1 or 2, then We will also Cover You:

- a. if You subcontract the transportation of the Cargo to others who act on Your behalf; and / or
- b. for Your vicarious liability for the actions or omissions of others acting on Your behalf that results in loss or damage to Cargo.

We reserve the right of subrogation against any Subcontractor or others acting on Your behalf (excluding Your employees) who may be responsible for causing loss or damage to Cargo.

4. Acquired company clause

The Client/Insured named in the Policy Schedule includes any company, subsidiary company or firm, formed, purchased or otherwise acquired by You during the Period of Insurance, provided that:

- a. You hold a controlling interest in the company or firm or have agreed to accept responsibility for insurance for such a firm or company; and
- b. You advise Us of Your interest in the company or firm within a reasonable time frame during the Period of Insurance, from the date of signing the purchase contract or date of formation, and
- c. You declare to Us the updated Gross Freight Earnings, Sums Insured, type of Cargo to be insured, past claims, and then pay any additional premium; and
- d. the Cargo is of a like or similar nature to that noted in Your Policy Schedule.

5. Brands, labels and packaging clause

When We pay a claim under this Policy, any damaged Cargo bearing identifying brands or labels or other permanent markings, may be retained by Your Customer to dispose of as they see fit, provided a reasonable allowance is agreed for the value of the Cargo and this allowance is deducted from the claim settlement.

Where the loss or damage only relates to labels or packaging, We will only pay the cost to recondition and/or replace such labels or packaging.

6. Fumigation, Quarantine and/or decontamination expenses clause

Provided You are legally responsible, Your Policy is extended to cover the following reasonable costs, charges and/or expense incurred should the Cargo on arrival at destination be ordered by the relevant quarantine authority of the country where the Cargo will be unloaded to be fumigated, decontaminated and/or quarantined because of infestation or suspected infestation.

Upon issue of the order, the following costs, charges and expenses are payable under the Policy:

- a. cost of actual fumigation and/or quarantine and/or decontamination of the infestation of the Cargo; and
- b. additional freight costs incurred to and/or from fumigation, quarantine or decontamination of the Cargo,

The maximum We will pay is \$25,000 for any one event, in addition to the Sum Insured shown in Your Policy Schedule, and provided that these costs, charges and expenses are not recoverable under any other policy of insurance.

ADDITIONAL BENEFITS

We will not pay for:

- a. fumigation, quarantine and/or decontamination costs, charges and/or expenses which are incurred as a result of a requirement to do so, that is mandated pre-transit for the Cargo by the relevant quarantine authority of the country where the Cargo will be unloaded; or
- b. consequential or indirect loss of any description, including loss of market, loss of business opportunity or loss of profits or any other financial loss incurred following loss or damage to Cargo insured under this Policy; or
- c. fines or penalties.

7. Re-securing Costs

Your Policy is extended to cover up to \$10,000 for all necessary expenses reasonably incurred in re-securing Cargo where there has been shifting or movement of Cargo in Transit which makes re-securing necessary, even though there may be no claim resulting from the shifting or movement of the Cargo, provided that:

- a. these costs are not recoverable under any other policy of insurance; and
- b. the circumstance leading to the incident were outside Your control; and
- c. You could not reasonably be expected to have knowledge of the circumstances leading to the incident in the normal course of Your business.

HOW WE WILL SETTLE YOUR CLAIM

How We Will Settle Your Claim Under Cover Option 1 and Cover Option 2

1. Subject to the Sum Insured specified in Your Policy Schedule and the provisions of Condition 7 (Goods and Services Tax) of this Policy:
 - a. We will pay You, of if directed by You, the owner of the lost or damaged Cargo, the lesser of the following:
 - i. the cost of repairing or reinstating the Cargo to a condition equal to but no better or more extensive than its condition immediately prior to the loss or damage;
 - ii. the invoice value of the Cargo whilst in Transit; or
 - iii. if there is no invoice value:
 1. the cost of replacing the Cargo with similar goods of the same age and condition, or as near as possible to that age or condition; or
 2. a pre accident valuation of the Cargo based on a report by a qualified valuer.
 - b. If the loss or damage only relates to labels or packaging, We will only pay the cost to recondition and/or replace such labels or packaging.
2. Our liability to pay will be limited to the Sum Insured for the Cover selected under either Cover Option 1 or Cover Option 2 of this Policy as shown in Your Policy Schedule for any one loss or series of losses arising from the one event. If loss or damage occurs to more than one Cargo type in any one event, then each Cargo type damaged will be limited to its own Sum Insured, but Our liability to pay for the combined Cargo type loss or series of losses arising from that one event, will be limited in aggregate to the highest Cargo type Sum Insured for those Cargo types damaged.
3. If the Excess varies in Your Policy Schedule by Cargo type or radius covered, the higher Excess will apply and only once if more than one Cargo type is damaged.

CONDITIONS TO THIS POLICY

1. Reasonable Care

You and any person acting on Your behalf must:

- a. exercise reasonable care and take precautions and use all reasonable diligence to prevent loss of or damage to Cargo;
- b. maintain all premises, plant, equipment (including protective devices) and everything used in Your Business in proper repair and in a sound working condition;
- c. employ only competent employees;
- d. comply with all statutory obligations and by-laws or regulations and recognised standards imposed by any public authority.

2. Change of Risk

During the term of this Policy, You must give Us immediate written notice if Your Cargo task that You previously disclosed to Us changes.

Our decision to insure You, the Premium that We charge You and the terms and conditions that apply to Your Cover, is based on information provided by You about Your business. Your insurance, including the amount of premium and whether We are prepared to insure You may be affected if the information You provided or any of the facts or circumstances that existed at the start of the Policy change during the Period of Insurance, or at renewal.

During the Period of Insurance, You must provide written notice to Us as soon as reasonably possible of any change in circumstances that increases the risk of an Accident or Occurrence from those which existed at the time Your Policy of Insurance was accepted. Unless We have previously agreed to the change in writing, Our liability will be reduced by an amount that fairly represents the extent to which Our interests have been prejudiced as a result of Your failure to notify Us of that change. This clause should be read in conjunction with Duty of Disclosure at the start of this Policy.

3. Conveyance Maintenance

You must maintain the Conveyance and any devices used to protect, secure or lift the Cargo in a sound working condition. You must act with reasonable care in all circumstances within Your control by ensuring such Conveyance or devices are in proper repair and sound condition and are of a suitable kind for the purpose for which they are to be used.

4. Original Annual Premium and Annual Adjustment

You must pay the original Annual Premium specified in Your Policy Schedule in relation to this Policy. At the end of each Period of Insurance, We reserve the right to seek from You the actual Gross Freight Earnings during the Period of Insurance (including those of Your Subcontractors when carrying for You) after which We will advise You of any adjustment to the original Annual Premium applicable for the expiring Period of Insurance subject to the following:

- a. No adjustment will be required to the original Annual Premium if the original Annual Premium is \$2,000 or less but the original Annual Premium will be regarded as the minimum premium for the Period of Insurance shown in Your Policy Schedule and no adjustment or declaration of actual figures is required.
- b. If the original Annual Premium is more than \$2,000, You must supply a declaration of actual figures within three months of the expiry of the Period of Insurance. An adjustment may be made to the Original Annual Premium, based on those actual figures. We may require the actual figures to be certified by Your professional accountant or auditor. If the adjusted premium exceeds the original Annual Premium, you agree to pay the difference to us within 30 days of Our notification of such increase to You. Any government taxes or duties applicable will be payable in addition to the Original Annual Premium or annual adjustment.

5. Due Observance

If You fail to comply with any provision of Your Policy, We may reduce or refuse to pay a claim, but in any event Our rights will be subject to the Insurance Contracts Act 1984 (Cth). Our liability will be reduced by an amount that fairly represents the extent to which Our interests have been prejudiced as a result of Your failure to comply with such provisions.

6. Cancellation

You may cancel Your Policy at any time by giving Us written notification. Where You represent more than one person or entity, We will only carry out this cancellation where a written notification to cancel is received from all parties named in Your Policy Schedule.

We may cancel only when the law allows Us to do so, and We will allow three business days' notice for You to seek alternative insurance or as otherwise required under the Insurance Contracts Act 1984 (Cth).

CONDITIONS TO THIS POLICY

We will refund premium for each day of the unexpired Period of Insurance. The daily premium will be calculated by dividing the premium by the number of days of the Period of Insurance.

Some government taxes & duties are not refundable.

7. Goods and Services Tax

- a. The amount of premium paid by You for Your Policy includes an amount for GST on the premium. If You are a commercial entity, You must inform Us of the extent to which You are entitled to an Input Tax Credit for that GST amount each time that You make a claim under Your Policy.
- b. No payment will be made to You for any GST liability that You may incur on the settlement of a claim if You do not inform Us of Your entitlement or correct entitlement to any Input Tax Credit.
- c. Despite the other provisions of this insurance (including provisions in the wordings, Your Policy Schedule or any endorsement) Our liability to You will be calculated taking into account any Input Tax Credit to which You are entitled for any acquisition which is relevant to Your claim, or to which You would have been entitled were You to have made a relevant acquisition.

8. Government Taxes and Duties

You must pay all levies, taxes, imposts and/or charges, including but not limited to stamp duty and other similar charges which may be payable to or required to be paid to any government in Australia whether acting through any agency, instrumentality or otherwise in relation to Your Policy.

9. Law & Jurisdiction

Your Policy is governed by the laws of Australia and any dispute relating to Your Policy shall be subject to the non-exclusive jurisdiction of a court in the state or territory in which Your Policy was issued.

10. Other Insurances

You must give Us written notice of any policies of insurance already effected, or which may be subsequently effected covering, whether in whole or in part, the subject matter of this Policy.

11. Causing or Contributing to Loss

We may refuse to pay a claim, or may reduce the amount payable under a claim to the extent that Your breach of any condition of Your Policy causes or contributes to loss, damage or liability or prejudices Our interests or rights, in respect of that claim. Our liability will be reduced by an amount that fairly represents the extent to which Our interests have been prejudiced as a result of Your failure to comply with such provisions.

12. Preventing Our Right of Recovery

Where another person other than a person exempted by law, is liable to compensate You for any loss or damage covered by the Policy, but You have agreed with, or given an undertaking to, that person without Our written authority, either before or after the loss or damage occurred that You would not seek to recover any sum from that person, We will not cover You under Your Policy for any such loss or damage.

13. Other Interested Parties

Your Policy does not provide insurance in respect of the interest of any person or entity not named in Your Policy Schedule. We will recognise a government agency or Your personal representative in the event of Your death or (temporary or permanent) incapacity. All persons entitled to any benefit under Your Policy shall be bound by the terms of Your Policy.

14. Fraudulent disclosure or misrepresentation

You must not make any disclosures or misrepresentations that are fraudulent when proposing Your insurance to Us. In certain circumstances, We may cancel the Policy or declare it never existed because it was not properly entered into due to Your fraudulent misrepresentation or disclosure. If We are not entitled to avoid the contract from the beginning, We may be entitled to reduce Our liability under the contract in respect of a claim.

15. Claim under more than one Cover option

You may only claim under one Cover Option for any one loss or series of losses arising from the same event, where You have cover under more than one Cover Option.

GENERAL CLAIMS RESPONSIBILITIES

When You incur loss, damage, liability or expense claimable under this Policy, You, or anyone acting for You or on Your behalf at Your own expense must:

- a. take all reasonable measures to avoid or minimise any further loss, damage, liability or expense;
- b. not make any admission, offer, promise, payment or indemnity without Our written consent;
- c. tell Us all the details of the loss immediately or as soon as You become aware, either by submission of a claim form or by providing the information required by NTI ACCIDENT ASSIST. This information should be provided to Us with any written documentation, for example, a letter of demand from a claimant, a writ, summons or process received from any third party claimant. The obligation to provide this information is ongoing;
- d. pay the Excess to Us;
- e. give Us reasonable information and assistance We require in the prosecution, defence or settlement of any claim or any action or any claim made by You for benefits under Your Policy;
- f. notify Us of any other insurance that also provides insurance for any claim under Your Policy;
- g. in the event of loss caused by burglary, Theft and/ or malicious damage, notify the police immediately and provide to them all reasonable assistance to apprehend the offending party; and
- h. not make any false declaration or statement in support of any claim under Your Policy;

When You claim under this Policy:

- i. We may take over any right that You may otherwise have had against any person who may be held responsible for the loss, damage, liability or expense, to take recovery action in Your name against those responsible; and
- ii. Subject to the extent of coverage provided, We may take over and conduct in Your name the defence or settlement of any claim or prosecute in Your name for Our benefit, any claim for indemnity or damages or otherwise and will have full discretion in the conduct of any proceedings and in the settlement of any claim.

EXCLUSIONS TO THIS POLICY

We will not pay for:

1. Asbestos

Loss or damage, liability or expense arising out of any claim or claims in respect of loss or losses directly or indirectly arising out of, resulting from or in consequence of, contributed to or aggravated by or in any way involving asbestos, or any materials containing asbestos in whatever form or quantity.

2. Certain Causes of Loss

Loss or damage to the Cargo resulting from:

- a. any kind of mechanical, electrical and/or electronic breakdown of, or malfunction of, the Cargo, unless caused by an Accident or an Insured Peril covered by this Policy;
- b. ordinary wear and tear or natural depreciation;
- c. delay;
- d. inherent vice or nature of the insured Cargo;
- e. consequential losses except if Covered elsewhere in this Policy;
- f. mildew;
- g. vermin;
- h. insufficiency of packaging or preparation of the Cargo unless the method of packing or preparation of the Goods occurred without Your knowledge or the knowledge of Your employees;
- i. ordinary leakage, ordinary loss in weight or volume;
- j. unexplained loss, mysterious disappearance and/or shortage deduced solely from an inventory computation;
- k. gradual deterioration;
- l. indirect loss;
- m. any loss, damage, liability or expense arising out of dismantling, assembly, testing or fabrication of Cargo; or
- n. insolvency or financial default of any agent or Subcontractor or others acting on Your behalf;

3. Excluded Cargo

Loss or damage to:

- a. bullion, precious stones, cash or securities, precious metal objects, precious jewellery;
- b. furniture, appliances and related domestic goods belonging to a householder;
- c. birds (except poultry);
- d. horses;
- e. Bloodstock, Stud Stock or Prize animals, or other animals (not being Livestock);
- f. any property owned by You;
- g. aircraft, helicopters, missiles and military drones;
- h. houses (unless site huts or dongas);
- i. cigarettes or other tobacco based products valued more than \$50,000. Should a claim be accepted for Theft, Pilferage or non-delivery of such Cargo valued at less than \$50,000, then a \$2,500 theft Excess applies, unless a higher Excess would otherwise apply;
- j. antiques or works of fine art valued more than \$20,000 any one Conveyance or location; and
- k. live plants,

unless declared by You and accepted by Us and specified in Your Policy Schedule.

EXCLUSIONS TO THIS POLICY

4. Damage whilst towed / moving on own wheels or power

Loss or damage to Cargo whilst it is being towed or being moved on its own wheels or under its own power by You or any person acting on Your behalf (unless otherwise specified in Your Policy Schedule), except where it is Motor Vehicle Cargo or Mobile Plant or Caravans or Trailered Boats Cargo and it sustains loss or damage during loading or unloading within 2 kilometers of the Conveyance.

We will also not pay for loss or damage to Cargo being moved by hook and chain, wheel lift or boom lift towing.

5. Weight

Any loss, damage, liability or expense caused by or arising out of:

- a. the weight of the Cargo exceeding the carrying capacity for which the Conveyance was designed, constructed, registered or licensed (whichever is the lesser); or
- b. the weight of the Cargo transported exceeding that permitted by law, regulation, permit or advisory sign,

However, if You can prove that the overweight was Accidental and could not be reasonably known, detected and prevented by You, then this exclusion will not apply.

6. Dimensions

Any loss, damage, liability or expense caused by or arising out of:

- a. the dimension of Freight; or
- b. the configuration of the Conveyance;

being in excess of that permitted by law, regulation, or permit.

However, if You can prove that Your measurement of the dimensions was Accidentally incorrect and created the excess dimension or excess configuration, that could not be reasonably known, detected or prevented by You, then this exclusion will not apply.

7. Licensing

Any loss, damage, liability or expense caused by or arising out of the Conveyance carrying the Cargo being driven by any person (including You) who is not licensed or authorised to drive the Conveyance under all relevant laws, by-laws and regulations, for the purpose for which it is being used, and whom You knew or ought reasonably to have known was not so licensed or authorised to do so by law.

8. Driving Under the Influence of Drugs or Alcohol

Any loss, damage, liability or expense caused by or arising out of the Conveyance carrying the Cargo being driven by or is in the charge of You or any person:

- a. under the influence of any drug or of intoxicating liquor to such an extent so as:
 - i. to be incapable of having proper control of the Conveyance; or
 - ii. to be at or above the concentration of drugs or alcohol that is prescribed under the law of the state or territory in which the loss or damage occurs and which is present in the breath, blood, urine or oral fluid of the person in control of or driving the Conveyance; or
 - iii. to be impaired; or
- b. in whose breath, blood, urine or oral fluid the concentration of alcohol or drugs is at or above that concentration where it is an offence to be in control of or drive or be in charge of a motor vehicle under the law of the state or territory in which the loss or damage occurs, or
- c. who fails or refuses:
 - i. to provide a specimen or sample of their breath for analysis by a breath analysing instrument; or
 - ii. to provide a specimen or sample of their blood for a laboratory test or blood test; or
 - iii. to provide a specimen or sample of oral fluid or urine for a laboratory test or other analysis; or
 - iv. to undergo an assessment of drug impairment; or

EXCLUSIONS TO THIS POLICY

- v. to comply with a direction or requirement of a member of the Police force or other authorised person as to the provision of a specimen or sample as in (i), (ii), (iii) and (iv) above,

where such specimen or sample is sought or assessment is undertaken or such direction or requirement is made to ascertain the impairment or concentration of drug or alcohol in a person's breath, blood, urine or oral fluid.

However this exclusion will not apply if:

- a. there are any relevant statutory provisions to the contrary; or
- b. You prove that:
 - i. You did not consent to the Conveyance being driven by or in charge of a person so affected or so behaving; and
 - ii. You were not aware of or did not have knowledge that the Conveyance was or would be driven by or in charge of a person so affected or so behaving.

9. Communicable Disease

Any loss, damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease regardless of any other cause or event contributing concurrently or in any other sequence thereto.

As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- a. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not; and
- b. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms; and
- c. the disease, substance or agent can cause or threaten bodily injury, illness, damage to human health, human welfare or property.

10. Radioactive Contamination, Chemical, Biological, Bio-Chemical and Electromagnetic Weapons

Any loss, damage, liability or expense that is directly or indirectly caused by or contributed to or arising from:

- a. ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel;
- b. the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof;
- c. any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter;
- d. the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. This exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes; or
- e. any chemical, biological, bio-chemical, or electromagnetic weapon.

11. War

If the loss or damage or liability or expense is directly or indirectly caused by, contributed to by or arises from war, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

12. Fines & Penalties

Any amount of aggravated exemplary or punitive damages or fines or liquidated damages awarded against You or imposed on You or incurred under a penalty clause, or in respect of statutory fines, or any other penalty of whatsoever nature imposed on You or awarded against You.

EXCLUSIONS TO THIS POLICY

13. Fraudulent, Wilful & Deliberate Acts

Any loss, damage, liability or expense that arises out of:

- a. a fraudulent or illegal act;
- b. a wilful, or deliberate or malicious act; or
- c. intentional misconduct,

by You or with Your consent or anyone acting on Your behalf that:

- i. contributes to; or
- ii. results in,

any loss, damage, liability or expense insured under Your Policy.

14. Cyber Attack Exclusion

Loss, damage, liability or expense directly or indirectly caused by or contributed to by or arising from the use or operation, as a means for inflicting harm, any computer, computer system, computer software programme, malicious code, computer virus, computer process or any other electronic system.

However where this Policy covers an act of Terrorism, the above clause shall not operate to exclude losses (which would otherwise be covered) arising from the use of any computer, computer system or computer software programme or any other electronic system in the launch and/or guidance system and/or firing mechanism of any weapon or missile.

Any other cover provided by this Policy shall not be prejudiced by the use or operation of any computer, computer system, computer software programme, computer process or any other electronic system, if such use or operation is not used as a means for inflicting harm.

15. Sanctions

Any claim or benefit under this Policy that would contravene or otherwise expose Us to liability for any trade or economic sanctions, embargoes, travel bans, financial or commodity restrictions imposed by the United Nations Security Council or any government of Australia, New Zealand, the European Union, Singapore, Switzerland, United Kingdom or United States of America.

16. Pollution

Loss or damage, liability or expense arising out of any claim or claims in respect of loss or losses directly or indirectly arising out of, resulting from or in consequence of, contributed to or aggravated by or in any way involving:

- a. Pollution; or
- b. contaminants of whatsoever nature arising out of, by, through or from the removal or disposal of contaminants (including those things so affected thereby), whether such thing is known or not known to be so contaminated, suspected of being contaminated, or declared contaminated



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